

LEGAL RISK IS EVERYWHERE ...

If you've signed a contract, bought or sold a valuable item, rented to or from someone, or interacted in just about any way with another person, then you have exposed yourself to the possibility of becoming engaged in legal issues.

AND HIRING A LAWYER CAN BE EXPENSIVE ...

Legal help can range from \$250 to \$600 an hour.¹ As well as being a possibly enormous expense, an attorney can be an unknown. How do you know the attorney has the experience level you need?

BUT PRIMERICA OFFERS YOU AFFORDABLE ACCESS TO THE LEGAL SYSTEM.

Membership in the Primerica Legal Protection Program (PLPP) gives you access to professional legal experts at top quality law firms for as little as \$28 per month.²

WRITE YOUR WILL WITH GUIDANCE FROM A LAWYER.

One of the most important benefits of membership in the Primerica Legal Protection Program is the opportunity to draw up your will.

FACT: Nearly half of Americans over 55 don't have a will.³

KNOW THE DETAILS BEFORE YOU SIGN ON THE DOTTED LINE.

PLPP members receive unlimited review of personal legal documents of 15 pages or less, so you can feel secure before you make a contractual agreement.

HELP PROTECT YOUR SMALL BUSINESS FROM LEGAL UNCERTAINTY.

Having the PLPP Business Owner Plan on your side creates a level playing field in the justice system, so you can pursue your business goals and dreams with confidence.

LIFE IS FULL OF LEGAL RISK.

Isn't it time YOU decided where PLPP fits into YOUR financial program?



1 SuperMoney.com, "What Are the Average Attorney Fees and How to Finance Legal Expenses," November 2, 2018 **2** Rates are different in NY and NV. **3** TheStreet.com, "Nearly Half of Older Americans Don't Have Wills or Estate Plans," February 7, 2019

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*This list was adapted from an article that appeared in the March 2006 issue of *The Connection*, a magazine published by Pre-Paid Legal Services®, Inc. Use of a provider firm for these or other services may result in your having to pay additional fees for service.

Primerica Legal Protection Program

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101

REASONS

WHY **YOU**
MIGHT NEED THE
PRIMERICA LEGAL
PROTECTION
PROGRAM

- 1 You don't have an up-to-date will.
- 2 You don't understand the difference between a trust and a will.
- 3 Members of your family challenge your parents' will.
- 4 You don't understand your health insurance plan or new legislation.
- 5 The IRS selects you for an audit.
- 6 Your parents die and name you the executor of their will.
- 7 You are tired of hidden cell phone fees.
- 8 You need documents reviewed related to your retirement savings plan.
- 9 You lose your personal identification.
- 10 You receive a speeding ticket.
- 11 You are buying or selling a home.
- 12 Your driver's license is suspended.
- 13 Your landlord raises rent in violation of your verbal agreement.
- 14 Your teenager son is accused of shoplifting.
- 15 You decide to change your name.
- 16 Your new washing machine doesn't wash.
- 17 Creditors threaten to take action against you for an ex-spouse's debts.
- 18 A neighbor reports you for child abuse.
- 19 You decide to adopt.
- 20 A friend is injured on your property and sues you.
- 21 You need child support enforced.
- 22 A friend owes you money and files for bankruptcy.
- 23 A stranger calls and demands money or damaging information will be released.
- 24 A hit-and-run driver damages your car.
- 25 You accidentally back over a neighbor's garbage can that was not in its proper place.
- 26 A hairdresser damages your hair with harsh chemicals.
- 27 Your car is repossessed unjustly.
- 28 You are subpoenaed.
- 29 You're called to jury duty.
- 30 Your long drive off a golf tee injures another player.
- 31 You need a lease agreement reviewed.
- 32 Your son is injured in a football game.
- 33 A neighbor trips over a rake in your yard.
- 34 A jeweler sells you faulty merchandise.
- 35 A car dealership gains illegal access to your credit history.
- 36 You're struck by a bottle at a baseball game.

- 37 A tenant falls down stairs and sues you.
- 38 You need help with credit card liability resolution.
- 39 You are injured when you slip on a wet floor in a public building.
- 40 Your cattle trample a neighbor's garden.
- 41 A neighbor's dog barks for hours every night.
- 42 Your teenager gets a speeding ticket.
- 43 Your landlord enters your apartment without permission.
- 44 Your son throws a baseball through a neighbor's car window.
- 45 You don't have a Living Will or Medical Power of Attorney.
- 46 Your boat is damaged while in storage.
- 47 Your landlord refuses to refund your cleaning deposit.
- 48 You lose an expensive watch in a hotel and the manager claims no liability.
- 49 A speeding car nicks your car bumper because you're parked in the street.
- 50 A merchant refuses to honor a guarantee.

101 REASONS WHY YOU MIGHT NEED PLPP*

- 51 You have an accident driving your friend's boat.
- 52 Your spouse claims a right to your earnings.
- 53 A club sends merchandise after you cancel your membership.
- 54 You are refused service at a restaurant.
- 55 A property manager refuses to rent to you.
- 56 You are denied credit for no apparent reason.
- 57 An online auction goes sour.
- 58 The auto repair shop threatens small claims court for money you do not owe.
- 59 Your car insurance is canceled when your teenage son is involved in an accident.
- 60 Your child needs special education in public school.
- 61 You've made a sizeable gift to charity.
- 62 Angry words result in a slander suit.
- 63 You need a patent for an invention.
- 64 You need a copyright for your manuscript.
- 65 You are wrongly accused of committing a crime.
- 66 Your right to privacy has been invaded.
- 67 Your car is vandalized in a parking lot.

- 68 A postal carrier slips on your unshoveled walk and breaks his or her leg.
- 69 You have questions about escrow in a home purchase.
- 70 You're stopped for speeding and a friend is in possession of marijuana.
- 71 Your teenager wrecks the car and a friend is injured.
- 72 You care for your elderly parents.
- 73 You receive disability.
- 74 You are cheated by a door-to-door salesman.
- 75 A repairman charges more than a given estimate.
- 76 A creditor tries illegal collection tactics.
- 77 A year-old accident results in a personal injury.
- 78 You're scheduled to appear in small claims court.
- 79 Your new house has bad plumbing and a leaky roof.
- 80 You take a vacation and your room is a view of a trash dumpster.
- 81 A minor is caught breaking into your home.
- 82 You have a fender bender while driving a friend's car.
- 83 Law enforcement enters your property without a warrant.
- 84 You have a question about an easement on your property.
- 85 A neighbor's dog bites your child.
- 86 You have a property line dispute over a newly installed fence.
- 87 You're asked to testify as a witness to a crime.
- 88 You need a premarital agreement.
- 89 You're buying or selling a car.
- 90 Your child's school demands a drug or alcohol test.
- 91 Your bank sends a foreclosure notice after one house payment is late.
- 92 A retail store won't accept the return of defective merchandise.
- 93 A repairman won't stand behind his work.
- 94 A trespasser is caught poaching on your land.
- 95 You are leasing an apartment.
- 96 You receive a letter from a creditor and it is not your debt.
- 97 A bank reports bad credit activity unjustly.
- 98 You need advice concerning a divorce.
- 99 Someone injures your dog on your property.
- 100 You can't make heads or tails out of the new tax forms.
- 101 Your spouse uses force against you.