## LegalShield

#### Who We Are

LegalShield is a pioneer in providing legal plans for more than 50 years, and our mission has been a straightforward, practical approach. In a perfect world, you'd never need a lawyer, but in an unpredictable world it helps to have a team of lawyers on your side. LegalShield has made smart legal coverage simple — in the form of accessible, affordable coverage.

#### A Team Of Lawyers

LegalShield has a network of dedicated law firms across the United States and Canada made up of seasoned lawyers with an average of 22 years' experience. Our provider law firms provide legal protection to over a million members, even in covered emergency situations, 24/7/365 days a year.

#### Why LegalShield?

Legal coverage without the complexity because life can be unpredictable and the law can be complicated. LegalShield created a model for legal coverage in which you know exactly what you're getting and precisely how much you're paying for it. Once you sign up, you can sit back, relax and know you have access to an entire law firm.

#### Who We Cover

Our LegalShield Family Legal Plan covers the member, the member's spouse/domestic partner, never-married dependent children under age 26 living at home, dependent children under age 18 for whom the member is legal guardian, never-married dependent children who are full-time college students up to age 26, and physically or mentally disabled children living at home.



### Your LegalShield Provider Law Firm is available to offer advice or assistance on a variety of personal issues.

Your LegalShield Plan includes benefits like advice, consultation and representation as well as document review, civil trial defense, motor vehicle legal services and IRS audit legal services. As a member, you can pick up the phone and have access to an experienced lawyer on your side, all for one low monthly fee.

#### LegalShield

Marketed by: Pre-Paid Legal Services, Inc. @ and subsidiaries; Pre-Paid Legal Casualty, Inc.; Pre-Paid Legal Access, Inc.; LS, Inc.; and PPL Legal Care of Canada Corporation

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a plan contract for specific state of residence for complete terms, coverage, amounts and conditions. Trial defense is not available in all states.

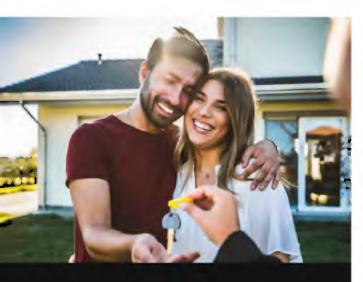
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## Don't Let a Legal Matter Stand Between You and Your Dream Home





With over 50 years in business, LegalShield is dedicated to creating a world where everyone can access and afford legal protection. For a low monthly fee, the LegalShield Plan gives you the ability to talk to a lawyer about the personal legal problems you face every day. And as a new home buyer or someone looking to sell your home, there are always legal questions and concerns that can appear during every step of the process.



Don't forget to have your provider law firm draft or update your Will now that you've bought your new home and acquired what's most likely your largest asset.







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# Your LegalShield Membership includes:

#### Advice

Unlimited topics on personal legal issues, even on preexisting conditions

#### 24/7 Emergency Assistance

After-hours consultation for covered legal emergencies.

#### **Letters and Phone Calls on Your Behalf**

Available at the discretion of your Provider Lawyer

#### **Legal Document Review**

Contracts/documents for personal legal matters up to 15 pages each

#### **Will Preparation**

Will creation with yearly reviews/updates. Other documents available: Living Will, Health Care and Financial Power of Attorney

#### **Motor Vehicle Services**

Moving traffic violations, property damage recovery and driver's license issues

#### **Audit Services**

Consultation, advice or assistance when you are notified of an audit by the IRS and additional hours of assistance if your case goes to court

#### **Trial Defense**

Assistance if you or your spouse is a named defendant in a covered civil action filed in court.

#### 25% off Additional Legal Services

The additional services are 25% off the provider lawyer's standard hourly rate.

Legal questions can arise at any time during the transaction. Our provider lawyers can assist you with a variety of questions, including:

How should I take title? Is joint tenancy the best way or are there other options that might fit me better?

I am the trustee of a Living Trust. How should title to this property be held?

I'm going through a divorce. How can this impact the transaction?

How might a 1031 Exchange (tax free) be beneficial to me?

Can I get advice on a credit problem that may affect the transaction?

LegalShield	lawvers car	provide	advice	on:
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$\checkmark$	Property liens	
$\checkmark$	Foreclosure issues	
	Bankruptcy issues	

Leasing or rental of a personal property

Short sale in real estate

#### As well as such matters as:

$\checkmark$	Reviewing contracts for warranties and hirin			
	contractors for improvements.			

Reviewing terms of your mortgage agreement.

Holding your contractors accountable for non-performance on a job.

Ensuring your warranty company stands behind their contract.