



Life Events Legal Plan \$ 25.00/Month
Expanded Family Plan with Legal Shield Rider

Preventive Legal Services

Phone Consultations on Unlimited Matters

As a member, you can consult with your Provider Law Firm toll free by phone on any personal or business-related matter. Just call your Provider's toll-free number during regular business hours when you have a legal problem or question.

Phone Calls and Letters...

A phone call or letter from your Provider Lawyer can get you the results you want fast. Your Provider Lawyer will recommend a letter or phone call when that is the best step for you. One call or letter per personal subject related matter is free with your membership. Plus, you'll receive two business letters each year at no additional cost! Additional assistance for same subject at 25% discount.

Contract and Document Review...

You can have an unlimited number of personal legal documents, up to ten pages each, reviewed by your Provider Lawyer. Included each year is one business document review at no additional cost! Your Provider Lawyer will analyze the documents and suggest changes for your benefit before you sign.

Wills for You and Your Family...

A Will for you at no additional charge, not just a "simple" Will, but one that meets most Americans' needs - with free yearly reviews and updates. Wills for covered family members are just \$20 each; changes and updates \$20. Trust preparation is available at a 25% discount.

Motor Vehicle Legal Expense Services

Minor Legal Expenses

Your Provider Lawyer will represent you or your covered family members against moving traffic violations at no additional cost to you. Now you can have help with traffic tickets and not have to worry about the cost of representation.

Major Legal Expenses

Your Provider Lawyer will defend you or your covered family members when you are charged with Manslaughter, Involuntary Manslaughter, Negligent Homicide, or Vehicular Homicide at no added cost to you.

And add up to 2.5 hours for help with..

- * Damage recovery service
- * Driver's license assistance
- * Personal injury legal expenses

Trial Defense Services

Lawsuits cause tremendous emotional and financial stress. Your Pre-Paid Legal membership offers assistance when you need it most.

Up to 75 hours of lawyer time...

During your first membership year, you have up to 75 hours of your Provider Lawyer's time at no additional cost when you or your spouse is named defendant or respondent in a covered civil or criminal action filed in a court of law.

The criminal action must be one which arises out of the direct performance of the covered person's employment activities. Your Provider Firm can advise you of the documents required to determine coverage under this benefit.

Of these 75 hours, up to 17.5 hours may be used for all legal services rendered in defense of the covered suit prior to actual trial. Up to 57.5 of the remaining hours are available for actual trial time including covered criminal preliminary hearings.

Your hours of service increase...

When you renew your membership, your hours of lawyer time increase as follows:

2nd year renewal: Up to **140** hours of assistance at no additional charge including up to 23 hours of pre-trial time.

3rd year renewal: Up to **205** hours of assistance at no additional charge including up to 28.5 hours of pre-trial time.

4th year renewal: Up to **270** hours of assistance at no additional charge including up to 34 hours of pre-trial time.

5th year renewal: Up to **335** hours of assistance at no additional charge including up to 39.5 hours of pre-trial time.

IRS Audit Legal Services

Your Pre-Paid Legal membership will help you defray the costs of an IRS audit and give you the legal support you need. Up to 50 hours of lawyer time...

You have up to 50 hours of your Provider Lawyer's time available at no additional cost when you or a covered family member receives written notice of an IRS audit or are requested to appear at IRS offices regarding your tax return.

Your 50 hours are available as follows:

Up to one hour for consultation, advice, and assistance when you receive written notice from the IRS of audit or appearance.

If there is no settlement within 30 days, you have up to 2.5 hours for audit representation, negotiations, phone conversations, and settlement conferences prior to litigation.

If there is no settlement without litigation, up to 46.5 of the remaining hours are available for actual trial appearance if the IRS sues you, or you pay the disputed tax and sue the IRS.

Other Legal Services

Your Provider Lawyer will render assistance at a 25% reduction to his or her standard hourly rate* for you or your spouse should you need legal services not covered by this plan. A retainer may be required for services being rendered under this benefit.

Five days are required for preparation for court representation.

*Hourly rates for Referral Lawyers and court appearances may vary.

Additional Information & Exclusions:

Due to regulatory requirements, benefits and rates vary in certain states and provinces. The information contained on this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of plan coverage; only a plan contract can give actual terms, coverage, amounts, conditions and exclusions.

Phone Consultation: Nevada residents limited to 50 hours of telephone consultation per year.

Letters and Phone Calls:

A letter or phone call per subject matter is available if advisable in your Provider Law Firm's sole discretion.

Contract and Document Review:

Nevada residents limited to 5 personal legal documents reviewed per year.

Will Preparation:

Trust preparation is available at a 25% discount. A standard Will with yearly updates provided for the primary member at no additional cost. Covered family members can also have their Will prepared for \$20 each, with yearly updates for only \$20.

Motor Vehicle Legal Services:

These services are available 15 days after enrollment. Representation under this benefit is provided when the member has a valid driver's license and is driving a properly licensed motor vehicle.

Any fines and court costs are the member's expense. Pre-existing conditions, charges of DUI/DWI related matters, drug-related matters, hit-and-run related charges, leaving the scene of an accident, and unmeritorious cases are excluded.

Commercial vehicles with more than two axles are not covered.

These services are limited to two and one-half (2-1/2) hours of lawyer time per claim and do not include the filing of a lawsuit and exclude personal injury and property claims that exceed \$2,000.

However, you may receive a 25% discount and consult with your Provider Law Firm under the toll-free consultation benefit for any exclusions under this benefit.

Trial Defense Services:

This coverage applies only to the named member and spouse. Divorce, separation, annulment, child custody or other divorce-related matters, bankruptcy, charges of DUI/DWI, drug-related matters (whether prescribed or not), hit and run, leaving the scene of an accident and civil or criminal charges occurring as a result of operating a commercial vehicles with more than two axles are not covered under this benefit, but are covered by the preferred member discount.

Additional exclusions under this benefit:

Being named in a civil lawsuit or having criminal charges filed against you because you are listed as an owner, management or associate of the business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge. Those charges are covered with your preferred member discount. If the lawsuit was filed because of something that occurred prior to your membership or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment, then the lawsuit is excluded from your Trial Defense benefit. This exclusion applies even if the lawsuit is filed after you become a member. These lawsuits are covered with your preferred member discount. Class actions, interventions or amicus curiae filings in which the covered member is a party (or potential party) are excluded. Also, this coverage does not include garnishment, attachment or any other appeal. Your Provider Law Firm has the right to determine whether or not your claim or defense to a matter will prevail in court or is frivolous or without merit. This includes deciding whether or not to appeal any judgment or decision. Your Provider Law Firm also has the right to present your claim or defense according to their independent professional judgment. Pre-Paid Legal will not influence or attempt to modify how your Provider Law Firm provides their professional services.

IRS Audit Legal Services:

Does not cover business tax returns, garnishment, attachment or any other appeal, class actions, interventions or amicus curiae filings, charges of tax fraud or income tax evasions, Trust returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns, pre-existing conditions - where member has been notified by the IRS prior to enrollment, and services rendered by an enrolled agent. Coverage includes the return due on April 15th of the first membership year.

Preferred Member Discount: Depending on your legal needs, a retainer may be required by your Provider Law Firm prior to services being rendered under this discount. Your Provider Law Firm is responsible for determining the amount of the retainer and any other anticipated costs. Other costs you may incur include fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses. These costs are your responsibility and are not included as part of membership benefits. Your Provider Law Firm cannot provide any legal services until payment of the retainer and other costs have been made. If you need representation in court, you must notify your Provider Law Firm at least five business days in advance so they may prepare for your case.

Legal Shield Rider \$ 1.00/Month

Do you know your legal rights?

- * What would you do if you were detained by a law enforcement officer? Do you know your rights?
- * What would you do if you're injured in an accident?
- * What if the authorities attempted to remove your child from your home or custody?
- * What if an officer arrived at your door with a warrant?

Finally, there is one answer to all of those questions!

As a Legal Shield member, present your Legal Shield membership card to the officer. By showing the card, you make it clear you want to call your lawyer immediately. If you are injured in an accident or confronted with the state taking your child, or served with a warrant, you'll be able to contact a lawyer immediately.

To use your Legal Shield, simply call the 24-hour toll-free Legal Shield number. A Pre-Paid Legal Services, Inc. representative will then connect you to your Provider Law Firm. It's that simple.

The cost is minimal...

This service costs only \$1.00 a month as an additional benefit to your Pre-Paid Legal Family Plan membership.

That's \$12 per year for the peace of mind the Legal Shield membership can provide you and your family members. You have rights, and now, you know who to call to make sure your rights are protected.

1. If you're arrested or detained...

Most law enforcement officers are conscientious and will protect your rights rather than abuse them. If you are stopped or detained by a law enforcement or police officer or questioned by authorities regarding a minor child in your custody, we suggest taking the following precautions:

Cooperate with the officer and ask for permission to get your Legal Shield Card.

If arrested or detained, call the 24-hour, toll-free number on your Legal Shield card.

2. If you're seriously injured...

Of course, the first step is to make sure you and others involved are OK. Your next two calls should be to your insurance company and your lawyer. If you're incapable of making the call because of your injuries, be sure your family knows to call your provider law firm. And, remember; never agree to any offers or settlements from an insurance company without receiving legal counsel first!

3. If the state tries to take your child(ren)...

If you are confronted by authorities and they remove your child(ren) from your custody, call the Legal Shield hotline immediately! You can call 24 hours a day, and 7 days a week.

4. If you're served with a warrant...

If you are approached by authorities and they present a warrant, call the Legal Shield hotline immediately!

You can call 24 hours a day, and 7 days a week.

Remember...

The Legal Shield membership will not apply in situations involving:

Any matter in which the member is alleged to be under the influence of or impaired by alcohol, intoxicants, controlled substances, chemicals or medicines.

Alleged domestic violence or alleged stalking.

Assistance in making, posting, or obtaining bond, bail, or other security required for release.

The benefits of the Legal Shield membership are subject to conditions imposed by the detaining or questioning authority, which may not allow for your Provider Law Firm to communicate with you on an immediate basis.