

# PERSONAL LEGAL PROGRAM

## for NJPSA Members



- Access to a Network of Attorneys
- Up Front Costs
- Annual In-Office Consultation at No Charge
- Referral to Attorneys in Your Local Area

*Need a lawyer?  
Don't know where to turn?  
Don't know whom to trust?*

## Join the NJPSA Personal Legal Program.

Anyone who has used NJPSA legal services for job related matters knows that having NJPSA counsel fight for your rights is an invaluable benefit. It's insurance that you can't be without.

However, if you require legal assistance with a personal matter, NJPSA Legal Services do not extend to provide you protection. That is why we are offering our members the Personal Legal Program. Whether you are buying a new home, selling a home, entering into a contract, starting a corporation, or in need of a will, under the NJPSA Personal Legal Program, you will be covered.

As a program participant, legal assistance is a phone call away, and should you need representation, you will be paired with a lawyer who can assist you with your personal needs.

Once you decide to participate in the NJPSA Personal Legal Program, you will have access to skilled attorneys who will assist you at a reduced rate. While rates may vary based on location, the most common fee schedules for program members are:

### Prices

#### Real Estate Purchase

South Jersey	\$500.00
Central Jersey	\$625.00
North Jersey	\$750.00

#### Real Estate Sale

South Jersey	\$400.00
Central Jersey	\$525.00
North Jersey	\$650.00

#### Last Will & Testament, Living Will & Medical Power of Attorney

Single \$250.00

Husband/Wife/

Domestic Partner \$400.00

#### Uncontested Divorce Proceedings

\$750.00 plus costs

#### Personal Injury Claims

Contingent fees reduced from 33% to 25% for awards or settlements.

#### Other Matters

Legal fees reduced by 25%

## Last Will and Testament: Why You Need One

A person's last will & testament directs how his or her estate is to be divided; whether it all goes to the spouse, domestic partner, children or whether a portion of the estate goes to friends, educational institutions, or other charities. Without a will, the laws of succession or intestacy take over, and you will lose control of how you want your estate divided.

## Estate Planning and Elder Care: Expertise Required

Leaving things to chance can cost much more than planning ahead. You need to understand your options and know your legal rights about advanced medical directives, trusts, guardianships, and powers of attorney.

## Purchase and Sale of Homes: The Role of the Attorney

Your home is probably your biggest and best investment. When purchasing a home, you need an attorney to make sure the contract protects you to the fullest extent against all possible contingencies.

## What You Have to do to Join the Personal Legal Program

You need to be a member of NJPSA. Then, for an additional annual fee of \$75.00, you purchase the security of knowing that you will have access to an attorney when you need one at an established reduced fee structure.

## How Does it Work?

When you need an attorney for a private legal matter, you call NJPSA. You will be immediately referred to an attorney, who will discuss the matter with you and provide representation, if necessary.

## Why Should You Join?

Being a member of the NJPSA Personal Legal Program will give you the security of knowing that you will have access to an attorney who will fight to protect your rights.

# Facts You Should Know

## Wills and Probate

### Federal Estate Tax:

In 2011 and in 2012 the exemption is \$5,000,000

### New Jersey Inheritance Tax:

#### Class A Beneficiaries - Exempt

Spouse, parent, grandparent, child, or grandchild.

#### Class C Beneficiaries

Brother, sister, son-in-law, or daughter-in-law.

\$0 to \$25,000 – exempt.

\$25,000 to \$1,100,000 – 11%

\$1,100,001 to \$1,400,000 – 13%

\$1,400,001 to \$1,700,000 – 14%

Over \$1,700,000 – 16%

#### Class D Beneficiaries

All other beneficiaries other than charities.

\$10 to \$499 – exempt

\$500 to \$700,000 – 15%

Over \$700,000 – 16%

### Transfers to qualified charitable organizations

Exempt from New Jersey Inheritance Tax.

### The difference between an estate tax and inheritance tax.

An estate tax is applied to the entire value of the holdings left by an individual at the time of death regardless of how the estate is disbursed to beneficiaries. An inheritance tax is not paid by the estate of the deceased, but rather by individuals who actually receive the property from the estate.

## Real Estate

### Realtor Transfer Fee:

Payment required for the sale of realty.

### Rates:

- |                          |                     |
|--------------------------|---------------------|
| 1. \$0 - \$150,000       | \$4 per thousand    |
| 2. \$150,000 - \$200,000 | \$6.70 per thousand |
| 3. \$200,000 & greater   | \$7.80 per thousand |

### Exemptions:

Sales by seniors, disabled and blind persons.

### Title Insurance:

Title insurance is needed for the purchase of realty. Title insurance is regulated in the State of New Jersey. All producers of title insurance are required to charge for their services in accordance with guidelines established by the New Jersey Commissioner of Banking and Insurance.

Security  
Experience  
Trust



## Protect Yourself and Your Family. Register Today!

For an annual fee of \$75, members, their spouses, domestic partners, and any dependents living in the same household are eligible to receive the services of the Personal Legal Program.

- You must be a member of NJPSA to be eligible for the Personal Legal Program.
- The \$75 annual fee is in addition to NJPSA's regular membership dues.

### NJPSA Personal Legal Program

Yes, I want to subscribe to NJPSA's Personal Legal Program

Name \_\_\_\_\_

Title \_\_\_\_\_

School \_\_\_\_\_

School Address \_\_\_\_\_

School Phone \_\_\_\_\_

Home Address \_\_\_\_\_

Home Phone \_\_\_\_\_

E-Mail \_\_\_\_\_

#### Payment Method:

- |  |  |
|--|--|
| <input type="checkbox"/> District Voucher/<br>Purchase Order   | <input type="checkbox"/> \$75 Payment Enclosed                     |
| <input type="checkbox"/> Payroll Deduction   | <input type="checkbox"/> \$75 Payment Submitted<br>with Membership |
| <input type="checkbox"/> Check   |  |
| <input type="checkbox"/> I authorize NJPSA to charge \$75 to my <input type="checkbox"/> Visa <input type="checkbox"/> MC<br>(see below) |  |

Account # \_\_\_\_\_

Exp. Date \_\_\_\_\_ 3-Digit ID# on back of card \_\_\_\_\_

Billing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Cardholder Name (print) \_\_\_\_\_

Signature \_\_\_\_\_

#### Return Completed Form to:

New Jersey Principals & Supervisors Association  
12 Centre Drive  
Monroe Township, NJ 08831-1564  
Phone: 609-860-1200 Fax: 609-860-2999  
E-Mail: njpsa@njpsa.org Web: www.njpsa.org

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For more information about these or any NJPSA member benefits, call 609-860-1200 or visit [www.njpsa.org](http://www.njpsa.org)

New Jersey Principals and Supervisors Association, 12 Centre Drive, Monroe Township, NJ 08831