

## **PREPAID LEGAL SERVICES (PPLS) BENEFIT SUMMARY**

*PPLS is to attorney fees what major medical insurance is to hospitals and doctors. There are five major areas of benefits, and ALL of your legal needs fall under one or more of these benefits. Every legal need you have or will have is covered. You will save money, time, and have peace of mind knowing your lawyer is there for you.*

**WHO ELSE DOES IT PROTECT?** Your spouse, ALL children under 21, living at home, and never married; all children up to 23 who were never married and are full time students no matter where they live; up to age 18 if you are their legal guardian and they live at home, and physically or mentally-challenged children of any age living at home.

### **FIRST MAJOR AREA OF BENEFIT: PREVENTIVE LEGAL SERVICES**

1. **Unlimited phone calls:** Simply pick up the phone, dial an 800 number, and ask your attorney ANY QUESTION ABOUT ANYTHING! No exclusions, no limits! You can contact your own family attorney for as little as \$3.70 a week, as often as needed.
2. **Letters and phone calls by the lawyer:** Let your attorney write the letter or make the call for you to those individuals who should have done the right thing in the first place...an insurance claim, auto repair shop or store warranty problem, whatever. You get an unlimited number of initial letters, PLUS if you or your spouse have a small business, you can even have two letters written for your business each year.
3. **Legal document review:** Have you ever had to sign a legal document without prior legal review? Now, you can have your attorney review the document before you sign, for an unlimited number of legal documents up to ten pages long, PLUS you can even have one reviewed each year for your own business.
4. **Will preparation and updates:** Do you have a current N.C. will? With the PPLS membership, your attorney will prepare for you immediately a will that MEETS YOUR NEEDS, and update it every year if necessary at no extra cost. Any covered family member can have their will prepared too for only \$20.

### **SECOND MAJOR AREA OF BENEFIT: MOTOR VEHICLE COVERAGE**

1. **Moving violations:** You get legal representation for moving traffic violations in your car or motorcycle. PPLS pays 100% of your attorney fees in the state, the county, the courthouse where you got the ticket, you are covered in all 50 states, and the lawyer goes into court for you. Let us keep those points off your drivers record, and keep your insurance rates down.
2. **Vehicle-related criminal charges---tragic accidents:** What if you or a covered family member, including teen-agers, are involved in a tragic accident and someone was accidentally killed? This is manslaughter or vehicular homicide. What would you do? Who would you call? How would you pay for it? With your PrePaid Legal membership, call your attorney immediately. From the first call through depositions and trial, 100% of your attorney fees are paid, guilty or not! This is a very powerful benefit, and all for that same \$3.70 a week for all covered family members.

Of course, you must have a valid driver's license and a properly registered vehicle, and we'll need 15 days to get everything into the computer to cover you throughout the country. Also, PrePaid Legal has never paid 100% of the lawyer fees for a DUI or DWI, but if it does happen, call your lawyer immediately, get their free advice, and they will still represent you at a discounted rate.

### **THIRD MAJOR AREA OF BENEFIT: TRIAL DEFENSE SERVICES**

The third major area of benefits protects you and your spouse if and when someone sues you, under a schedule of hours already waiting for you. We live in a very "sue-happy" society. Even if you win, you lose financially. In your first membership year, you will have sixty hours of attorney time. Each year, they add another 60 hours. It caps in the fifth year at 300 hours of lawyer time, pre-paid, to assist in your legal defense. ALL civil lawsuits and job-related criminal suits are covered. Some hours are for pre-trial time, some for court time. That's a bunch of money, sitting there in the bank if you need it.

### **FOURTH MAJOR AREA OF BENEFIT: IRS AUDITS**

Have you ever been audited, or fear that you might be audited? With PrePaid Legal membership, you have legal help when you get that dreaded letter from the IRS that you are going to be audited. You just call your attorney and you get fifty hours of professional legal services to help with that audit. This benefit starts with the tax return that's due this year, so it actually starts by covering last year's tax return.

### **FIFTH MAJOR AREA OF BENEFIT: DISCOUNTED RATES**

The fifth major area of benefits covers all other legal services---everything that's not 100% covered, or on the schedule of hours, is always covered at a discounted rate.

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All of these legal benefits for you and covered family members costs as little as \$3.70 a week, LESS than a few cups of coffee, and there are no complicated, long-term contracts. When you enroll, your membership is effective immediately. It takes only about 3-1/2 minutes to complete the application form.

**Please contact: George Krassner**

**Telephone 919-490-9047, or E-mail to [gklimited@nc.rr.com](mailto:gklimited@nc.rr.com).**

**Web site for information or to enroll: [www.prepaidlegal.com/info/gklimited](http://www.prepaidlegal.com/info/gklimited).**