

Protecting Yourself During Economic Downturn

In today's economic environment, more and more individuals are faced with making tough financial decisions. It's good to know you have a benefit available that provides an affordable resource to help protect your rights, family and assets in these difficult times.

The group legal plan from Hyatt Legal Plans can help members resolve a wide range of legal issues created by the recession. Plan members have a choice from over 12,000 plan attorneys nationwide or from any attorney, anywhere, anytime[®]. Here are some of the ways the legal plan can help you.



- **Manage Creditor Issues.** Plan members can manage creditor issues and take control of debt problems with services covering foreclosures, debt collection defense and personal bankruptcy. Attorneys will help negotiate repayment schedules with creditors and go to court to defend plan members in any action for personal debt collection including foreclosure and repossession.
- **Tax Issues.** Taxpayers can receive advice and representation for federal, state and municipal tax audits as well as property tax assessments.
- **Wills, Trust and Powers of Attorney.** As a plan member you can execute wills, trusts, and powers of attorney to protect, yourself, your family and their estates.
- **Mortgages.** A qualified plan attorney will review mortgages and deeds on your primary residence. In addition a plan attorney can attend the closing for plan members who are buying and selling homes.
- **Home Equity Loans and Refinancing.** Homeowners who are refinancing or applying for a home equity loan on their primary residence can have an attorney review financing documents, deeds and mortgages, and obtain advice on these matters.
- **Tenant Problems.** The legal plan covers tenants who are having trouble with their landlord, including eviction actions and security deposit issues.
- **Telephone Advice and Office Consultation.** Plan members can easily access service through our online Attorney Locator or by calling our toll-free Client Service Center. In today's economic environment, it's good to know you have a benefit that provides the peace of mind the legal plan can bring.

We Have the Help you Need

A qualified Hyatt Legal Plans network attorney is here to guide you through a difficult time. Please be sure to consider the group legal plan during your open enrollment period. The attorneys in the Hyatt Legal Plans network have considerable experience when it comes to a wide range of services. For more information, call the Hyatt Legal Plans Client Service Center at 800-821-6400 or visit the web site at www.legalplans.com.

