

AT PRIMERICA, we are committed to helping you become properly protected, debt free and financially independent. One such solution is the Primerica Legal Protection Program (PLPP), which we believe is a critical element in building a solid protection program for you and your family. In today's litigious society, legal protection is no longer a luxury, but a necessity. It's valuable protection you can't afford to do without.

What are the chances you could need legal protection in the near future? Ask yourself the following questions.

HAVE YOU EVER ...

- Purchased a defective product?
- Paid a bill you thought was unfair?
- Signed a legally binding document?
- Worried about an IRS audit?
- Received an unjustified traffic ticket?
- Been a defendant in a civil lawsuit?

DO YOU EVER PLAN TO ...

- Write or revise your will?
- Purchase a new home?
- Purchase a new or used car?

If you're like most people, chances are you answered "yes" to one or more of these questions. Make each dollar count and protect your rights. Enroll in the Primerica Legal Protection Program today for peace of mind, security and legal empowerment.

WHEN YOU HAVE A LOSS

Legal issues surrounding the loss of a family member can be confusing. Call your Provider Law Firm when you have legal questions on estate settlement, estate planning, income tax concerns, benefit plan elections, the social security process and more.

Be proactive and call your Provider Law Firm today about preparing your will.

†NV residents are limited to 50 hours of consultation per year and five document reviews per year.
 †† A letter or phone call per subject matter is available if advisable at your Provider Law Firm's sole discretion.
 ††† You must be a contracting party on the document.

1. Motor vehicle-related benefits are available 15 days after your enrollment date. If you have received any traffic tickets before your 15-day waiting period has passed, your Provider Law Firm will provide services at your preferred PLPP member discount rate. Exclusions on charges where the covered member is driving without a valid operator's license as well as charges of DUI/DWI, drug-related charges (whether prescribed or not), hit-and-run, leaving the scene of an accident, unmeritorious cases or similar charges are covered with your preferred member discount. Under the family membership plan, commercial vehicles with more than two axles are not covered. They may be covered under the Preferred Member Discount. 2. This coverage applies only to the named member and spouse - dependents are not included. Divorce, separation, annulment, child custody or other divorce-related matters, bankruptcy, charges of DUI/DWI, drug-related charges (whether prescribed or not), hit-and-run, leaving the scene of an accident, unmeritorious cases or similar charges are covered with your preferred member discount. Additional exclusions: Being named in a civil lawsuit or having criminal charges filed against you because you are listed as an owner, management or associate of the business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge. Those charges are covered with your preferred member discount. If the lawsuit was filed because of something that occurred prior to your membership or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment, then the lawsuit is excluded from your Trial Defense benefit. This exclusion applies even if the lawsuit is filed after you become a member. These lawsuits are covered with your preferred member discount. Class actions, interventions or amicus curiae filings in which the covered member is the party (or potential party) are excluded. Also, this coverage does not include garnishment, attachment or any other appeal. Always consult with your Provider Law Firm to determine the extent of your coverage under the family membership plan. Your Provider Law Firm has the right to determine whether or not your claim or defense to a matter will prevail in court or is frivolous or without merit. This includes deciding whether or not to appeal any judgment or decision. Our Provider Law Firm also has the right to present your claim or defense according to their professional judgment. The Company will not influence or attempt to modify how your Provider Law Firm provides their professional services. Any legal services not covered by your family membership plan will require you to pay a retainer to your Provider Law Firm. Your Provider Law Firm will determine how much of a retainer is required and services will not be provided until payment is made to the Provider Law Firm. 3. IRS Audit: Legal Services Limitations and Exclusions: - Garnishment, attached or any other appeal; - Class actions, interventions or amicus curiae filings; - Charges of tax fraud or income tax evasions; - Trust returns, business and/or corporate tax returns (Schedule C), payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns; - Pre-existing conditions - where member has been notified by the IRS prior to enrollment; - Services rendered by an enrolled agent. 4. Depending on your legal needs, a retainer may be required by your Provider Law Firm prior to services being rendered under this discount. Your Provider Law Firm is responsible for determining the amount of the retainer and any other anticipated costs. Other costs you may incur include fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses. These costs are your responsibility and are not included as part of membership benefits. Your Provider Law Firm cannot provide any legal services until payment of the retainer and other costs have been made. You have the right to ask for a detailed invoice. If you need to, you can ask your Provider Law Firm if they will consider a payment plan. Remember, if you need representation in court, you should notify your attorney at least five business days in advance, so they may prepare for your case. 5. Legal Shield Limitations and Exclusions: The Legal Shield service will not apply if: The member is alleged to be under the influence of or impaired by alcohol, intoxicants, controlled substances, chemicals or medicines, whether prescribed or not. The member is alleged to be involved with domestic violence or stalking. The member is being detained for outstanding warrants. The member needs assistance in making, posting or obtaining bond, bail or other security required for release. Your Legal Shield benefits are subject to conditions imposed by the detaining authority, which may not allow for your Provider Law Firm to communicate with you on an immediate basis.

Legal protection services underwritten by Pre-Paid Legal Service®, Inc. or applicable subsidiary: Pre-Paid Legal Casualty™, Inc., Pre-Paid Legal Services, Inc. of Florida, Pre-Paid Legal Access, Inc., Legal Service Plans of Virginia, Inc., Ohio Access to Justice, Inc. administered by Pre-Paid Legal Services®, Inc.

Benefits may be provided in Spanish language in the states of AZ, CA, CO, DC, FL, IL, MD, NV, NM, NY, OK, TX. Benefits will be delivered in English to members who reside in other states.

Limited benefits available in NY & NJ.
 All benefits may not be available in every state.



The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage you have selected. Please remember that only the plan contract can give actual terms, coverage, amounts, conditions, and exclusions.



PRIMERICA
LEGAL
PROTECTION
PROGRAM

A woman with dark hair, wearing a grey sleeveless top, is smiling and looking down at a document. A young girl with blonde hair, wearing a pink shirt, is also smiling and looking at the document. They appear to be in a professional or educational setting, possibly a law firm or a school. The background is blurred, showing other people.

WHAT CAN PLPP DO FOR YOU?

CHECK OUT THESE 11 POWERFUL FEATURES

1. LEGAL CONSULTATION AND LEGAL ASSISTANCE SERVICES

- Toll-free telephone consultations for any personal or business question†
- One personal letter or phone call, per subject-related matter, plus two business-related letters and/or calls††
- Unlimited review of personal legal documents of 10 pages or less, plus one business-related document of 10 pages or less†††

2. WILL BENEFITS

- Will preparation and annual will updates for named member
- Will preparation and annual updates for covered family members at \$20 per document
- Preparation of trusts at a 25 percent discount off the Provider Law Firm's standard hourly rate

3. DIRECTIVE TO PHYSICIAN/LIVING WILL

Initiating a living will gives you a way to make your wishes known to your family and doctors, while saving your family the agony of having to make end-of-life treatment decisions in terminal situations.

- Living will preparation and annual reviews for member and covered family members

4. DURABLE POWER OF ATTORNEY

A durable power of attorney authorizes you to act on the behalf of another person, even if that person should later become disabled or otherwise incapacitated.

- Durable power of attorney, plus annual reviews, available to named member (\$20 per document for covered family members)

5. PROBATE BENEFITS

When a person dies, his or her assets may require probate, a process that helps to ensure that the deceased's assets are distributed properly to the person's heirs and creditors and that estate taxes are paid.

- Up to 25 hours of attorney time per membership year for covered contested probate, available to the PLPP member or the member's spouse
- Other benefits for uncontested probate may apply (See specific plan details for covered probate services and exclusions).

6. MOTOR VEHICLE-RELATED BENEFITS¹

- Moving traffic violation assistance
- Defense of criminal charges resulting from the operation of a moving vehicle

- Up to 2.5 hours of help with license suspensions and personal injury/property damage collection per membership year

7. TRIAL DEFENSE BENEFITS²

- Defense of civil and covered work-related criminal charges, including up to 60 hours of legal assistance for the first membership year (includes 57.5 hours of trial time and 2.5 hours of pre-trial time)
- Up to 300 hours of legal assistance by the fifth year of membership (includes 295.5 hours of trial time and 4.5 hours of pre-trial time)

8. IRS AUDIT LEGAL SERVICES³

- Up to 50 hours of legal consultation, advice and/or representation per membership year when the tax return of a member or covered family member is audited by the IRS (includes tax returns filed in the first year of membership)

9. CONTINGENCY FEE MATTERS

In general, attorneys who represent the plaintiff in a lawsuit will base their fees on a fixed percentage of the plaintiff's recovery. With PLPP membership, that percentage is lowered.

- A 5 percent discount off the Provider Law Firm's standard contingency fee scale, available both to member and covered family members

10. DISCOUNTED LEGAL WORK⁴

- A 25 percent discount from the Provider Law Firm's standard hourly rate of representation for legal services not specifically covered by the membership or in excess of the benefits provided through PLPP

11. LEGAL SHIELD (Optional Benefit)

Most law enforcement officers are conscientious and devoted to protecting your rights rather than abusing them. If you have PLPP and are stopped or detained by a law enforcement or police officer, you'll be able to show them your Legal Shield card.⁵ Your Legal Shield card provides you:

- Access to your Provider Lawyer via a 24-hour, toll-free number.
- Peace of mind knowing that your rights are protected.

See plan details for specific benefits, provisions, limitations, and exclusions.