

FUNDAMENTALS

Primerica Legal Protection Program

Offered by LegalShield



Primerica Legal Protection Program

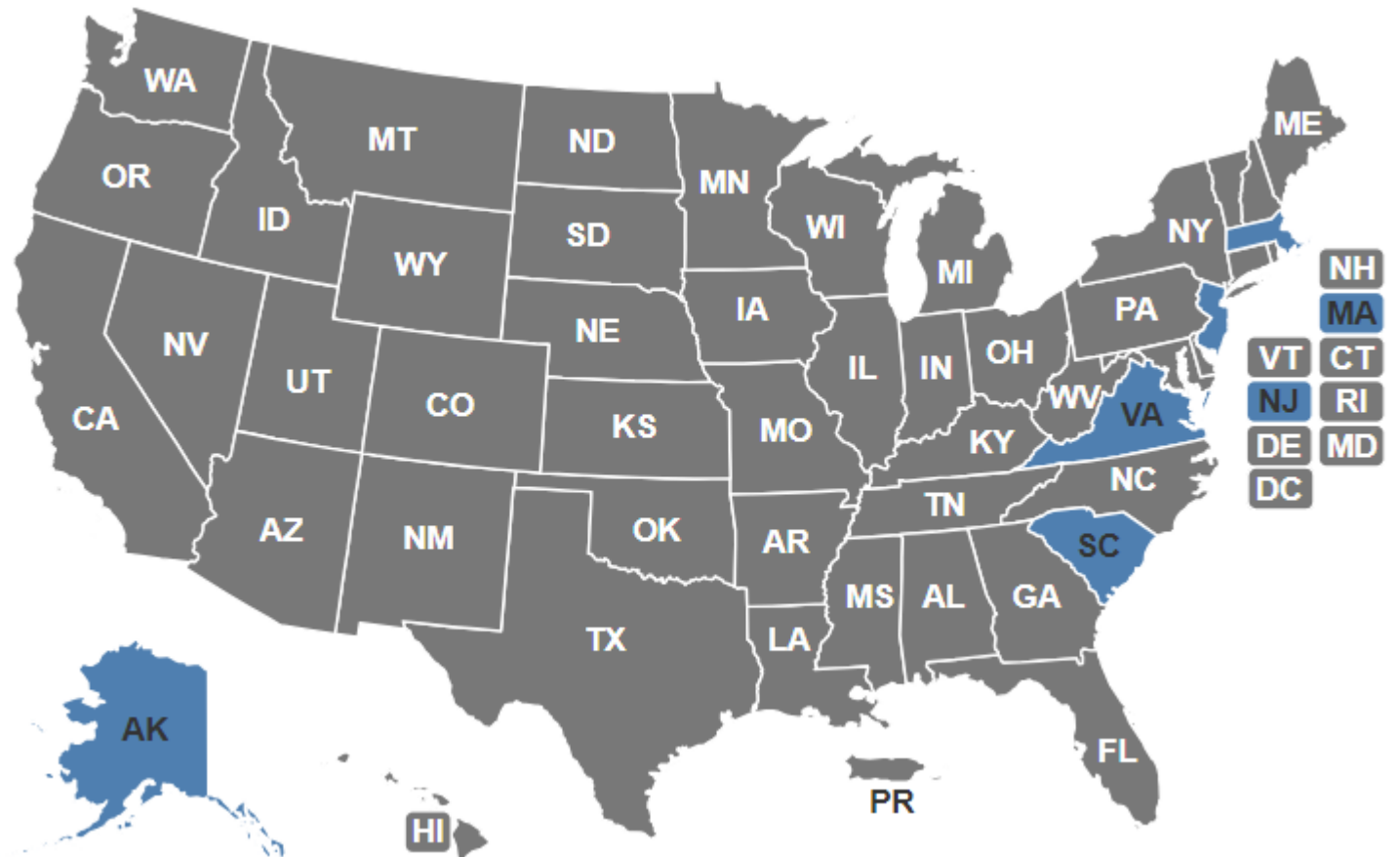
Available PLPP Plans

Primerica offers three plans through the Primerica Legal Protection Program:

Plan	Family Plan	Group Plan	Business Plan
Cost	\$28 month (Full Benefit States) \$26 month (NV) \$20 month (Limited benefit States NY)	\$26.95 (Full benefit states) \$24.95 month (NV) \$20 month (Limited benefit States NY)	\$75 per month for 1 to 50 employees \$125 per month for 51 to 99 employees \$69 per month for 1 to 50 employees \$115 per month for 51 to 99 employees (Limited Benefit State NY) * Check business plan availability on POL
Enrollment Fee	\$10 one-time enrollment fee	No enrollment Fee	\$10 one-time enrollment fee
Offered	Offered in a one-on-one setting at the KT	Offered to a group	Offered to a Business Owner with fewer than 100 employees, no publicly traded stock, for profit business
Coverage	Member, Spouse and all eligible dependents	Member, Spouse and all eligible dependents	Business Owner

PLPP Licensing Requirements

- See POL for detailed information regarding licensing requirements in your state



Family & Group Plan Coverage

- The member
- The member's spouse
- Never-married, dependent children who are under 26 and living at home
- Dependent children under the age of 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
 - Must be unable to be employed and 51% or more financially dependent on Member or Member's spouse and live at home



PLPP Family and Group Plan

- Legal Consultation
- Letters/Calls made on the member's behalf
- Personal Legal Document Review of 15 Pages
- 24/7 Emergency Access
- Residential Loan Document Services
- Family and Domestic Related Services
 - Uncontested Separation or Annulment
 - Uncontested Divorce
 - Uncontested Name Change
 - Uncontested Adoption
- Estate Planning Services
 - Last Will & Testament (Will)
 - Durable Power of Attorney
 - Physician's Directive/Living Will
- Probate Services
- Motor Vehicle Services
- IRS Audit Assistance
- Trial Defense
 - Pre-Trial
 - Trial
- IRS Audit Legal Services
- Contingency Fee Matters
- 25% Preferred Member Discounts

This is a general overview of the legal plan coverage available from LegalShield for illustration purposes only. Not all plans and benefits are available in all states. See a plan contract for specific state of residence for complete terms, coverage, amounts, conditions and exclusions.

Family Plan Commissions

Level	FULL BENEFIT STATES \$28 PER MONTH \$26 PER MONTH IN NV		LIMITED BENEFIT STATE (NY) \$20.00 PER MONTH	
	2-Year Advance	Year 3+	2-Year Advance	Year 3+
REP	50.00		40.00	
SR REP	60.00		48.00	
DIS	80.00		64.00	
DIV	90.00		72.00	
REG	100.00		80.00	
RVP	125.00	9.96	100.00	7.92
1 GEN	10.00	27.00	8.00	22.00
2 GEN	7.00	13.00	5.00	11.00
3 GEN	4.00	12.00	3.00	9.00
4 GEN	2.00	7.00	2.00	6.00
5 & 6 GEN	1.00	3.00	1.00	2.00

Group Plan

Group Plan

What are Group PLPP memberships?

Group PLPP membership provides the same coverage benefits as the Family membership, but is offered through places of employment. A minimum of five members is required to set up a group. Only three members are required if an employer is paying for the memberships as employee benefit.

How do you set up a group?

- Complete a group authorization form (available online at [POL/Products/PLPP/State-Specific Information \(click on your state\)/Forms/Get Form](#)).
- Have each participating employee complete the PLPP membership application and attach to the group authorization form. ([POL/Products/PLPP/State-Specific Information \(click on your state\)/Forms/Get Form](#).)
- Attach first monies to all paperwork being sent to LegalShield in order to receive immediate compensation and credit.



Group Plan Cost

- There is a discounted rate of \$26.95. The enrollment fee is waived.
- NV Group Plan Cost is \$24.95. No enrollment fee.
- NY is a limited benefits state and the rate is \$18.95. The enrollment fee is waived.



Businesses not considered for Group Plan

- Taxi services (due to high turnover)
- Church members
- Associations
- Chambers of Commerce
- Unions (not on a common payroll)
- Correctional facilities
- Credit unions
- Lodges
- Guilds

Group Payment Methods

Employee Benefit

- Employer can purchase PLPP for all employees or as few as three employees, at no cost to employee.
- Employees NOT receiving PLPP as an employee benefit can enroll via payroll deduction, bank or credit card draft.

Payroll Deduction

- Employers can elect to have employees' monthly membership fees deducted from their paychecks when five or more employees initially enroll for payroll deduction.
- The employer or payroll company will deduct the payment from the individuals and forward one check to LegalShield for the monthly payment.
- If payroll deduction is selected, make sure to fill out and then detach the payroll deduction slip from the bottom of the application and leave it with the employer/payroll clerk.

Bank Debit/Credit Card Charge

- When payroll deduction is not an option, individual members can have their bank account debited or credit card charged.

Group Commissions

Level	FULL BENEFIT STATES \$26.95 PER MONTH (\$24.95 PER MONTH NV)		LIMITED BENEFIT STATE (NY) \$18.95 PER MONTH	
	2-Year Advance	Year 3+	2-Year Advance	Year 3+
REP	48.00		38.00	
SR REP	57.60		45.60	
DIS	76.80		60.80	
DIV	86.40		68.40	
REG	96.00		76.00	
RVP	120.00	9.60	95.00	7.56
1 GEN	9.60	25.92	7.60	20.88
2 GEN	6.72	12.48	4.75	10.44
3 GEN	3.84	11.52	2.85	8.52
4 GEN	1.92	6.72	1.90	5.76
5 & 6 GEN	0.96	2.88	.95	1.92

Business Owner Plan

Small Business

Business Owner Plan

What is the Business Owner Plan?

- This plan is marketed to business owners to help them protect their business. It can save owners both time and money by helping them protect and grow their small business through reasonably priced access to top quality law firms.

Who Qualifies for the Business Owner Plan?

- For profit businesses
- 1-99 employees
- Non-publicly traded stock



Business Plan Availability

- The Business Owner Plan is currently available in the following states:
 - AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NM, NV, NY*, OH, OK, OR, PA, RI, TX, UT, VA, WA, WI, WV and WY
 - * Limited Benefit State
- The Business Owner Plan is unavailable in:
 - AK, MA, MT, ND, NJ, SC, SD, TN, VT
- How much does the Business Owner Plan Cost?
 - 1-50 Employees
 - \$75 / month with a \$10 one-time non-refundable enrollment fee
 - \$69 / month with a \$10 one-time non-refundable enrollment fee (NY)
 - 51-99 Employees
 - \$125 / month with a \$10 one-time non-refundable enrollment fee
 - \$115 / month with a \$10 one-time non-refundable enrollment fee (NY)



What the Business Plan Offers

Legal Consultation

Legal Correspondence

Debt Collection Letters

Basic Contract Review

Executed Contract Review

Document Review

Reduced-Fee Services

Trial Defense Benefit

Reduced Contingency Fees

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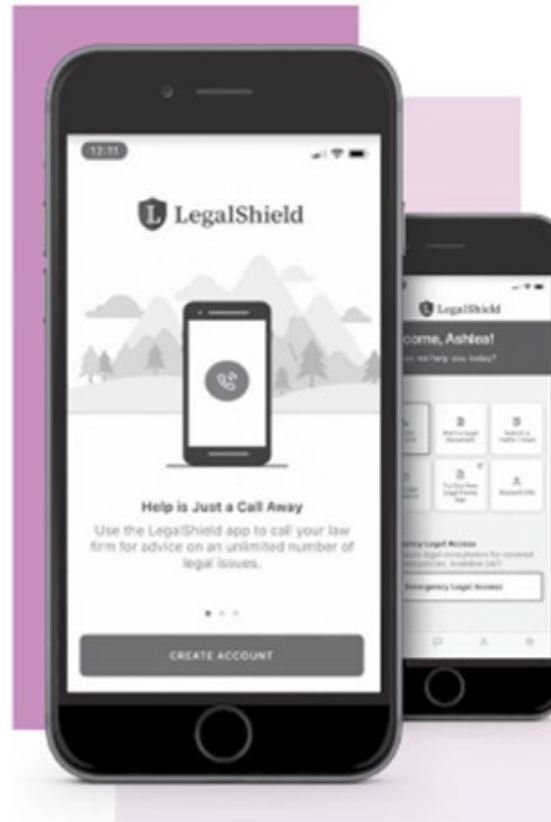
Business Owner Plan Commission

Level	Standard				New York			
	\$75 Per Month 1-50 Employees \$10 one-time non- refundable enrollment fee		\$125 Per Month 51-99 Employees \$10 one-time non- refundable enrollment fee		\$69 Per Month 1-50 Employees \$10 one-time non- refundable enrollment fee		\$115 Per Month 51-99 Employees \$10 one-time non- refundable enrollment fee	
	1-Year Advance	Year 2+	1-Year Advance	Year 2+	1-Year Advance	Year 2+	1-Year Advance	Year 2+
REP	60.00	--	100.00	--	55.20	--	92.00	--
SR REP	72.00	--	120.00	--	66.24	--	110.40	--
DIS	96.00	--	160.00	--	88.32	--	147.20	--
DIV	108.00	--	180.00	--	99.36	--	165.60	--
REG	120.00	--	200.00	--	110.40	--	184.00	--
RVP	150.00	24.00	250.00	40.08	138.00	22.08	230.00	36.96
1 GEN	12.00	64.80	20.00	108.00	11.04	59.64	18.40	99.36
2 GEN	8.40	31.20	14.00	51.96	7.73	28.68	12.88	47.76
3 GEN	4.80	28.80	8.00	48.00	4.42	26.52	7.36	44.16
4 GEN	2.40	16.80	4.00	27.96	2.21	15.48	3.68	25.68
5 GEN	1.20	7.20	2.00	12.00	1.10	6.60	1.84	11.04
6 GEN	1.20	7.20	2.00	12.00	1.10	6.60	1.84	11.04

PLPP In The App Store

- PLPP has a mobile app in the App store: LegalShield, Law Firms On Call.
- While purchasing the PLPP membership, the client will have created a unique username and password. They will use this same username and password to log into the app.
- Upon downloading the app and logging in, clients will now be in the Primerica Legal Protection Program Member App.
- Members may also use their desktop to enter the LegalShield portal at mylegalshield.com.

PLPP Mobile App Is Here!



LegalShield is rolling out upgrades to the PLPP mobile app.

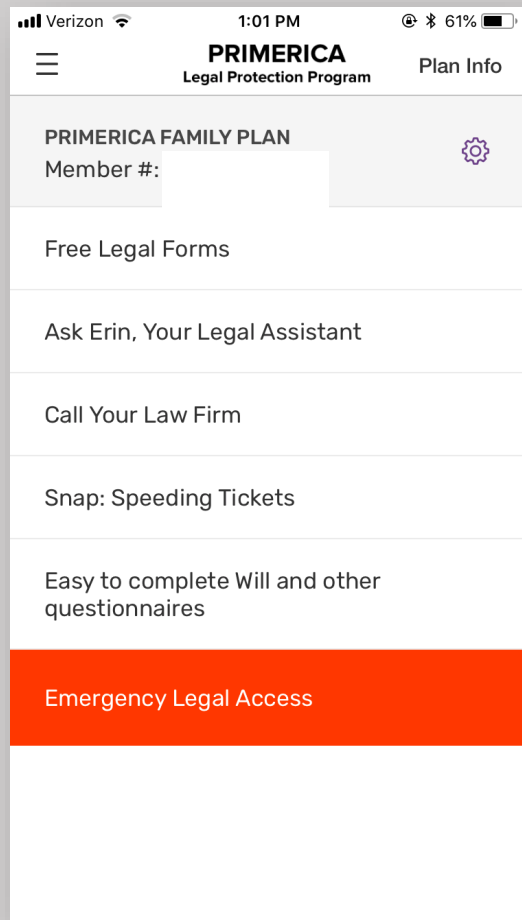
Designed to be even more easy to use, the app sports new features that allow members to:

- Add or remove covered family members
- Check details of member-specific plans
- Easily alter their payment method (monthly or annually)
- More!

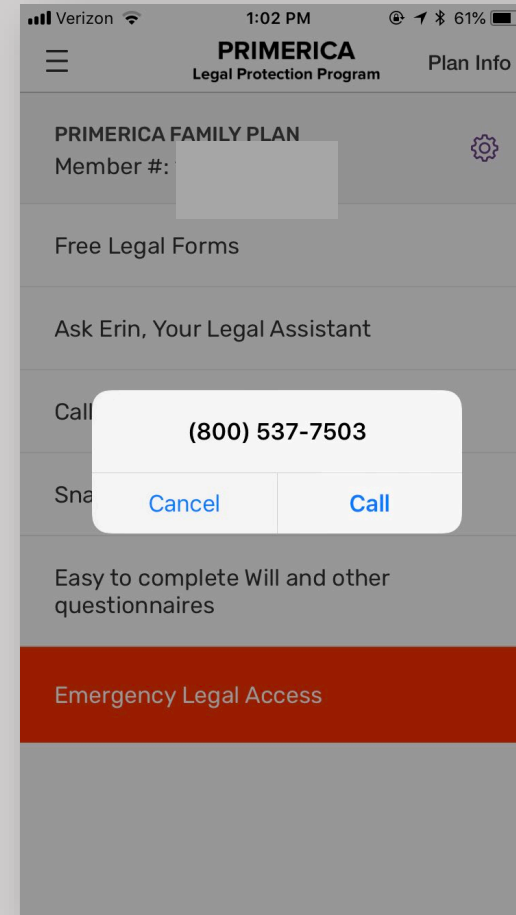
Members who have automatic updates enabled on their phone will receive automatic updates. Others will be prompted that the update is available.

The PLPP mobile app is now easier to use than ever before!

Mobile App Demo



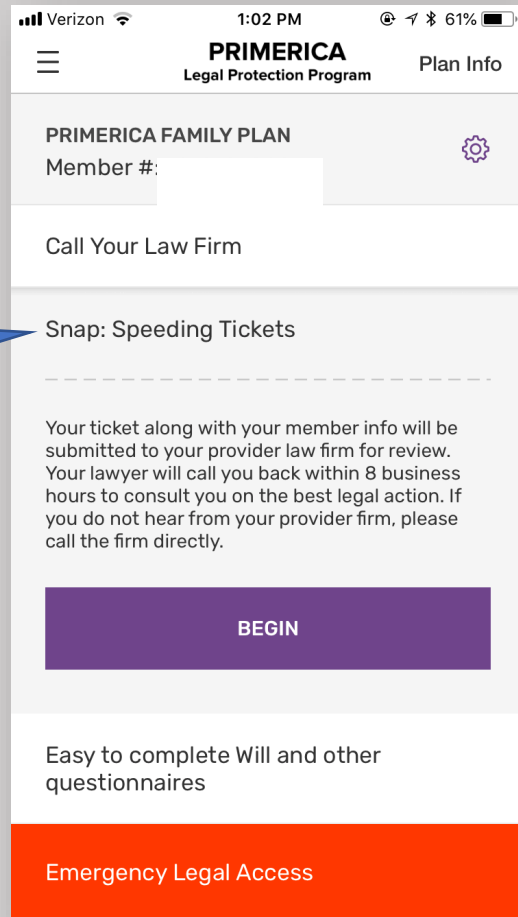
PLPP Home
Screen



PLPP Call Screen
Calling your Law
Firm

Mobile App Demo is intended for illustration purposes only. Actual plan may differ based on type and state of plan. Not all plans and benefits are available in all states. See plan contract for complete terms, coverage, amounts, conditions and exclusions.

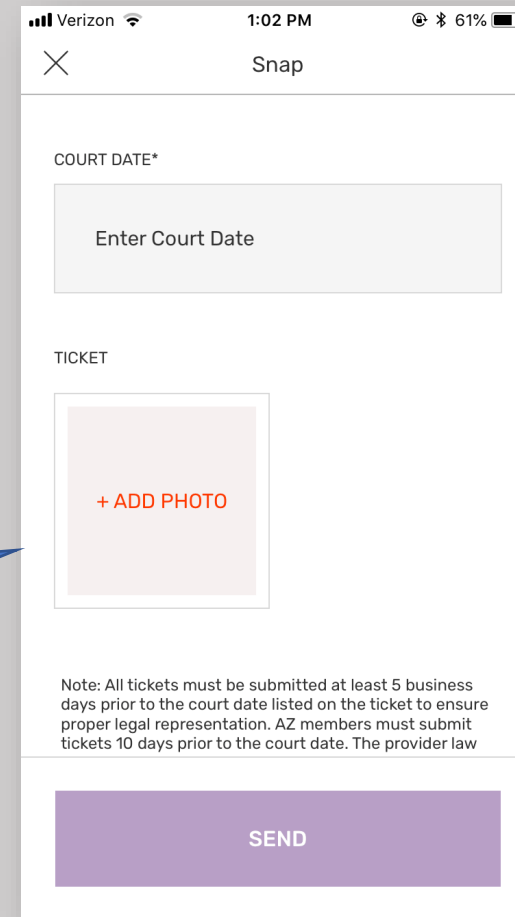
Mobile App Demo



Submit Speeding Ticket

Enter Court Date

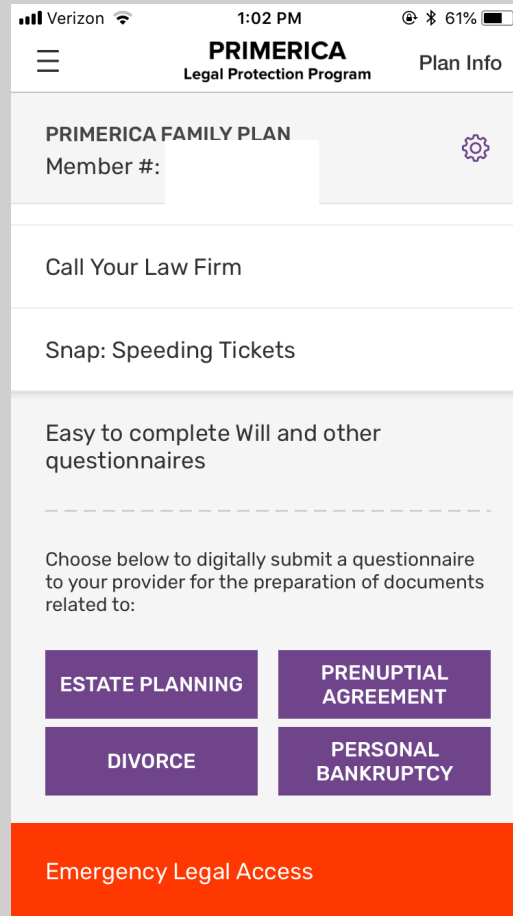
Tap + Add Photo (Use existing photo or take a photo)



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Mobile App Demo

Will questionnaire screen



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New Client Brochure

Primerica Legal Protection Program*

Protecting You. Empowering You.



Two Decades of Partnership

Primerica and LegalShield 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. LegalShield'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're covered by an entire, expert 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 team of lawyers can help.

Advice

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

Letters and 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 in a covered civil action, your provider law firm will represent you in court.

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL
1	25	575	60
2	3	117	120
3	35	1765	180
4	4	236	240
5	45	2955	300

24/7 Emergency Assistance

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

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

Primerica Legal Protection Program®

Family Matters

Relationships can be complicated, so let your team of lawyers 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 attorney 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 attorney 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 attorney 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 team of lawyers 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 days
- 46.5 hours in total 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 your provider'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 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:

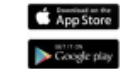
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- The member's spouse/domestic partner
- Never-married dependent children under age 26 living at home
- Dependent children under age 18 for whom the member is legal guardian
- Never-married, dependent children who are full-time college students up to age 26
- Physically or mentally disabled



Access PLPP on the Go!

The PLPPLegalShield 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 with features like Prepare Your Will and Snap (for speeding tickets). The PLPPLegalShield 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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The information contained in this material is for illustrative purposes only and is not a contract. Services and benefit availability may vary by state. See POL for a complete list of eligible states where plans are available, as well as specific licensing requirements in your state.

For training and education purposes only.