## Primerica Legal Protection Program

# Protecting You. Empowering You.







Primerica and Pre-Paid Legal Services, Inc. ("PPLSI") formed an alliance more than 20 years ago to bring big-name, quality legal protection to Main Street America. In today's reality, when you have a team of top-notch lawyers on your side, you are likely way ahead of someone who doesn't. The Primerica Legal Protection Program ensures that big-name legal protection is not just for the wealthy and well-connected.

## Your PLPP Team of Lawyers

PLPP provides access to a network of seasoned lawyers with an average of two-plus decades of experience from dedicated law firms across the United States. PPLSI's provider law firms provide protection to over a million members. Members have access to covered emergency situations, 24 hours a day, seven days a week, 365 days a year.

## Why PLPP?

With PLPP coverage, you get a model of legal service that allows you to know exactly what you're getting and precisely how much you're paying for it. Life can be unpredictable and the law can be complicated – but your PLPP coverage is practical and affordable. Once you sign up, you can sit back, relax, and know you have access to an entire provider law firm.

## What Your Legal Plan Covers

## Advice and Consultation Services

Is the landlord treating you unfairly, or are you getting the runaround from a contractor? Your provider law firm can help.

#### Advice

Receive phone consultations with your provider law firm for personal legal matters, even pre-existing situations.

#### Letters or Phone Calls on Your Behalf

If your provider lawyer determines a letter or phone call would be of assistance to you, the first such letter or phone call will be provided on your behalf for each non-related personal legal matter.

#### **Contract and Document Review**

Receive contract/document review up to 15 pages each for any personal legal document.

#### Representation

If you or your spouse are named as a defendant in a covered civil action, your provider law firm will represent you in court.

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL
1	2.5	57.5	60
2	3	117	120
3	3.5	176.5	180
4	4	236	240
5	4.5	295.5	300

## 24/7 Emergency Assistance

Do you have a legal emergency? A provider lawyer is there for you 24/7/365 days a year in the following emergency situations:

- Arrested or detained
- Injured in a car accident
- Served with a criminal warrant
- State attempts to take your child(ren)

## **Family Matters**

#### Relationships can be complicated, so let your provider law firm work out the details.

#### Uncontested Name Change Assistance\*

Your provider law firm provides document preparation, and if required, representation by your provider law firm at the initial hearing for uncontested name change.

### **Uncontested Adoption Representation\***

Your provider law firm will provide you with representation for uncontested adoption proceedings.

#### Uncontested Separation or Annulment/ **Uncontested Divorce Representation\***

Representation is provided by your provider law firm for uncontested separation or civil annulment and uncontested divorce proceedings.

## **Document Preparation**

Let your provider law firm assist with getting your legal paperwork in order before a problem arises. Your membership provides document preparation from a lawyer for:

#### **Standard Will Preparation**

- Will preparation/annual reviews and updates •
- Living Will
- Health Care Power of Attorney
- Financial Power of Attorney

#### **Residential Loan Document Assistance**

Residential loan documents (as required of the borrower by the lending institution) prepared by your provider law firm for the purchase of your primary residence.

## **Probate Services**

The member or member's spouse's estate will receive certain lawyer hours for probate of their will, provided it was prepared by the provider law firm and the membership contract is in effect on the date of death of the member.

Unlimited lawyer hours for covered services for an uncontested probate proceeding. Services are for the surviving member or member's spouse, or if none, the named personal representative in the deceased's will.

Twenty-five lawyer hours for covered services for a contested probate proceeding. Services are only available to the surviving member or member's spouse.

Includes such services as:

- Processing notices to creditors
- Inventory of estate assets
- Processing legal documentation for the sale of homestead real estate
- Process final closing of the estate
- Distribution of assets
- Includes a court appearance for admission of the will to probate, appointment of personal representative and determination of heirs, devisees and legatees.
- Preparation of a state estate tax return (if necessary)

## Traffic

#### Accidents happen and so do speeding tickets. Your PLPP membership provides lawyer assistance with:

#### **Moving Traffic Assistance**

- Non-criminal moving traffic violation assistance
- Motor vehicle-related criminal charge assistance for manslaughter, involuntary manslaughter, negligent homicide or vehicular homicide.
- 2.5 hours to help with driver's license reinstatement
- 2.5 hours to help with property damage collection assistance of \$5,000 or less per claim
- Available for members with a valid driver's license, insurance and driving a non-commercial licensed motor vehicle. Other limitations may apply such as any matter associated with hit-and-run, leaving the scene, alcohol, controlled substances and medicines.

## IRS

Dealing with the IRS doesn't have to be frightening with a provider law firm on your side.

#### IRS Audit Assistance

- 1 hour of advice, consultation and assistance when notified of an audit
- 2.5 hours of additional assistance if a settlement is not achieved during the first 30 davs
- 46.5 hours in trial time if your case goes to court •
- Coverage for this service begins with the tax return due April 15 of the year you enroll

## Additional Benefits

#### Need additional legal coverage? Your legal membership has that!

#### Preferred Member Discount – 25 Percent

Your 25 percent preferred member discount comes off the provider law firm's standard hourly rate. You can live more and worry less knowing you may continue to use your provider law firm for legal situations that extend beyond what is already outlined. Your provider law firm will let you know when the 25 percent discount applies, so you are never surprised with an unexpected bill.

## Who We Cover:

#### Legal Plan:

- 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
- Physically or mentally disabled children living at home



## Access PLPP on the Go!

LegalShield's PLPP mobile app puts your provider law firm in the palm of your hand. Tap to call your provider law firm directly, access free legal forms, and send information directly to your provider law firm. The mobile app makes it easy to access legal guidance you can trust.

#### Download the free app from the App Store or Google Play.

\* These legal services are available after your membership has been active for 90 consecutive days from the effective date. Other limitations may apply. This plan provides personal legal assistance; however plans providing business assistance are also available.

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