LegalShield Plan Benefits

Advice*
Unlimited topics, personal or business, even on pre-existing conditions

24/7 Emergency Assistance
After-hours consultation for covered legal emergencies such as: if you're arrested or detained, if you're seriously injured, if you're served with a warrant, or if the state tries to take your child(ren).

Letters and Phone Calls on Your Behalf
Available at the discretion of your Provider Lawyer

Legal Document Review (up to 10 pages each)*
Contracts/documents up to 10 pages each

Standard Will Preparation
- Standard Will with yearly reviews/updates
- Available to covered family members for $20
- Other documents available: Living Will, Healthcare Power of Attorney

Motor Vehicle Services
- Available 15 days after enrollment
- Available only if member has a valid driver's license and is driving a properly licensed personal motor vehicle
- Moving traffic violations
- Accidents: Help with defense for charges of manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide
- Damage recovery, driver's license issues and personal legal Injury assistance (up to 2.5 hours of attorney time, up to $2,000 per claim)

Audit Services
- One hour of consultation, advice or assistance when you are notified of an audit by the IRS
- An additional 2.5 hours if a settlement is not achieved within 30 days
• If your case goes to court, you'll receive 46.5 hours of your Provider Law Firm's services
• Coverage for this service begins with the tax return due April 15 of the year you enroll

<table>
<thead>
<tr>
<th>Year</th>
<th>Pre-Trial Time</th>
<th>Trial Time</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2.5</td>
<td>57.5</td>
<td>60</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>117</td>
<td>120</td>
</tr>
<tr>
<td>3</td>
<td>3.5</td>
<td>176.5</td>
<td>180</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>236</td>
<td>240</td>
</tr>
<tr>
<td>5</td>
<td>4.5</td>
<td>295.5</td>
<td>300</td>
</tr>
</tbody>
</table>

**Trial Defense**
Assistance if you or your spouse is named defendant or respondent in a covered civil or job-related criminal action filed in court.

This is a general overview of your legal plan coverage for illustration purposes only. See a plan contract for complete terms, coverage, amounts, conditions and exclusions.

*Nevada residents receive 50 hours of phone consultations, five personal document reviews per year.

**A1 - $14.95**

**Your LegalShield Plan Covers:**

• The Member
• The Member's Spouse
• Never-Married Dependent Children under 21 living at home
• Dependent Children under age 18 for whom the Member is legal guardian
• Full-Time College Students up to age 23; never married, dependent children
• Physically or mentally challenged children living at home

**Additional Information:** It is up to the Provider Lawyer's professional judgment as to whether or not your claim, defense or legal position may prevail in court or is frivolous/without merit. Emergency services are subject to conditions imposed by the detaining/questioning authority.
25% off additional legal services You may continue to use your Provider Law Firm for legal situations that extend beyond plan coverage. The additional services are 25% off the law firm’s standard hourly rates. Your Provider Law Firm will let you know when the 25% discount applies and go over these fees with you.

The following are covered only under your 25% discount:

- Lawsuits filed due to conditions that were foreseeable prior to enrollment.
- Charges of DUI/DWI, drug-related matters, hit-and-run, leaving the scene of an accident, unmeritorious cases, issues resulting from operating a commercial vehicle with more than two axles.
- Bankruptcy, divorce, separation, annulment, child custody, other divorce-related matters.
- If you are named in a civil lawsuit or have criminal charges filed against you because you are listed as an owner, manager or associate of a business and had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge.
- Class actions, interventions or amicus curiae filings in which you are a part or potential part.
- Garnishment, attachment, other appeals.
- Charges of tax fraud or income tax evasions, Trust returns, business (including Schedule C) and/or corporate tax returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the Member’s tax returns, or services rendered by an enrolled agent.

Please note, class actions, interventions or amicus curiae filings in which you are a part or potential part are not covered by the LegalShield membership.

A2 - $23.95
Expanded LegalShield Plan

If you feel more susceptible to lawsuits or just desire to have more trial benefit hours available to you, we offer an expanded plan.

For an additional $9 a month, your trial benefits will begin with 75 hours of attorney time available to you in your first year [17.5 hours of pre-trial time
+ 57.5 hours of trial time. This is an additional 15 hours of pre-trial time over what the regular plan offers. Remember, your pre-trial hours are those hours when your attorney is researching and preparing for your case. So these hours can be crucial to the outcome of your lawsuit.

<table>
<thead>
<tr>
<th>Year renewal</th>
<th>Pre-Trial Time</th>
<th>Trial Time</th>
<th>Total</th>
<th>More Hours than regular plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>17.5</td>
<td>57.5</td>
<td>75</td>
<td>15</td>
</tr>
<tr>
<td>2</td>
<td>23</td>
<td>117</td>
<td>140</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>28.5</td>
<td>176.5</td>
<td>205</td>
<td>25</td>
</tr>
<tr>
<td>4</td>
<td>34</td>
<td>235</td>
<td>270</td>
<td>30</td>
</tr>
<tr>
<td>5</td>
<td>39.5</td>
<td>295.5</td>
<td>335</td>
<td>35</td>
</tr>
</tbody>
</table>

With the Expanded Plan, your benefit hours increase each year, through your 5th year of membership:

This option is not available in New Jersey, South Dakota or Vermont.