

**Plans/Prices offered:**

Standard Legal Plan \$14.95  
 Standard Legal Plan with Legal Shield \$15.95  
 Standard Legal Plan with Identity Theft Shield \$25.90  
 Identity Theft Shield stand alone \$12.95

**A PRE-PAID LEGAL MEMBERSHIP MEANS:**

**YOU CANNOT BE CANCELLED** for any reason other than non-payment or fraud  
**NO WAITING PERIOD** beyond the 15 days for motor vehicle assistance

**Preventive Legal Services**

**Phone Consultations on Any Subject Matter:** You have toll-free access to your Provider Law Firm immediately when you enroll, for personal or business related legal matters. Just call your provider's toll-free number during regular business hours.

**Phone Calls and Letters:** A phone call or letter from your Provider Law Firm can get you the results you want fast. Your Provider Firm will recommend a letter or phone call when that is the best legal step for you. One call or letter per personal subject related matter is free with your membership. Plus, you're entitled to two business letters each year at no additional cost! Additional assistance for same subject at a 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 Law Firm. Included each year is one business document review at no additional cost! Your Provider Firm will analyze the documents and suggest changes for your benefit before you sign!

**Will Preparation:** A Will for you at no additional charge—not just a “simple” Will, but one that meets most Americans’ needs—with yearly reviews and updates. Wills for covered family members just \$20 each; changes and updates \$20. Trust preparation is available at a 25% discount.

**Motor Vehicle Legal Expense**

*(For all covered family members who are licensed drivers)*

**Minor Legal Expenses:** Your Provider Law Firm will assist you or your covered family members with 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 Law Firm 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 up to 2.5 hours for help with . . . Damage recovery service, Driver's license assistance , Personal injury legal expenses

**Trial Defense Services**

*(For employee & spouse or significant other)*

**Up to 60 Hours of Attorney Time:** During your first membership year, you have up to 60 hours of your Provider Law Firm's time when you or your spouse is named defendant or respondent in a covered civil or criminal action filed in court. The criminal action must arise out of the performance of the covered person's employment responsibilities. Your Provider Firm can advise you of the documents required to determine coverage under this benefit. Of these 60 hours, up to 2.5 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 attorney time increase as follows:

**2nd year renewal:** 3 hours of pre-trial time - plus 117 hours of trial time at no added cost.

**3rd year renewal:** 3.5 hours of pre-trial time - plus 176.5 hours of trial time at no added cost.

**4th year renewal:** 4 hours of pre-trial time - plus 236 hours of trial time at no added cost.

**5th year renewal:** 4.5 hours of pre-trial time - plus 295.5 hours of trial time at no added cost. IRS Audit Legal Services

**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 Attorney Time**

Receive up to 50 hours of your Provider Law Firm's time if you receive 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 1 hour for consultation, advice, and assistance when you receive written notice from the IRS of an 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 hours are available for actual trial appearance if the IRS sues you, or if you pay the disputed tax and sue the IRS.

*Does not cover corporate or business tax returns. Coverage for this service begins with the tax return due April 15 of the year you enroll.*

**Other Legal Services**

Should you need legal services not covered by this plan, your Provider Law Firm will render assistance at a 25% reduction to their standard hourly rate\* for you or any covered dependent. Please note that a retainer may be required for services to be rendered under this benefit. Your Provider Law Firm must have five days notice prior to court representation. Telephone advice is available immediately.

**Who's included in the plan:**

- You as the primary member
- Your spouse or significant other listed on the membership
- Never-married, dependent children up to age 21 who live at home
- Never-married, dependent children who are full-time college students and any dependent child, regardless of age, who is mentally or physically disabled and dependent upon you for support



**Credit Report:** Evaluate your current credit standing with:

- An up-to-date credit report through Experian at no added cost
- A personal credit score calculated by an independent scoring service
- A detailed analysis of your personal credit score

*Experts recommend that you review your credit report regularly. The Identity Theft Shield<sup>SM</sup> makes it easy.*

**Continuous Credit Monitoring:** Suspicious activity will be brought to your attention, providing you with early detection. You'll receive prompt notice if the credit repository (Experian) is notified that:

- New accounts have been opened in your name
- Derogatory notations have been added to your credit report
- Public records have been added to your report
- Inquiries have been made against your report
- A change of address has been requested

After you enroll, we'll mail your membership materials to you. This benefit is available to you after you complete a "Consumer Report and Monitoring Authorization Form" provided in your membership materials or you may call **1-800-654-7757** after your membership is processed by Pre-Paid Legal.

**Identity Restoration:** Coverage begins as of your membership effective date. Identity theft can be devastating, and the process of restoring your name can be overwhelming and costly. You need more than "do it yourself" information if it happens to you. With the Identity Theft Shield<sup>SM</sup> a trained expert will take the steps to restore your name and credit for you!

- Our Licensed Investigators will work on your behalf to help correct identity theft issues you have with affected agencies and institutions, including: Credit card companies, Financial Institutions, All three credit repositories, Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, U.S. Postal Service, Law enforcement personnel... and other organizations that may be affected.
- Fraud alert notifications will be sent on your behalf to all three credit repositories, Social Security administration, Federal Trade Commission, U.S. Postal Service and affected credit card companies and financial institutions.
- Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware, including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent

## Legal Shield

*Do you know your 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.

## Additional Information

**Phone Consultation:** Unlimited phone consultation is available to the extent the Provider Law Firm deems it necessary to adequately advise you on your legal matter. One (1) hour of legal research per subject matter will be completed by the Provider Law Firm if your legal matter cannot be adequately addressed during your telephone consultation.

**Letters and Phone Calls:** A letter or phone call per subject matter is available if advisable in your Provider Law Firm's sole discretion.

**Will Preparation:** Trust preparation is available at the preferred member rate. 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. 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. Driver's license and personal injury/property damage recovery assistance is limited to two and one-half (2-1/2) hours of lawyer time per claim, does not include the filing of a lawsuit, and excludes personal injury and property claims exceeding \$2,000.

**Trial Defense Services:** Matters not covered under Plan benefits and which you may use your preferred member rate for services are: • Dependents (covers member and spouse only). • Bankruptcy, divorce, separation, annulment, child custody or other divorce or domestic-related matters. • 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 vehicle with more than two axles. • Plan benefits apply only to charges of job-related criminal actions. Benefits do not cover instances in which you are named in a civil lawsuit or have criminal charges filed against you because you are listed as an owner, manager 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. • Lawsuits filed because of something that occurred prior to your enrollment or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment (even if the lawsuit is filed after you become a member). • Class actions, interventions or amicus curiae filings in which the covered member is a party (or potential party). • Garnishment, attachment or any other appeal. • Claims, defenses, or legal positions which your Provider Law Firm determines will not prevail in court or are frivolous or without merit.

**IRS Audit Legal Services:** Coverage includes the return due on April 15th of the first membership year. Does not cover garnishment, attachment or any other appeal, class actions, interventions or amicus curiae filings, charges of tax fraud or income tax evasions, Trust returns, business and/or corporate tax 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.

**Preferred Member Rate:** 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. Hourly rates for referral lawyers and court appearances may vary.

**General Provisions:** You may use your preferred member discount and phone consultation benefit for any Plan exclusions. Fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses are your responsibility and are not part of your membership fees and/or benefits. A retainer fee may be required prior to services being rendered for services not otherwise covered by your membership benefits. 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.

**Identity Restoration** will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or your child participated in, directed, or had knowledge of. Restoration services will not be provided for a known stolen identity event that occurred prior to enrollment date. You must be an active member to receive restoration services. Services are available for pre-existing conditions at a discounted rate. Services provided do not cover financial losses arising from the identity theft. A signed limited power of attorney must be provided to Kroll when an Identity Theft Restoration case is opened in order for Kroll to work on your behalf and/or provide the Proactive Database Searches listed. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.

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