

SECTION 1

General Information

Please direct all questions regarding the APEA/AFT Legal Trust Fund to the Plan Administrator in the Juneau Headquarters' Office.

Name of Plan

This Plan is known as the “Alaska Public Employees Association/AFT Legal Services Plan” hereinafter referred to as the Plan and is provided through the Alaska Public Employees Association/AFT Legal Trust Fund. The Plan is sponsored and administered by a Board of Trustees.

Tax ID Number

The employer identification number assigned to the Plan sponsor by the Internal Revenue Service is 92-0075378.

Board of Trustees

Each Trustee is an agent for purposes of accepting service of legal process on behalf of the Fund. A current list of this Board is available on the website at www.apealegaltrust.org or the Plan Administrative Office.

Description of Collective Bargaining Agreements

The Plan is currently maintained by collective bargaining agreements between the State of Alaska, the Juneau School District, the Professional Labor Organization, the Fairbanks North Star Borough, the Nome Joint Utilities, the Kenai Peninsula Borough, the Juneau Alliance for Mental Health, the International Brotherhood of Electrical Workers and the Alaska Public Employees Association/AFT. The agreements provide that the named employers will make monthly contributions to the APEA/AFT Legal Trust Fund for the purpose of enabling the employees working under the agreements to participate in the APEA/AFT Legal Trust Fund.

The employer's obligation to contribute is set forth in the applicable labor agreement. Copies of the pertinent sections of the collective bargaining agreements can be obtained by contacting any APEA/AFT office or on the www.apea-aft.org website.

For bargaining units who negotiated the legal benefit into their collective bargaining agreement for the *first* time, the first six (6) months of contributions to the Fund shall accumulate from the effective date of that agreement. The accumulated contributions will act as a reserve. Any services performed during the first six (6) months will not be paid, resulting in a six (6) month initial waiting period for eligibility for benefits for employees of new employers negotiating into the Trust and Plan.

Plan Year

The Plan operates on a fiscal year basis of July 1 through June 30. The Plan began providing benefits on July 1, 1980.

Territory

The Plan applies only to legal services, fees, and expenses incurred within the United States.

Modification, Amendments, Suspensions and Interpretations

The Trustees may, at any time, amend or modify any and all parts and portions of the Plan.

The Trustees will have full power, discretion and authority to interpret the Plan, benefits payable under the Plan, and all of its provisions. This power and authority includes all decisions with respect to the nature and extent of legal services offered, the individuals covered, financing, and structure of the Legal Services Plan.

Tax Status of the Legal Services Plan

Effective January 1, 1993, the employers' contributions to the Legal Trust Fund are considered taxable income for all APEA/AFT members who have a contribution made on their behalf.

Effective Date of Benefits and Changes

In the event that benefits are modified, changes in coverage or benefits shall be applied prospectively to services rendered after the effective date of modification. In no event shall payment for all legal services on all matters exceed the maximum benefit available during the Plan year.

Website www.apealegaltrust.org

SECTION 2

Summary of Benefits

Maximum Benefit

The Plan will pay up to \$2,000 for covered legal fees, expenses and tax each Plan Year. Legal services and expenses incurred during a Plan Year that are in excess of the maximum benefit are not recoverable in any other Plan Year. In other words, it is a use-it-or-lose-it benefit. Your spouse or dependents may also use your benefit upon authorization by you on the Member Agreement claim form.

Plan Attorneys

Plan Attorneys restrict their rate to \$150 per hour and their paralegals are restricted to \$90 per hour. **Plan Attorneys are paid at 100% up to your maximum benefit.** Their names, telephone numbers and fields of practice are listed by city on our website www.apealegaltrust.org.

Non-Plan Attorneys

Benefit payments can be less than 100% when you choose a Non-Plan attorney because they are not restricted to the \$150 per hour rate and may charge a higher hourly rate. For this reason, they are not listed on the website. If and when they charge more than \$150 per hour, they are only paid \$100 per hour, up to your maximum benefit, and you are responsible for any balance. *Note: Non-Plan Attorneys are paid at 100% only when they lower their rate to \$150 for you.* We may or may not have a Non-Plan Attorney Agreement on file for these attorneys. If you are using a Non-Plan Attorney please call the Plan Administrative Office to see if they have completed the new form effective July 1, 2015.

Out-of-State Attorneys

You may use any attorney in the United States however attorneys outside of Alaska must also submit a copy of their Bar Association membership card or Certificate of Good Standing, along with their Non-Plan Attorney Agreement.

The Plan does not accept charges on a flat fee basis.

Member Responsibility

The Plan will not pay for *all* legal costs that you may incur. You are responsible for the attorney fees and costs not covered by the Plan. You should explore the total costs for any problem that may require legal assistance with your attorney. You will then have a working understanding of what the Plan will pay and approximately what you will have to pay.

The Plan provides benefits for a wide variety of work attorneys may provide, for example: wills, estate planning, divorces, and tenant problems. However, the Plan does exclude certain matters (see Section 6 Exclusions).

Before you see your attorney, be sure to read the complete description of benefits and exclusions in this booklet.

You must bring the Member Agreement and Case Description claim forms with you to the first appointment with your attorney. You may leave a copy with your attorney for their billing purposes, but both forms must be submitted to the Plan Administrative Office. Once received, your coverage can be determined.

If you are still uncertain as to whether or not you or your matter is covered, please contact the Administrator in the Plan Administrative Office.

SECTION 3

General Provisions

Initial Eligibility

1. Your employer has been subject to a collective bargaining agreement requiring contributions to the Trust for at least six (6) months (*see Section 1, Description of Collective Bargaining Agreements*);
2. You have been in a participating bargaining unit at least thirty (30) days;
3. You have met all financial obligations with the union meaning you are either paying dues or fees and are not in any arrearage; and
4. You have reviewed your collective bargaining agreement's Legal Trust Fund Article to ensure your position is eligible for the benefit.

Continuation of Eligibility

1. If your claim runs from one Plan Year into another, coverage will continue for that matter in the next Plan Year.
2. If you began a legal matter that is not finished at the time your eligibility ends, the Plan will continue to cover that matter for thirty (30) more days, provided that the Plan will pay no more than the maximum benefit allowable for the year in which your eligibility ceased.
3. Seasonal employees follow 2. above. Services are covered again on a seasonal employee's first (1st) day back to work.

If you meet these requirements at the time legal services are applied for and rendered, you, your spouse and dependents are eligible for your benefit under the Plan.

Termination of Eligibility

Your eligibility for Plan benefits will end when you no longer meet the conditions of eligibility or you reach the maximum benefit level in any Plan Year. In addition, when a claimed dependent no longer meets the Plan standards, coverage for that dependent will end.

Fraud or attempted fraud of the Plan will terminate your benefits and the

Plan will not pay accrued charges, and the Plan may seek reimbursement of any ineligible benefits paid through all legal means available.

All of these limitations are effective without regard to how far your case has progressed at the time coverage ends, except as modified under *Death of a Participant*. The Plan has no obligation to continue payments thereafter.

Death of a Participant

If a participant should die while meeting the conditions of eligibility, the Plan will pay up to the maximum Plan Year benefit for probate expenses without regard to the fiscal year limitation. No other matter, costs, fees or charges will be covered by the Plan while you do not meet the Plan's eligibility conditions.

Coordination of Benefits

If your spouse is also an APEA/AFT member in one of the participating bargaining units, you may use both your benefits on a claim, if necessary, or divide payments equally between both members' benefits. Both members will complete one Member Agreement claim form in this situation.

If your spouse is covered under another legal plan (e.g. ASEA, NEA or the Alaska Electrical Fund) you must report their existence on your Member Agreement claim form to insure proper coordination of benefits. Proper coordination means the member with the earliest birth month and day will be considered the primary and their union's Plan Office will pay first. If the primary payment was less than the balance owed, your claim will be sent to the secondary Plan for their review.

In coordinating benefits, you cannot, in any event, recover more than the total expense incurred.

Dependent Coverage

Your spouse and dependents can also use your legal services benefit if you consent. **THIS IS NOT AN ADDITIONAL BENEFIT** and you will only be entitled to the maximum benefit available for all legal expenses incurred by all family members.

Your eligible dependents must first have your written consent on the

Member Agreement claim form prior to obtaining any benefits. They are covered by the same rules and limitations as you under the Plan.

For Plan purposes, your dependents include the following family members if you provide more than half of their support and they live in your home with you:

- Children/stepchildren less than nineteen years of age;
- Children 19-23 years of age if in school full or half time;
- Children incapable of employment because of mental or physical incapacity regardless of age. The incapacity must have existed before the age of 19 and documentation must be attached to your claim;
- Siblings/stepsiblings less than nineteen years of age and;
- Parents or stepparents.

The Plan reserves the right to obtain proof of dependency upon the member's application for benefits.

Administration of the Plan

The Plan Administrator has the authority to approve or deny coverage of a matter, based upon the claim forms or other information the Plan Administrative Office may receive.

Hearing of Complaints

In the event you and the Plan Office cannot agree upon eligibility, duration, coverage of benefits, or payment under the Plan, you should first appeal your dispute to the Plan Administrator. If the complaint is not resolved, you may then appeal the dispute to the Board of Trustees or a committee appointed by the Board for a claim review. Your appeal must be in writing, stating the reasons for your objections to the Board of Trustees within sixty (60) days after the date of the written denial of claims by the Plan Administrator. Upon request, the Plan Administrator will send you a copy of the *Appeal Rules and Procedures* at no cost.

Suspension of Benefits

The Trustees, in exercise of their discretion, may suspend any and all legal services benefits or payment for such benefit at any time that a participating Employer fails to pay to the Trust Fund, in a timely manner,

the contributions which are required under the terms of an applicable collective bargaining agreement. In the event the Trustees decide under such circumstances to suspend the legal services benefits or payment of such benefits, you will be responsible for any and all fees or costs for legal services which have not been paid under this Plan as a result of the suspension of benefits. However, in the event your Employer eventually pays any delinquent contributions, the Trustees may reinstate the legal services benefits which would otherwise have been available to you and your dependents had your Employer paid the contributions in a timely manner.

Third Party Reimbursement/Subrogation

If attorney's fees or expenses relating to a matter on which the Plan has provided benefits are recovered from a third party, the attorney engaged under the Plan must reimburse the APEA/AFT Legal Trust Fund, on a first dollar basis, for any legal service fees and expenses paid by the Plan. This includes costs and attorney fees recovered from the opposing party. The Plan is entitled to recover all benefits paid up to the full amount of the recovery from the third-party. Your available benefit limit will then be adjusted accordingly to reflect the amount reimbursed.

Collection of Attorney Fees

The attorney must use his/her own judgment in determining your ability to pay – as is done with any client. It is not mandatory that an attorney take your case. The APEA/AFT Legal Trust Fund is not liable for any fees that remain unpaid or for the malfeasance or any malpractice of the attorney you engage.

Promote or Publicize Plan Status

Plan Attorneys will not promote or publicize their status as such, except as may be consistent with the *Code of Professional Responsibility*. The Plan Office maintains attorney firms/names, fields of practices and telephone numbers on the website.

Keeping Records

Each participating attorney will keep accurate and current books and records concerning each Plan participant advised or represented sufficient to allow the Plan Administrator to determine and pay benefits pursuant to this Plan. The information to be maintained is the subject on which advice was given or representation offered or provided, the length

of any conferences, the time spent in providing advice or representation, the disposition of the matter and any charges made for legal services and expenses. These books and records will be preserved for at least two years after the matter involved is terminated. Each participating attorney shall make such records available to the Plan upon request.

SECTION 4

How to Use the Plan

Find an Attorney

The website lists the Plan Attorneys who have agreed to lower and restrict their hourly rate for you for the entirety of the covered matter. Their telephone numbers and fields of practice are also listed for your convenience.

For additional help in choosing an attorney you could cross reference the website list with your friends, family or acquaintances and discuss their experience in dealing with the same kind of problem or issue. You could also research your local telephone directory for attorneys who specialize in your specific matter; they usually have a specialized ad. You could also cross-reference the Alaska Bar Association's referral service by calling 272-0352, Outside Anchorage, call 1-800-770-9999.

Attorney – Client Relationship

You may select any attorney who agrees to participate, regardless of whether the attorney has agreed to be a Plan Attorney or Non-Plan Attorney. The Plan does not choose an attorney for you, but simply pays one for the eligible services covered by the Plan. In providing such legal services, an attorney will not receive instruction, direction or interference from the Plan Administrative Office or Board of Trustees.

When scheduling your first appointment, you must notify your attorney of your Legal Services Plan benefit to be sure your attorney is willing to agree to its terms and requirements for reimbursement of eligible fees and expenses. Do not hesitate to ask for an estimate of costs in advance.

Plan Attorney Agreements

All Plan Attorneys on the website already have a Plan Attorney Agreement on file at the Plan Office. These agreements are in effect as of July 1, 2015 for services beginning on or after that date. Keep in mind the Plan Attorneys are not obligated to take your legal matter.

If you choose an attorney not listed on the website and they are willing to work for you – they must sign one of the Attorney Agreement forms in order to be paid by the Plan. If they are willing to restrict their rate for

all participating APEA members they would sign a *Plan Attorney Agreement* which would get their name on the website as an attorney who will restrict their hourly rate for our members. If they are not willing to *restrict* their rate for *all* participants, they would sign a Non-Plan Attorney Agreement.

Once you retain an attorney and discuss the costs, you should understand what the Plan will cover and approximately what you will have to pay, if anything, out of your own pocket. *Remember if using a Non-Plan Attorney that charges more than \$150 per hour – the Plan will only reimburse up to the \$100/hr. rate per this Plan and you will be responsible for the balance of the attorney’s fee.*

Required Claim Forms

Please present your attorney with the necessary claim forms to ensure proper billing. These can be printed from the website or obtained from any APEA/AFT office. Each covered bargaining unit is listed on the Member Agreement form. Please make sure you are employed in one of these bargaining units.

The Member Agreement authorizes the Plan Administrative Office to pay your attorney. It serves as a contract between you and your designated dependents and the attorney for the specific matter on your Case Description. *The member must complete the Member Agreement.*

The Case Description indicates the matter you are seeking legal services for and is required to determine coverage for your claim. *The attorney must complete the Case Description.*

Filing a Claim

While you do not need the Plan Administrative Office’s prior approval before contacting an attorney, both the Member Agreement and Case Description should be sent to the Plan Administrative Office immediately following your first appointment. Payments are made within thirty (30) days; usually by the 10th of each month. If you or your legal services are not covered, you and your attorney will be notified within thirty (30) days.

You may request the attorney send monthly invoices directly to the Plan Administrative Office or send them in yourself. Request that you also be

sent a copy of each invoice so you can track billings and payments regarding your matter. The member is responsible for any attorney fees or expenses not covered by the Plan. It is the member's responsibility to ensure that the Plan Administrative Office receives billings in a timely manner.

Invoices must include:

1. Name of the member - which may be different than the name of the client;
2. Name of case (for example DIVORCE-CONTESTED, or ESTATE PLAN)
3. Detailed time records by date, hours, a brief description of the services rendered for that time and the amount charged for that time; and
4. Total hours and charges and any previous balance owed.

*Previous balances cannot be paid
without the above information included or if they are outside of the
period which you were eligible under the Plan.*

Plan Payment

You are mailed the check stub the same day the attorney is mailed a check on your behalf. It indicates the Plan's payment to your attorney and your share, if any, of the fees and expenses.

Member Payment

If you paid part or all of a billing directly to the attorney - you must request that the attorney reimburse you for any amount not owed them once the Plan Administrative Office has made its payment on your behalf. *The Plan cannot legally reimburse you directly – it can only pay attorneys for services rendered.*

The Claims Submission Deadline Date is August 31

While monthly invoices are preferred, the final claims submission deadline for receipt of invoices by the Plan Administrative Office for services performed in the prior Plan Year (July 1-June 30) is August 31, following the June 30 end of Plan Year.

The Plan Administrative Office will not make any payments on prior year services if the invoice is not received by the claims submission

deadline date. It is the sole responsibility of the Member to make sure a claim has been paid. If you received legal services and have not received a bill from your attorney or payment confirmation from the Plan Administrative Office – please do not assume the services were free or were paid. Call your attorney to make sure your attorney is aware of the August 31 claims submission deadline to ensure that the attorney submits all prior Plan Year service invoices. If the Plan Administrative Office has not received your prior fiscal year service bills by the claims submission deadline date – all charges will be your responsibility.

SECTION 5

Types of Covered Legal Services

Covered matters must be personal in nature and cannot relate to a business or any kind of a for-profit or non-profit business or enterprise. Following are descriptions of many of the legal matters covered by the Plan.

Civil Litigation

The Plan will cover reasonable fees and expenses for trials and civil administrative hearings, including pleadings, briefs, and appearances before any court or administrative agency, unless such litigation is excluded under another part of the Plan. Small claims actions are also covered if you do not wish to represent yourself.

Consumer Transactions

Matters involving consumer transaction include claims or lawsuits arising from your purchase of goods and services for personal use or consumption and claims against you for unpaid bills or charges for the purchase of consumer products.

Document Preparation

This includes the preparation or review of documents including charges for time spent gathering information relative to the preparation of the document for personal use.

Estate Planning, Wills and Probate

You are entitled to have your last will and testament prepared and executed under the supervision of an attorney. Coverage includes the preparation or amendment of wills to extensive estate planning documents for spouses and dependents.

While the primary purpose of this Plan is to provide legal services to members while in active employment, in the event of the death of a participant the Plan will provide coverage for legal assistance that your survivors may need in handling your estate, including probate. (As noted earlier, benefits for this are handled differently than other benefits. See *Death of a Participant* on page 6.)

The Plan also provides for legal representation in those instances where you are, or should be, recognized as a beneficiary, heir, or next of kin and must obtain legal assistance in gaining or protecting that recognition.

Expenses incurred by a participant acting as a personal representative or executor for the estate of an immediate family member only, are covered by the Plan. For the purpose of this paragraph only, an immediate family member is defined as the participant's spouse, children, siblings and parents.

Family Law

Legal matters or services under this benefit usually arise when you are confronted with a legal action or must initiate a suit in an attempt to resolve some family or marital difficulty. These matters customarily include the following services covered by the Plan:

- Adoption
- Annulment
- Child custody/support orders or modification of decree
- Divorce or modification of decree
- Guardianship
- Immigration
- Mediation
- Name change
- Pre- or post-nuptial agreements
- Property settlement agreements
- Legal separation

Investigative Services and Expenses

The Plan will pay the following expenses when related to a covered matter:

- a. Investigative and research expenses performed by a lawyer or others under their direction in ascertaining facts, finding and taking statements of witnesses, and gathering information of any kind that may reasonably be necessary for adequate legal representation.
- b. Witness fees.
- c. Out-of-pocket expenses shall consist of only the following:

- Depositions, transcribing, or stenographic fees
- Printing, copying, and postage
- Long distance calls, telegrams and faxes
- Photography exhibits or other necessary photographic use
- Scientific or technical assistance, reports or tests, including medical examinations or surveys
- Publication costs
- Filing fees
- Server process fees
- Courier/messenger services

Personal Bankruptcy

Coverage is provided whether you are consulting or actually filing bankruptcy.

Real Estate Transactions

Representation under this topic may involve the review, preparation, and examination of all documents concerning the purchase, sale, or transfer of your personal residence.

The benefit is limited to assistance in the purchase or sale of a personal residence. If any part of the personal residence is or will be used as rental property or another business venture, special rules apply. You should contact the Plan Administrative Office immediately to determine coverage.

Other covered real estate transactions include defense of mortgage foreclosure actions against you as the owner of your personal residence, refinancing programs involving a mortgage on your personal residence or representation for the purchase of land for construction of a home for your personal residence.

Small Claims

An attorney may represent you if you do not wish to represent yourself in a small claims court proceeding.

Tenant Rights

The services under this topic may involve preparing or reviewing the lease of property for personal use, representation in an eviction action against you for the nonpayment of installments under the contract or

problems you may have with your landlord regarding failure to provide proper and necessary services or other difficulties that may arise between you and your landlord.

SECTION 6

Exclusions

The Plan is not intended to cover all costs associated with consulting with an attorney in every situation. The intent is to provide basic personal legal assistance enabling the average individual or family to retain a lawyer when the need arises. Under the requirements of the Internal Revenue Service, the Plan may cover only personal legal matters. Therefore, the following types of matters are specifically excluded from coverage provided by the Plan.

APEA/AFT, the Plan, and Sponsors or Parties to the Plan

Excluded from coverage is any judicial, administrative, arbitration or other proceeding, problem or controversy involving any party to the Plan. The current parties to the Plan are APEA/AFT, APEA/AFT Legal Trust Fund, APEA/AFT Health & Welfare Trust, Fairbanks North Star Borough, Juneau School District, Nome Joint Utilities, State of Alaska, Kenai Peninsula Borough, Juneau Alliance for Mental Health Inc. This also applies to other participating employers, and their officers, agents, and employees that *become* parties to the Plan subsequent to the printing of this booklet, while in the performance of duties as officer, agent, or employee.

Actions Whose Costs are Frivolous or Disproportionate to the Possible Benefits

- a.* Actions, which in the judgment of the attorney, are frivolous or are disproportionate in legal cost to the possible benefits to be gained.
- b.* Any case, which in the opinion of the attorney is so devoid of merits as to render its prosecution impractical or not in your best interests.

Attorney Fees Assessed Against You

Attorney fees that are assessed against you by the court are not covered. This exclusion does not apply to the fees charged by your own attorney.

Attorneys Not Licensed to Practice

- a. Legal services provided by attorneys not licensed to practice in Alaska or the state in which they perform the legal services.
- b. An attorney who is not in good standing with his or her Bar Association.

Attorneys Related to You or Living With You

Expenses or fees for services performed by a person related to you or your dependents by blood, marriage, adoption or who is a resident of your household.

Business Ventures

Services in connection with any business venture or other matter in which, for federal income tax purposes, the cost of legal services would constitute a business expense or capital investment.

Any venture, whether or not the legal expense is considered a deductible expense for federal income tax purposes, where the purpose is to generate a profit.

Certain Payments, Fees or Costs

- a. Payment of fines, assessments, penalties, forfeitures or civil damages in any action, proceeding, or matter for which you may be found liable.
- b. The following costs and fees are also excluded:
 - Clerical expenses
 - Flat fees
 - Interest on overdue balances
 - Parking
 - Processing costs
 - Retainers (a deposit before services are performed)
 - Time spent reviewing and completing Plan information or billings
 - Travel or per diem expenses of a law firm or investigator

Class Actions, Interventions or Amicus Curiae Filings

These legal matters and any other action not involving your personal, immediate and direct interest are excluded from coverage.

Contingent Fee Cases

Any case in which you are a plaintiff or claimant and a contingency fee is normally and customarily charged (including worker's compensation and some personal injury cases).

These matters are typically excluded from group legal plan policies because methods of financing attorneys' fees already exist. For example, if you are injured in an automobile accident and the driver of the other car seems to be at fault for the accident, an attorney will typically represent you for a percentage of any damages that you may recover from the other driver. If no damages are recovered, your attorney will get no fee for his or her services. This is called a "contingency fee arrangement" because the attorney's fee is contingent on recovery.

Criminal, Juvenile and Traffic Litigation

- a. The Plan does not cover any expenses or fees incurred in connection with criminal or juvenile matters.
- b. The Plan does not cover any expenses or fees in connection with traffic infractions and violations, including but not limited to:
 - DWI (driving while intoxicated) charges
 - Legal services in defense of a violation of public law
 - Parking tickets
 - Speeding tickets

Duplication of Services

Services or advice previously obtained in connection with the same problem previously claimed under the Plan.

Employment Matters

Any judicial, administrative, arbitration, or other proceeding, problem, or controversy involving any employer or its officers, agents, or employees arising under the National Labor Relations Act, the Labor Management Relations Act, the Alaska Public Employment Relations Act or any other controversy in the nature of a labor-management or employment dispute, or where otherwise prohibited by law.

Flat Fees

Your attorney must bill legal services at an hourly rate in order to receive payment from the Plan.

Income Tax Return Filing or Expenses

Expenses and fees for services arising out of completing or filing your personal income tax return. However, the Plan will cover fees for an attorney to represent you if you are audited, unless some other exclusion (such as a business venture) applies.

Legal Representation if Available from Other Sources

- a. Any legal proceeding in which you are entitled to legal representation or reimbursement for the costs, from any source other than this Plan, regardless of whether or not you exercise this right to legal representation or reimbursement. However, legal service benefits under other group legal services may be coordinated with this Plan (*see Section 3*).
- b. Any case in which defense or other legal representation is provided through any policy of insurance, except to such extent as may be reasonably necessary to protect your interest in connection with questions of coverage or liability over and above the policy or contract limits.

If, by reason of indigence or low income, you are entitled to legal services provided by governmental or voluntary agencies, you may still obtain benefits from the Plan.

Real Estate Not for Personal Residence

- a. Real estate or housing transactions that do not involve your personal residence.
- b. Rental portion of your personal residence.