

Title I



Preventive Legal Services*

- Unlimited 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

Title II



Motor Vehicle Legal Services*

- Representation for moving traffic violations
 - Representation for 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

Title III



Trial Defense Services*

Your Provider Attorney will assist in the defense of civil suits and job-related criminal charges. Up to 60 hours of assistance the first membership year, which includes 57.5 hours of trial time and 2.5 hours of pre-trial time.

Scheduled benefits increase to a maximum of:

- 2nd year – 120 total hours (117 hours of trial time + 3 hours of pre-trial time)
- 3rd year – 180 total hours (176.5 hours of trial time + 3.5 hours of pre-trial time)
- 4th year – 240 total hours (236 hours of trial time + 4 hours of pre-trial time)
- 5th year – 300 total hours (295.5 hours of trial time + 4.5 hours of pre-trial time)

Title IV



IRS Audit Legal Services*

Scheduled benefits up to 50 hours of professional services from your Provider Attorney, including 3.5 hours of pre-trial time.

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

The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage you have selected. Please remember that only the plan contract can give actual terms, coverage, amounts, conditions and exclusions.

*Please see **Additional Information** on back

Title V



Other Legal Services

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

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

WHY DO YOU NEED PRE-PAID LEGAL SERVICES?

There is far too much law for those who can afford it and far too little for those who cannot. No one can be satisfied with this state of affairs. The cost of hiring a lawyer and the mysteries of the legal process discourage most people of modest means from trying to enforce their rights."

Dr. Derek Bok, former president of Harvard University, in *Harvard Magazine*, 1993

FACT: Statistics show that *one out of every two* Americans will need the advice of a lawyer in the next twelve months.*

FACT: Nearly two thirds of the legal situations faced by moderate income households are not finding their way to the justice system.*

FACT: Most Americans do not seek legal help with legal needs because they feel it will not help and that it will cost too much. Other reasons are they feel they can handle the problem on their own, that a lawyer's involvement will not help, and they do not know how to find a lawyer.*

**Legal Needs and Civil Justice*, 1994

FACT: In 1995, 85.8 million lawsuits were filed in the U.S., an average of 235,068 per day, 9794 per hour, 163 per minute, and nearly 3 per second. *Examining the Work of State Courts*, 1996



FACT: In the next twelve months, the odds are greater that you will be in court than in the hospital.

Hospital Statistics: Emerging Trends, 1996,
Examining the Work of State Courts, 1996

FACT: 70% of all Americans do not have a will.

Nolo's Everyday Law Book, 1997

Additional Information:

UNDER TITLE I: A letter or phone call per subject matter is available if advisable in your Provider Attorney's sole discretion. Nevada residents limited to 50 hours of telephone consultation per year and 5 personal legal documents reviewed per year.

UNDER TITLE II: These services are available 15 days after you enroll. 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 and unmeritorious cases are excluded. Commercial vehicles with more than two axles are not covered. However, you may receive a 25% discount and consult with your Provider Attorney under the unlimited toll-free consultation benefit for any exclusions under this benefit.

UNDER TITLE III: Trial Defense Services cover the member and spouse for covered civil actions or for criminal actions which arise out of the performance of the covered person's employment responsibilities. Not covered are dissolution of marriage, separation, annulment, child custody or other divorce-related matters, bankruptcy, charges of DUI/DWI, or drug-related matters. Acts or matters occurring prior to the membership that give rise to a lawsuit even though the lawsuit may be filed after enrollment are excluded as pre-existing conditions. You may use your 25% discount and the unlimited toll-free consultation benefit for any of these exclusions.

UNDER TITLE IV: Does not cover corporate or business tax returns.

Marketed by Pre-Paid Legal Services®, Inc.
or applicable subsidiary:

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.

In Ohio: Ohio Access to Justice, Inc.,
administered by Pre-Paid Legal Services®, Inc.

Contact your local Independent Associate



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& your family with a

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