



**Savvy small business owners take advantage of Primerica's Legal Protection Program.**

You can focus on the everyday aspects of your business when you have the security of knowing that a legal team is just a phone call away.

You may use your preferred member discount and phone benefits consultation benefit for certain 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, 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.

From benefit information inside:

**Legal Consultation Services:** Excludes coverage for those matters which the Provider Attorney determines are raised an inordinate or unreasonable number of times without substantial change of circumstances. In order to facilitate the most effective representation of your business, once it has been determined that your business is entitled to coverage under any other benefit, the designated spokesperson shall communicate only with the specific attorney or attorneys handling those matters rather than utilizing the coverage under this benefit for that legal matter. Legal matters covered under Designated Consultations are not covered under this benefit.

**Legal Correspondence Services:** It is within the sole discretion of the Provider Attorney to determine whether a letter(s) is appropriate in a given situation. Collection letters, covered by the Debt Collection Letters Benefit, are specifically excluded from this benefit.

**Trial Defense Services:** Do not cover claims or charges relating to worker's compensation, inquiries or actions by a government agency, bankruptcy proceedings, alcohol or substance abuse, chemical abuse or dependency, class actions or interventions, amicus curiae filings, class actions filed in which your business is a party or potential party, post judgment relief, or preexisting conditions. Not available in NY and NV.

Primerica Legal Protection Program is a legal services program offered through contractual agreement between Primerica Client Services, Inc. and Pre-Paid Legal Services, Inc. ("PPLSI"). Neither Primerica Client Services, Inc., nor its officers, employees or sales representatives directly or indirectly provide legal services, representation or advice. Services are provided through PPLSI or its applicable subsidiary, which provide access to legal services offered by a network of provider law firms through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation or advice. Services and benefit availability may vary by state. See resident state plan for all terms and exclusions.

The PLPP Business Owners Plan is not available in all states.  
Limited benefits available in NY and NV.

## **BUSINESS OWNER PLAN**

Contracts issued by:

### **Pre-Paid Legal Services<sup>®</sup>, Inc.**

**Marketed by:**

Pre-Paid Legal Services, Inc. & subsidiaries

Pre-Paid Legal Casualty<sup>SM</sup>, Inc.

Pre-Paid Legal Access, Inc.

LS, Inc.

In VA: Legal Service Plans of Virginia, Inc.

PPL Legal Care of Canada Corporation



Primerica Legal Protection Program

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# **PRIMERICA LEGAL PROTECTION PROGRAM**



# BUSINESS OWNER PLAN BENEFITS



## LEGAL CONSULTATION

When you aren't sure of a legal procedure, you won't have to worry about the cost of consulting an attorney. You'll be able to call your Provider Law Firm with questions about such legal aspects of your business as:\*

- Employee hiring
- Worker's compensation
- Hiring/termination
- Verbal contracts
- Equipment leases
- Bad check recovery
- Landlord/tenant issues
- Incorporation
- Joint ventures
- Customer complaints
- Vendor problems
- Small claims
- Bankruptcy
- Creditor harassment
- Intellectual property
- Partnership
- City zoning
- Disclaimer verbiage



## LEGAL CORRESPONDENCE

You'll get one letter per legal subject matter each year at no additional charge — with a copy for your file! Follow-up letters are provided at a 25% discount.\*



## DEBT COLLECTION

How valuable would it be to your business to have debt collection letters written on your behalf by an attorney? Your business may have up to 10 separate initial collection letters written per month at no additional charge.



## CONTRACT REVIEW

You can have up to three contracts, up to 15 pages each, reviewed prior to execution by a Provider Attorney each month.



## EXECUTED CONTRACT REVIEW

Your business can have one signed contract per month — up to 10 pages in length — reviewed by a Provider Attorney at no additional cost.



## DOCUMENT REVIEW

Each month a Provider Attorney will review three business documents — up to 15 pages each — and give you prompt advice.



## DESIGNATED CONSULTATIONS

For certain legal situations, your business is entitled to receive two telephone consultations per year arranged by your Provider Law Firm — each consisting of up to one-half hour. Legal matters addressed under this benefit are:

- Patents
- Trademarks
- Copyrights
- Admiralty
- Anti-trust
- International law
- Tax issues
- Immigration
- Import/export or customs matters
- Issues arising outside state, within the U.S.



## TRIAL DEFENSE SERVICES

You have up to 75 hours of a Provider Attorney's time if your business is named defendant in a covered civil action filed in court which is related to business activities. Up to 15 hours are available for pre-trial work, and the remaining 60 hours are available for actual commencement of trial.\*



## REDUCED-FEE SERVICES

Receive litigation representation and other legal work within your business state at a 25% discount from a Provider Attorney's corporate hourly rate!



## REDUCED CONTINGENCY FEES

We also offer your business up to a five percent discount from a Provider Attorney's standard contingency fee for contingency type cases if the Provider Attorney agrees to accept your case on this basis. Your business could potentially save a significant sum, with this benefit!

### WHO IS ELIGIBLE FOR THE PLAN?

The Business Owner Plan is available to for-profit businesses with fewer than 100 employees. Companies with publicly traded stock are excluded. Membership fees are based on the total number of employees (from 1 to 50 and from 51 to 99).

\*Please see back for additional information.