A. **Eligibility:** The member’s effective date for participation in the Legal Plan is upon being sworn in as a member of the NJLECOA. Only active (not retired) NJLECOA members are eligible for this benefit. Retired members shall be afforded the discounted rate, but shall be personally responsible for the payment of fees.

B. **Verification:** The Attorney's office must verify eligibility with the NJLECOA for the member seeking services. The NJLECOA will then send written verification, which can be via email, to the Attorney’s office advising if the member is eligible and whether or not the members is active or retired, thereby acknowledging the party responsible for payment.

C. **Coverage:** The Legal Plan covers preparing a simple will (establishment of trusts is not included), preparing advanced directives and powers
of attorney, and residential real estate closings. These services are only available to active NJLECOA members and retirees, not dependents.

The Fund will pay $350.00 every five calendar years for the drafting and updating of a simple will and an additional $150.00 every two calendar years for drafting and updating advanced directives and powers of attorney.

Residential real estate closings are limited to one every five calendar years and the closing must be for the Member’s principal residence and be a maximum two family residence. The Fund allows up to $750.00 in attorneys’ fees for residential real estate closings. The Member is responsible for all other closing costs and fees.