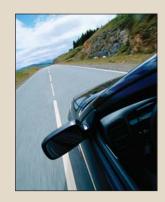


Preventive Legal Services

- Telephone consultations for personal or business questions
- Letter/phone call plus 2 business letters or calls per year
- Legal document review (up to 10 pages) plus 1 business document per year
- Will preparation and updates
 Trust preparation available at a 25% discount



Motor Vehicle Legal Services

- Assistance with moving traffic violations
- Assistance with certain motor vehicle related criminal charges

Up to 2.5 hours for help with:

- Driver's license assistance
- Personal injury/ Property damage collection assistance of \$2,000 or less



Trial Defense Services

Your Provider Law Firm will assist in the defense of civil suits and job-related criminal charges. Up to 75 hours of assistance the first membership year, which includes 57.5 hours of trial time and 17.5 hours of pretrial time.

Scheduled benefits increase to a maximum of:

- 2nd year 140 total hours (117 hours of trial time + 23 hours of pretrial time)
- 3rd year 205 total hours (176.5 hours of trial time + 28.5 hours of pretrial time)
- 4th year 270 total hours (236 hours of trial time + 34 hours of pretrial time)
- 5th year 335 total hours (295.5 hours of trial time + 39.5 hours of pretrial time)



IRS Audit Legal Services

Scheduled benefits up to 50 hours of professional services from your Provider Law Firm, including 3.5 hours of pretrial time.

Coverage includes the return due on April 15th of the first membership year.



Preferred Member Discount

Any other legal services not otherwise covered by the membership are available at a 25% discount from the Provider Law Firm's standard or corporate hourly rate.

Your Provider Law Firm must have five days notice prior to court representation. Of course, consultation is available immediately.

Please see **Additional Information** on reverse



Did you know...

ou are nearly three times more likely to be in court than in the hospital!

According to the latest statistics from studies conducted by The National Center for State Courts and the American Hospital Association.

Examining the Work of State Courts, 1999 Hospital Statistics, 1999

Additional Information:

Because of regulatory requirements, benefits and rates vary in certain states. 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.

Telephone Consultation: If the matter cannot be adequately addressed during the telephone consultation, the Provider Law Firm will provide up to one (1) hour of legal research concerning the matter at no additional charge. 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.

Legal 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. Driver's license and personal injury assistance 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% preferred member 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 vehicle 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 charged 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 judgement or decision. Your Provider Law Firm also has the right to present your claim or defense according to their independent professional judgement. 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.

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.

WHAT OUR MEMBERS ARE SAYING...

"...[Our Provider Lawyer] did phone us back a couple of days later and gave us very good advice. The results were that we were able to save almost \$30.000."

—L. & D. Cox, Arizona

"... Your suggestion that we should insist on adding the line 'seller is selling the house as is' literally saved us over \$6,000."

—D. Boisclair, Minnesota

"...The amount I sought to recover was small (\$150), but important to me. ...I was referred to a lawyer. ...Her letter accomplished its purpose, and I received the refund."

—B.F. Young, Texas

"...I want to thank you for kindly writing the letter to my landlord. ...He was on the phone to me at 9:30 this morning! He is allowing the \$322.43 rent deduction..."

—L. Sprague, California

Contracts issued by:

Pre-Paid Legal Services[®], Inc., and subsidiaries

Pre-Paid Legal CasualtySM, Inc.

In Tennessee: Pre-Paid Legal Services of Tennessee, Inc.

In Florida: Pre-Paid Legal Services, Inc., of Florida

In Mississippi: National Pre-Paid Legal Services

of Mississippi, Inc.

In Virginia: Legal Service Plans of Virginia, Inc.

PPL Legal Care of Canada Corporation

Ohio Access to Justice, Inc., administered by Pre-Paid Legal Services[®], Inc.

Contact your local Independent Associate



BRO.EXPLMTCOL (2.05) 51684

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Pre-Paid Legal Services

Protection...Security...
Peace of mind

