

Personal Pre-Paid Legal Protection

Why Do I need Legal Protection?

A Pre-Paid Legal membership gives you access to quality law firms for \$26 a month or less.

What About Unexpected or Expected Legal Issues?

Have you ever...

1. Been overcharged for a repair?
2. Received a speeding ticket?
3. Been Audited?
4. Purchased a Home?
5. Tried to return a defective product?
6. Lost a security deposit?
7. Signed a contract?
8. Prepared a will?

Even though a reputable law firm might help in situations like these, most people do not seek the advice of a lawyer. Why?

1. It may cost too much.
2. They don't know where to begin.
3. The process is intimidating.

It has been said:

- You only get as much justice as you can afford.
- If you don't know your rights, you simply don't have any.

The top 10% of income earners can afford to have a lawyer on retainer and are accustomed to asking their lawyer for advice before making decisions. The bottom 10% have access to public aid.

What About The Rest of Us?

With Pre-Paid Legal:

1. You know who to call.
2. You're treated like the firm's most important client.
3. One year of a \$26 membership costs a little more than \$300.
4. You're empowered by knowing your legal rights.

Without Pre-Paid Legal:

1. You may try to handle it yourself.
2. You'll likely receive as much justice as you can afford.

3. You may pay hundreds of dollars for ONE HOUR of a lawyer's time.
4. If you don't know your rights, you don't have any.

14 FAQ'S

1) What is a pre-paid legal membership?

A Pre-Paid Legal membership provides "pre-paid" access to quality lawyers. For a variety of common legal needs, it costs around \$26 per month - or less.

2) What is Pre-Paid Legal Services ®, Inc.?

Pre-Paid Legal Services ®, Inc. is over a 30 year old New York Stock Exchange company headquartered in Ada, Oklahoma, which has developed a nationwide network of quality law firms to serve the legal needs of middle income families at reasonable rates.

3) Why do I need it?

Most Americans do not have access to quality legal support. While you may never find yourself in a courtroom, there are many benefits from having access to the services of a quality lawyer. Even if it's only to ask for information about your legal rights, the potential savings through the pre-paid legal concept can be substantial. In short, you need it when you want to call a lawyer and do not want to have to worry about how much it will cost!

4) Is it worth the money?

Absolutely, and Pre-Paid Legal has never raised membership fees for existing members...regardless of how much they use the membership! In some cases, using your membership once can justify the cost of the membership for an entire year!

5) Is this going to save me money, or be a waste of money?

You will have the benefit of knowing your Provider Law Firm is there if you need them even if you do not call them on a regular basis. However, some may not see the savings potential based on access to lawyers alone. Fair enough...think about the times you could have used a lawyer but didn't because of the price. When you have a question or concern about a document you need to sign or if you have difficulty with an insurance claim, call. Call if you just want to know what your legal rights are in any given situation. Call if you've been treated unfairly by creditors or a business. Our members who use the membership on a regular basis find the benefits valuable and stay with us year after year after year.

6) Why would I need to use it?

While there are many different ways to use your membership, have you ever...
Been overcharged on a repair bill?
Received a moving traffic ticket?
Been audited?
Purchased a home?
Tried to return a defective product?
Lost a security deposit?
Signed a legal document (cell phone contract, auto purchase agreement, lease, etc...)?
Had your will prepared, or wanted to?

7) What is covered by my Pre-Paid Legal Membership?

Our plans are designed to meet the basic needs of preventive legal care. To learn about what benefits are available in your area, please visit our web site www.caases.org and watch our video or contact me (contact link available from the website).

8) Is Pre-Paid Legal a credible company?

Pre-Paid legal is a credible, financially solid company that:

1. Was founded in 1972
2. Has well over 1 million members across North America.
3. Is listed on the New York Stock Exchange.
4. Has been featured in dozens of publications including:
 - o Black Enterprises
 - o Business Week
 - o Canadian Business
 - o Equities Magazine
 - o Financial World
 - o Forbes
 - o Fortune
 - o House of Business
 - o Individual Investor
 - o Money
 - o Success
 - o Ticker Magazine

9) How much does a Pre-Paid Legal Plan cost?

In most cases, a family plan costs \$26 or less. To learn about what plans are available in your area, please visit our web site www.caases.org or contact me (contact link provided from the website).

10) Who is covered?

Those covered by the membership plan include:

- You as the primary member
- Your spouse
- Never married, dependent children up to the age of 21 who permanently live at your home
- Never married, dependent children up to the age 23 who are full-time college students (Age limit for full-time college student does not apply in the state of Washington)
- Children up to the age 18 for whom you are a legal guardian, and
- Any dependent child, regardless of age, who is mentally and physically disabled and dependent upon you for support.

11) How do I use the service?

Using your membership is simple. When a potential legal issue arises, simply call your provider law firm toll-free and explain the situation. Then, a lawyer

knowledgeable in the area of law that concerns your specific question or need will return your call as soon as possible. No claim forms, no hassles. It's that easy.

12) Show me a real life example of how Pre-Paid Legal has helped someone.

Please feel free to visit our web site www.preppaidlegal.com/hub/rlpotter to view our Member Stories.

13) How good are the provider lawyers?

Only quality law firms are considered to become Pre-Paid Legal Providers. Through rigorous screening processes and continual quality control efforts, we ensure our members are treated with respect and professionalism. We want you to keep your membership and will do everything we can to prevent cancellations due to bad service!

14) What kind of a lawyer will I get for \$26 per month or less?

Think of it like this... With over one million Pre-Paid Legal members paying their monthly membership fee month after month, we can represent a large portion of that law firm's income. When a law firm has a client who pays a large retainer month after month, they treat that client with respect and strive to provide the best service possible.

Discussing & Deciding to Purchase a Plan

How can I meet with an associate to answer my remaining questions?

Contact me. I will be happy to assist you with any questions or concerns you may have.

Becoming a Member

What about my current legal need?

Through toll-free phone consultation, you have access to a lawyer for advice about any legal issue - including pre-existing conditions. Should the law firm decide that you need assistance beyond phone consultation, you will have access to legal services at a special rate available only to our members. To see the plan benefits available in your area, please visit my web site www.caases.org And watch our video.

How Do I Sign Up?

You can either contact me for traditional enrollment or go to our web site to purchase a membership.

Can I Sign Up Online?

Go to www.caases.org to purchase a membership.

How Soon Am I Covered?

Most benefits are available immediately after we process your membership application. To see the benefits available in your area, please visit our web site

Do I Have to be a Citizen of the US/Canada to Purchase a Membership?

Yes. And, your state or province of primary residence must be a state or province that supports the Pre-Paid Legal Plan you select. To see what plans are available in your area, please visit our web site.