



MY DEFENDER PLAN

Your Shield is Active.

Life is full of unexpected moments, and we believe that having a plan shouldn't be a luxury. My Defender Plan is designed to sit quietly in the background of your life, providing you with the security of professional legal protection that is ready the moment you need it. Much like insurance for your home or car, this is a dedicated safety net you have put in place today so that you are never caught off guard tomorrow.

From this moment forward, you can breathe easier knowing that a nationwide consumer rights powerhouse is positioned to step in when a threat appears. If you receive a summons, legal notice, or if you have any interaction with a collector that just doesn't feel right, you don't have to worry about the next step. Your protection is already active. You simply alert us, and we take it from there.



A Collaborative Partnership.

While we stand by as your personal response team, we'll be relying on you to be our early warning system. Stay alert to your mail and phone calls. If a situation arises, notify us immediately. Security is about staying one step ahead, and My Defender Plan is designed to ensure you are never caught off guard. We've streamlined our approach to provide a service that is lean, fast, and ready the moment you need us.

To help you get the most out of your coverage, we've outlined the core pillars of your plan and exactly how we will work together to keep you protected.

1

Strategic Defense

Think of us as your professional response team. We'll provide a shield the moment there's a problem. Our priority is ensuring that if a legal challenge arises, you have a powerhouse ready to intercept it.

2

Communication

We rely on you to be our eyes and ears. It's critical that you stay on top of your mail and phone calls. If a collector is harassing you or a lawsuit arrives, you must notify us immediately. We can't fight what we don't see.

3

Plan Benefits

You now have a team standing by for Collector Harassment, Debt-Related Lawsuit Support, IRS Tax Debt Support, Identity Theft, and Class Action Inclusion. And coming soon, IRS Tax Resolution, Estate Planning, and more. We aren't just defending your past, we are helping to secure your future.



You Are Now In Control.

To provide the most robust advocacy possible, we need you to be our eyes and ears. When you are being targeted by aggressive collectors or a legal document or lawsuit arrives in the mail, your quick action is the fuel for our strategy.

If you see it, we need to see it. If you hear it, we need to hear it. The faster you alert us, the faster we can act.



If A Collector Calls

If your phone rings, don't ignore it, document it. Every illegal tactic they use is a potential tool for your defense. Keep a notepad handy, take good notes, and let us know about it immediately.



The Paperwork

Legal and tax documents are time-sensitive. A lawsuit or an IRS notice often has a strict clock attached to it. If you receive a summons, a letter from the IRS, or any certified mail that requires a signature, do not set it aside. We need to see that.



How to Notify Us

When you need to let us know about something, here's how to do it.

Email: clientcare@mydefenderplan.com **Phone:** 866-421-7439



Answer. Document. Report.

Any legal or government correspondence you receive is valuable, and we rely on you to let us know when that happens. We take our commitment to your protection very seriously, but our ability to act effectively depends entirely on the information you share with us. Simply put, we can't fight what we don't see.

Phone calls are the most common way collectors will try to reach you, so it is important not to ignore them. Stay calm and treat these conversations as fact-finding missions. Document the who, when, and what of every interaction and forward those details to us immediately so that we can act.

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**Who is this
and what company
do you represent?**

**What is the
specific reason
for this call?**

**What is your
direct callback
number?**

Remember, you are never navigating these challenges alone. The moment you share the details of an interaction with us, it ceases to be your burden and becomes our priority to resolve.



Your Tactical Toolkit

Use this guide to help you identify when a situation needs our immediate attention. We've got the professional weight and the strategy ready to go, we just need you to provide the heads-up so we can take the lead and lift the burden off your shoulders.

THE FDCPA "SMELL TEST" (Collection Abuse)

If a collector does any of the following, they are likely breaking the law. Be sure to document and report it:

Illegal Hours: Calls before 8:00 AM or after 9:00 PM.

Workplace Calls: Contacting you at work after you told them to stop.

Abuse: Profanity, threats of arrest, or constant "robocalls."

The Gut Check: If it feels "off" or makes you uneasy, tell us. We trust your instincts.

THE IRS "RED FLAGS" (IRS Notices)

Tax Notices & Government Mail: Tax-related notices can move quickly, and waiting too long may limit your options.

Review: Open and review any mail from the IRS, state tax agency, or local tax authority as soon as it arrives.

Red Flags: Notices about unpaid taxes, audits, levies, wage garnishment, or liens.

The Gut Check: If it looks official, has a deadline, or makes you uneasy, send it to us.

THE 24-HOUR RULE (Legal & Government Mail)

Time is our only enemy. You must upload these to your portal within 24 hours of receipt:

Lawsuit/Complaint: Any document listing a Plaintiff, Defendant, and a Case Number.

IRS Notices: Any letter regarding a Notice of Intent to Levy.

Garnishments: Any threat to your wages or bank accounts.

Certified Mail: Anything that requires a signature is high-priority.

If you see it, scan it. If it feels wrong, report it. We are standing by.



Our suite of services.

We created My Defender Plan to be your shield, but we understand that true peace of mind is the presence of security. As a client, you are no longer navigating the legal and financial landscape alone. Your benefits include access to a full suite of protection, with attorneys standing to review and take action whenever needed.

Collector Harassment

We enforce strict communication boundaries and audit for legal violations to stop creditor harassment and restore your peace of mind

Fees: ***No charge for My Defender Plan Members***

Lawsuit Support

We provide the professional oversight and strategic guidance necessary to navigate active lawsuits and protect your interests from default judgments.

Fees: Legal Fees: ***50% discount for My Defender Plan Members***
Initial Retainer: \$850, applied directly to your defense
Court Costs: Pass-through/As Incurred
Attorney Rate: \$450/hr

IRS Tax Defense

Our team negotiates directly with the IRS to resolve outstanding tax debt and navigate complex audits with professional authority.

Fees: Enrollment Services: ***50% discount for My Defender Plan Members***
Resolution Services: ***10% discount for My Defender Plan Members***

Identity Theft Support

We utilize litigation to purge fraudulent accounts and unauthorized debts from your record, restoring the integrity of your financial identity.

Fees: ***No charge for My Defender Plan Members***

Class Action Monitoring

We continuously track corporate negligence and consumer violations to ensure you are positioned for inclusion in relevant class action recoveries.

Fees: ***No charge for My Defender Plan Members***



