

101 Everyday Reasons to own a Life Events Legal PlanSM



How Would You Like to have Attorneys on “Speed Dial”?

Our Life Events Legal PlanSM gives you what is normally reserved for the wealthy – attorneys at your fingertips. Imagine being able to pick up the phone EVERY time you have a question legal in nature, call your law firm, and an attorney specializing in that area of law calls you back within 8 business hours. You talk to the attorney until you get your questions answered, feel empowered knowing your rights and options, and do not receive a bill in the mail for their time. Now that’s service! Over the last 36 years, our members have used the program for thousands of reasons large and small. **Here are just a few:**

1. You don’t have an up-to-date will.
2. You don’t understand the difference between a trust and a will.
3. You need advice concerning a divorce.
4. You own your own small business.
5. Family members challenge your parent’s will.
6. You don’t understand your health insurance plan or the Medicare Prescription Act.
7. The IRS selects you for an audit.
8. Your parents die and leave you executor of their estate.
9. You are tired of hidden fees at your bank.
10. You have a retirement savings plan.
11. You change jobs.
12. You receive a speeding ticket.
13. You are buying or selling your home.
14. Your driver’s license is suspended.
15. Your landlord raises rent in violation of your verbal agreement.
16. Your teenager is accused of shoplifting.
17. You decide to change your name.
18. Your new washing machine doesn’t wash.
19. Creditors threaten to take action against you for your ex-spouse’s debts.
20. A neighbor or school reports you for child abuse.
21. You adopt a child.
22. A friend or neighbor is injured on your property.
23. Your dog bites an elderly passerby.
24. A friend owes you money and files bankruptcy.
25. A stranger calls and demands money or damaging information will be released.
26. Your car is damaged by a hit-and-run driver.
27. You accidentally back over a neighbor’s garbage can.
28. A hairdresser damages your hair with harsh chemicals.
29. Your car is repossessed unjustly.
30. You are subpoenaed.
31. You are called to jury duty.
32. Your long drive off the tee injures another player.
33. You need a lease agreement reviewed.
34. Your son is injured in a football game.
35. A neighbor trips over a rake in your yard.
36. A jeweler sells you defective merchandise.
37. A car dealership gains illegal access to your credit history.
38. You are hit by a bottle at a baseball game.
39. A tenant falls down stairs and sues you.
40. Your dog is poisoned.
41. You are injured when you slip on a wet floor in a public building.
42. Your cattle trample a neighbor’s garden.
43. Your neighbor’s dog barks for hours every night.
44. Your teenager gets a speeding ticket.
45. Your landlord enters your apartment without permission.
46. Your child throws a baseball through a neighbor’s car window.
47. You don’t have a living will or medical power of attorney.
48. Your boat is damaged while in storage.
49. Your landlord refuses to refund your cleaning deposit.

50. You lose an expensive watch in a hotel and the manager denies liability.
51. A speeding car nicks your car bumper because you have parked in the street.
52. A merchant refuses to honor a guarantee.
53. You have an accident driving your friend's boat.
54. Your spouse claims a right to your earnings.
55. You go to cancel your gym membership and are given a hard time.
56. You are refused service at a restaurant.
57. A property manager refuses to rent to you.
58. You are denied credit for no apparent reason.
59. You are fired.
60. The auto repair shop threatens small claims court for money you don't owe.
61. Your car insurance is cancelled when your teenager is involved in an accident.
62. Your child needs special education in public school.
63. You made a sizable gift to charity.
64. Angry words result in a slander law suit.
65. You need a patent for an invention.
66. You need a copyright for your manuscript.
67. You are wrongly accused of committing a crime.
68. Your right to privacy has been invaded.
69. Your car is vandalized in a parking lot.
70. A postal carrier slips on your unshoveled walk and breaks his or her leg.
71. You have a housekeeper in your home.
72. You are stopped for speeding and a friend is in possession of marijuana.
73. Your teenager wrecks the car and a friend is injured.
74. You care for your elderly parents.
75. You receive social security disability or Medicaid.
76. You are cheated by a door-to-door salesman.
77. A repairman charges more than a given estimate.
78. A creditor tries illegal collection tactics.
79. An accident results in a personal injury.
80. You are scheduled to appear in small claims court.
81. Your new house has bad plumbing and a leaky roof.
82. You take a vacation and your "room with a view" is a view of the trash dumpster.
83. A minor is caught breaking into your home.
84. You have a fender bender while driving a friend's car.
85. You have liability questions in launching a new business.
86. A former employer refuses to pay you your final compensation.
87. Your neighbor's dog bites your child.
88. You have a property line dispute over a newly installed fence.
89. You're asked to testify as a witness to a robbery.
90. You need a premarital agreement.
91. You're buying or selling a car.
92. Your child's school demands a drug or alcohol test.
93. Your bank sends a foreclosure notice after one house payment is late.
94. A retail store won't accept the return of defective merchandise.
95. A repairman won't stand behind his work.
96. A trespasser is caught poaching on your land.
97. You are leasing acreage.
98. You receive a letter from a creditor and it is not your debt.
99. A bank turns you into a credit bureau unjustly.
100. Your husband or wife uses physical force against you.
101. You can't make heads or tails out of new tax forms.



Life Events Legal PlanSM

Our product is a "Life Events Legal PlanSM." This means the Pre-Paid Legal Membership isn't only a "fix" for sudden and unforeseen events. The plan is designed to provide the common legal services our members need throughout the course of their lives. In essence the "Life Events" nature of our legal plan actually encourages members to call their provider law firms when life happens and legal counsel is essential. Members walk through events more confidently and with less stress. The plan offers features to help when life gets more complicated as well. Bottom line: every time you use this service — you save money.