

Who We Are

PPLSI is a pioneer in providing legal plans for more than 50 years, and our mission has been a straightforward, practical approach. In a perfect world, you'd never need a lawyer, but in an unpredictable world it helps to have a team of lawyers on your side. PPLSI has made smart legal coverage simple — in the form of accessible, affordable, full-service coverage.

A Team Of Lawyers

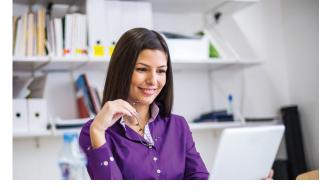
PPLSI has a network of dedicated law firms in 50 states and all Canadian provinces and territories made up of seasoned lawyers with an average of 22 years' experience. Our provider law firms provide legal protection to over a million members, even in covered emergency situations, 24/7/365 days a year.

Why PPLSI

Legal coverage without the complexity because life can be unpredictable and the law can be complicated. PPLSI created a model for legal coverage in which you know exactly what you're getting and precisely how much you're paying for it. Once you sign up, you can sit back, relax and know you're covered by an entire law firm.

Who We Cover

Our LegalShield Family Legal Plan covers the member, 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, nevermarried dependent children who are full-time college students up to age 26, and physically or mentally disabled children living at home.



Your provider law firm will be there to offer advice or assistance on a variety of personal issues. Your LegalShield Plan includes benefits like advice, consultation and representation as well as document preparation, trial defense, motor vehicle legal services and IRS audit legal services. As a member, you can pick up the phone and have an experienced lawyer on your side, all for one low monthly fee.

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE:

Antonio Muñiz-Olán antonio@amuniz.com 407-906-1681 www.MunizLS.com

Marketed by:

Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty, Inc.; Pre-Paid Legal Access, Inc.; LS, Inc.; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a plan contract for specific state of residence for complete terms, coverage, amounts and conditions. Trial defense is not available in all states.





Legal Protection for Home Buyers and Sellers

LegalShield*



With over 50 years in business, PPLSI is dedicated to creating a world where everyone can access and afford legal protection. For a low monthly fee, the LegalShield Plan gives you the ability to talk to a lawyer about the personal legal problems you face every day. And as a new home buyer or someone looking to sell a home, there are always legal questions and concerns that can appear during every step of the process.

Legal questions can arise at any time during the transaction. Our provider lawyers can assist you with a variety of questions, including:

- How should I take title? Is joint tenancy the best way or are there other options that might fit me better?
- I am the trustee of a Living Trust. How should title to this property be held?
- I'm going through a divorce. How can this impact the transaction?
- How might a 1031 Exchange (tax free) be beneficial to me?
- Can I get advice on a credit problem that may affect the transaction?

LegalShield lawyers can provide advice on:

- Property liens
- Foreclosure issues
- Bankruptcy issues
- Leasing or rental of the property
- Short sale in real estate

as well as such matters as:

- Reviewing contracts for warranties and hiring contractors for improvements.
- Reviewing terms of your mortgage agreement.
- Holding your contractors accountable for non-performance on a job.
- Ensuring your warranty company stands behind their contract.

Your LegalShield Membership includes:

Advice

Unlimited topics on personal legal issues, even on preexisting conditions

24/7 Emergency Assistance

After-hours consultation for covered legal emergencies.

Letters and Phone Calls on Your Behalf

Available at the discretion of your Provider Lawyer

Legal Document Review

Contracts/documents for personal legal matters up to 15 pages each

Will Preparation

- Will creation with yearly reviews/updates
- Other documents available: Living Will, Health Care and Financial Power of Attorney

Motor Vehicle Services

Moving traffic violations, property damage recovery and driver's license issues

Audit Services

Consultation, advice or assistance when you are notified of an audit by the IRS and additional hours of assistance if your case goes to court

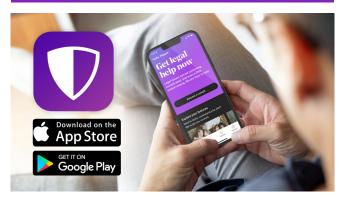
Trial Defense

Assistance if you or your spouse is a named defendant in a covered civil action filed in court.

25% off Additional Legal Services

The additional services are 25% off the provider lawyer's standard hourly rate.

Don't forget to have your provider law firm draft or update your Will now that you've bought your new home and acquired what's most likely your largest asset.



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