

# **10 SERVICES YOU SHOULD GET FROM YOUR LEGAL SERVICES PLAN NOW**

**(before it's too late)**

Call your local office or find an office at: <http://www.uawlsp.com/default.asp>. For further assistance call 1.800.482.7700

As an active UAW member or retiree, you and your family have numerous legal services available to you free of charge from UAW Legal Services Plan offices and cooperating attorneys. But not forever. **Under the new labor agreements with GM, Ford and Chrysler, the Legal Services Plan will stop taking new cases at the end of December, 2013. Cases opened before that date will be completed.**

While no one can predict what legal problems you might have in 2014 and beyond, you can think ahead. What actions could you take now, with the help of a lawyer, that might prevent problems later? What problems do you have that might be alleviated by working with your Legal Services Plan? What legal services should you get from your Plan before the benefit is gone?

To get you thinking, here are ten of the top services that we believe Plan participants should think about getting now, while our services are still available:

**1. A new will.**

Everyone needs to plan their estate. That means a will, which directs how assets will be distributed after death. Some people can also benefit from a living trust, though there is work involved in using it correctly. And most people are better off giving instructions on how they want to be taken care of if incapacitated, and at the end of life, through a living will or power of attorney. Don't put it off.

**2. A review of past estate planning.**

Wills drafted in the past may not fit what you want now, or as a result of new facts about your life and assets, a lawyer's review may be in order. This is especially true if you anticipate a possible dispute about your estate after death (for example if you disinherited any family members). Is your old will clear enough about the choices you have made on who will and will not inherit? Second marriages and blended families raise issues for many and finally it is useful to have trusts periodically reviewed. No matter who drafted past documents, a Plan attorney will review them with you, make changes if needed, and help you set your mind at ease.

**3. Probate of a relative's estate.**

Occasionally, an estate doesn't get probated right away after death when it should have been. Perhaps a house is the only asset. Everyone assumes that title was transferred by joint ownership or other conveyance, but it is not. If you will inherit and can become the personal representative for the estate, the Plan will handle the probate. Check into it now.

**4. Guardianship or conservatorship proceedings.**

Many people care for and make decisions for parents or other relatives who are not able to make decisions for themselves. Sometimes this is done without any

court proceeding, based on a power of attorney or joint account. A court guardianship or conservatorship may better protect both parties involved. Bring your questions to a Plan attorney.

#### **5. Social Security Disability for Retirees.**

Did you know that you can qualify for Social Security Disability benefits even if you retired from the plant and became disabled after your retirement (but usually before age 65)? You may feel that there is no point to applying for Social Security Disability in these circumstances but there can be advantages to you. If you have any questions about this, contact our specialized Social Security Disability office (at 1-800-482-7700) which will discuss your particular situation and advise you if applying would benefit you.

#### **6. Fixing credit report problems.**

If you haven't sought credit lately, you may not know if your credit report is accurate. Don't wait until you need a car loan or want to refinance your mortgage. Take the time now to fix those problems. Your Plan attorney can advise you on how to obtain a free credit report. A Plan attorney will examine the credit report and help you fix incorrect information.

#### **7. Resolving real estate deed, boundary or easement problems.**

Is the deed to your property in the right name? Does it cover the land it should? Sometimes a person who should be on the title is not really there, or someone who cosigned the mortgage but should not be on the deed is on the deed anyway. Also, sometimes uncertain property boundaries or easement questions are left undecided for years, risking neighbor disputes or difficulty selling when the time comes. A Plan attorney can prepare a new deed to fix title problems. A Plan attorney can help you determine what your rights are and assert them, to resolve disputes now.

#### **8. Addressing burdensome debt.**

There is no magic bullet to deal with debt burdens, but there are useful tools. In these lean times, the "fresh start" provided by bankruptcy can be a life saver for some. A review of your debt will show if this is true for you, or if there are legal issues with loans or debts that should be asserted on your behalf. And if you get sued on a debt, come in right away. We can help.

#### **9. Obtaining a mortgage loan modification.**

Federal programs, and loan servicers own programs, promise changes in terms for those who qualify that can mean the difference between keeping or losing your house. But they don't make it easy to get a modification, no matter how you try or what your circumstances. A Plan attorney, working with you and often your housing counselor, can help when you are doing what you should but the loan is not getting modified.

#### **10. Collecting debts owed to you.**

Many hard-working UAW members help their relatives or friends with loans, only to find that nothing comes back when it is supposed to. Don't wait until the legal limitation period runs and there is nothing you can do.

**You have full access to all the benefits of the UAW Legal Services Plan until the end of 2013. Keep us in mind for these and other matters (such as divorce judgment and QDRO reviews). Now is the time to let us help you.**