

	Legal Problems	*Plan Pays	**Participant Pays
I. WILLS AND ESTATES			
1.	a) Single Will	\$125. (B)	NIL
	b) Will for Spouse	\$60. (B)	NIL
2.	a) Single Property (Financial) Power of Attorney	\$70. (B)	NIL
	b) Property (Financial) Power of Attorney for Spouse	\$35. (B)	NIL
	c) Single Personal Care (Medical) Power of Attorney	\$45. (B)	NIL
	d) Personal Care (Medical) Power of Attorney for Spouse	\$25. (B)	NIL
NOTE: The Plan does not pay extra for (i.e. the block fee includes) additional powers of attorney naming alternate or substitute attorneys. 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 in connection with a personal care power of attorney.			
3.	Estate Administration		
	a) Lawyer's Work		
	(i) Deceased was Plan member on date of death and Deceased's Surviving Spouse or Dependent Child is a beneficiary	\$125. per hour up to \$250.	\$125. per hour
	(ii) Estate Trustee is a Plan member and a beneficiary	\$125. per hour up to \$250.	\$125. per hour
	(iii) other than (a) (i) or (a) (ii), above	\$125. per hour up to \$250.	\$250. per hour
	b) Estate Trustee's Work (and guardian's work)		
	(i) same as (a) (i), above	NIL	\$125. per hour
	(ii) same as (a) (ii), above	NIL	\$125. per hour
	(iii) same as (a) (iii), above	NIL	\$250. per hour
4.	Litigation Acting for Estate		
	a) claim is \$10,000. or less		
	(i) same as 3(a)(i), above	\$125. per hour up to \$500.	\$125. per hour
	(ii) same as 3(a)(ii), above	\$125. per hour up to \$500.	\$125. per hour
	(iii) same as 3(a)(iii), above	\$125. per hour up to \$500.	\$250. per hour
	b) claim is over \$10,000.		
	(i) same as 3(a)(i), above	\$125. per hour up to \$1,250.	\$125. per hour
	(ii) same as 3(a)(ii), above	\$125. per hour up to \$1,250.	\$125. per hour
	(iii) same as 3(a)(iii), above	\$125. per hour up to \$1,250.	\$250. per hour
5.	Litigation Acting for Plan Member Contesting the Estate		
	a) claim is \$10,000. or less	\$125. per hour up to \$500.	\$125. per hour
	b) claim is over \$10,000.	\$125. per hour up to \$1,250.	\$125. per hour
6.	OTHER: (e.g. complicated estate planning, advice only, inter vivos trust, appeals)	NIL	\$125. per hour
II. REAL ESTATE			
1.	Purchase, including incidental mortgages		
	a) personal use property (2 year Rule)	\$675. (B)	NIL
	b) other	NIL	\$675. (B)
	c) aborted transactions	\$125. per hour up to \$675.	NIL
2.	Sale, including incidental discharges		
	a) personal use property (2 year Rule)	\$450. (B)	NIL
	b) estate property where 3 (a)(i) or (ii) in Wills & Estates applies	NIL	\$450. (B)
	c) estate property where 3 (a) (iii), above applies	NIL	\$650 (B)
	d) other	NIL	\$450. (B)
	e) aborted transactions	\$125. per hour up to \$450.	NIL
3.	Drafting, negotiating and/or making major amendments to Agreement of		
	a) personal use property (2 year Rule)	\$125. per hour up to \$250.	\$125. per hour
	b) other	NIL	\$125. per hour
4.	Transfer, assignment, quit claim, discharge (not incidental to purchase or sale)		
	a) personal use property	\$125. (B)	NIL
	b) other	NIL	\$125. (B)
5.	New mortgage - not incidental to purchase (includes incidental discharges)		
	a) personal use property	\$400. (B)	NIL
	b) other	NIL	\$400. (B)
6.	Foreclosure or Power of Sale	\$125. per hour up to \$2,500.	\$125. per hour
7.	Litigation		
	a) claim is \$10,000. or less	\$125. per hour up to \$500.	\$125. per hour
	b) claim is over \$10,000.	\$125. per hour up to \$2,500.	\$125. per hour
8.	OTHER: (e.g. appeals)	NIL	\$125. per hour
ADDITIONAL COVERAGE: SUMMARY ADVICE			
	Consultation and advice for all personal legal matters not covered above, except appeals; two-hour limit per case.	\$125. per hour up to \$250.	N/A

* **Plan Benefit** nil or block fee (B) or \$125. per hour up to maximum fee as indicated; Plan benefit does not include HST or any other taxes.

** **Participant Pays** nil or block fee (B) or \$125. 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.