



Legal Problems	*Plan Pays	**Participant Pays
<b>I. WILLS AND ESTATES</b>		
1. a) Single Will	\$100. (B)	NIL
b) Will for Spouse	\$ 50. (B)	NIL
2. a) Single Property (Financial) Power of Attorney	\$ 60. (B)	NIL
b) Property (Financial) Power of Attorney for Spouse	\$ 30. (B)	NIL
c) Single Personal Care (Medical) Power of Attorney	\$ 40. (B)	NIL
d) Personal Care (Medical) Power of Attorney for Spouse	\$ 20. (B)	NIL
<i>NOTE: the Plan does not pay extra for (i.e. the block fee includes) additional powers of attorney naming alternate or substitute attorneys</i>		
<i>NOTE: the Plan does not pay extra for (i.e. the block fee includes) "living wills", medical directives or other personal care instructions or wishes made in connection with a personal care power of attorney</i>		
3. Estate Administration		
a) Lawyer's Work	\$110. per hour up to \$220.	\$110. per hour
b) Estate Trustee's Work (and guardian's work)	NIL	\$110. per hour
4. Litigation		
a) Claim is \$3,000. or less	\$110. per hour up to \$440.	\$110. per hour
b) Claim is over \$3,000.	\$110. per hour up to \$1,100.	\$110. per hour
5. OTHER: (e.g. complicated estate planning, advice only, inter vivos trust, appeals)	NIL	\$110. per hour
<b>II. REAL ESTATE</b>		
1. Purchase, including incidental mortgages		
a) personal use property (2 year Rule)	\$600. (B)	NIL
b) other	NIL	\$600. (B)
c) aborted transactions	\$110. per hour up to \$600.	NIL
2. Sale, including incidental discharges		
a) personal use property (2 year Rule)	\$400. (B)	NIL
b) other	NIL	\$400. (B)
c) aborted transactions	\$110. per hour up to \$440.	NIL
3. Drafting, negotiating and/or making major amendments to Agreement of Purchase and Sale (does not include review or minor amendments)		
a) personal use property (2 year Rule)	\$110. per hour up to \$220.	\$110. per hour
b) other	NIL	\$110. per hour
4. Transfer, assignment, quit claim, discharge (not incidental to purchase or sale or new mortgage); mortgage extension, renewal or amendment; Declaration of Survivorship, Transmission Application		
a) personal use property	\$110. (B)	NIL
b) other	NIL	\$110. (B)
5. New mortgage - not incidental to purchase (includes incidental discharges)	\$350. (B)	NIL
6. Foreclosure or Power of Sale	\$110. per hour up to \$3,300.	\$110. per hour
7. Litigation		
i) claim is \$3,000. or less	\$110. per hour up to \$400.	\$110. per hour
ii) claim is over \$3,000.	\$110. per hour up to \$3,300.	\$110. per hour
8. OTHER: (e.g. appeals)	NIL	\$110. per hour
<b>ADDITIONAL COVERAGE: SUMMARY ADVICE</b>		
Consultation and advice for all personal legal matters <u>except</u> real estate transactions and appeals; two-hour limit per case.	\$110. Per hour up to \$220.	N/A

\* **Plan Benefit** nil or block fee (B) or \$110. per hour up to maximum fee as indicated; Plan benefit does not include GST or any other taxes.

\*\* **Participant Pays** nil or block fee (B) or \$110. per hour as indicated (plus taxes, disbursements and title search fees).

**NOTE:** Conflicts with Spouse or Dependent: In these situations, coverage for the Spouse or Dependent is limited; up to one hour reimbursement only.

**NOTE:** This Benefit Schedule does not apply unless you are using a Staff Lawyer or a Co-operating Lawyer or a Co-operating Notary. If you are using a Non-co-operating Lawyer or a Non-co-operating Notary, please contact the Plan for a Reimbursement Schedule.