

AT PRIMERICA, we are committed to helping you earn more income, become properly protected, debt free and financially independent. One such solution is the Pre-Paid Legal Services (PPLS) program, which we believe is a critical element in building a solid protection program for you and your family. In today's litigious society, legal protection is no longer a luxury, but a necessity. It's valuable protection you can't afford to do without.

What are the chances you could need legal protection in the near future? Ask yourself the following questions.

HAVE YOU EVER ...

- Purchased a defective product?
- Required assistance collecting on a debt?
- Signed a legally binding document?
- Worried about a CRA audit?
- Leased a property?
- Been a defendant in Small Claims Court?

DO YOU EVER PLAN TO ...

- Write or revise your will?
- Write or revise your Power of Attorney?
- Purchase a new or used car?

If you're like most people, chances are you answered "yes" to one or more of these questions. Make each dollar count and protect your rights. Enroll in the Pre-Paid Legal Services program today for peace of mind, security and legal empowerment.

WHEN YOU HAVE A LOSS

Legal issues surrounding the loss of a family member can be confusing. Consult your Provider Law Firm when you have legal questions on estate settlement, estate planning, income tax concerns, benefit plan elections, government benefits and more.

Be proactive and consult your Provider Law Firm today about preparing your will.

One plan, one monthly rate and your family is covered.

- You and your spouse
- Never-married, dependent children under age 26 living at home
- Never-married, dependent children under the age of majority, for whom you are their legal guardian
- Never-married, dependent children under age 26 who are full time students living away from home while attending school
- Any disabled child regardless of age who is chiefly dependent upon you for support

When you become a Pre-Paid Legal Member, you will receive a complete PPL Legal Care of Canada member packet containing everything you need to know about your Provider Law Firm and plan benefits. You will also receive your member card with a toll-free customer service phone number and your Provider Law Firm's toll-free phone number.

1. The first such letter or telephone call will be written or made at no additional charge. Any additional telephone calls or letters from the Provider Lawyer will be provided at a discount of twenty-five percent (25%) from the Provider Lawyer's standard hourly rate. **2.** A Covered Person is entitled to have a Last Will and Testament prepared by the Provider Lawyer. Any other provisions in the Will regarding planning for estate taxes, complex distributions, special needs trusts, or other specialized services, may be subject to an additional fee. The Covered Person shall be entitled once during each Membership Year to have the Provider Lawyer review his/her Will and make any necessary changes. **3.** Specific Exclusions: The following items are specifically excluded and shall not be interpreted as included benefits: 1. Fines, court costs, penalties, expert witness fees, bonds, sureties, any out-of-pocket expenses, and any matter which the Provider Lawyer determines is raised an inordinate or unreasonable number of times without substantial change of circumstances. 2. Any person or entity who initiates or participates in a lawsuit against PPL Legal Care of Canada Corporation (PPL) or any of its affiliates, or is named as a defendant or respondent in a lawsuit initiated by PPL or any of its affiliates, shall be specifically excluded from receiving any of the benefits under any Title of this Contract, during the pendency of such lawsuit or until its resolution. 3. Any Covered Person who initiates or participates in a lawsuit or arbitration proceeding against the PPL or Primerica Financial Services (Canada) Ltd., its subsidiaries and affiliates, or between a Covered Person and the Provider Lawyer, or is named as a defendant or respondent in a lawsuit or arbitration proceeding initiated by any of them shall be specifically excluded from receiving any of the benefits under any Title of this Contract, during the pendency of such lawsuit or arbitration until its resolution. **4.** 24 hour access to a lawyer for arrest or detention does not cover cases in which it is alleged that the member is under the influence of or impaired by alcohol, intoxicants, controlled substances, chemicals or medicines, whether prescribed or not; the member is alleged to be involved with domestic violence or stalking; assistance in making, posting, or obtaining bond, bail or other security required for release.

For more information, or to inquire about additional plans available, such as ID Theft DefenseSM, contact your Primerica representative.

Pre-Paid Legal Services are offered by contractual agreement in all provinces outside of Quebec pursuant to a written agreement between Primerica Client Services Inc. ("PCS"), PFLS Investments Canada Ltd. ("PFLS"), and PPL Legal Care of Canada Corporation ("PPL") d/b/a LegalShield. In Quebec, similar legal services to Pre-Paid Legal Services are provided under a Quebec legal services contract with NextGen CC&C Avocats Inc., a Quebec law firm ("NextGen"), and applicable referral fees will be paid through PPL Legal Care of Canada Corporation. Legal Services are available across Canada. Primerica representatives refer clients to PPL and may earn a referral fee should their referral become a PPLS member. Primerica representatives are not financial or estate planners, or tax advisors. For related advice, individuals should consult an appropriately licensed professional.



www.primericacanada.ca

The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage you have selected. Please remember that only the plan contract can give actual terms, coverage, amounts, conditions and exclusions.



**PRE-PAID
LEGAL
SERVICES**



WHAT CAN PPLS DO FOR YOU?

CHECK OUT THESE POWERFUL FEATURES

TOLL-FREE ACCESS FOR LEGAL CONSULTATION & ADVICE

Personal: Unlimited number of topics
Available during regular business hours

LETTERS OR PHONE CALLS MADE ON YOUR BEHALF ¹

Personal: One for each non-related personal legal matter per Membership Year.

PREPARE YOUR WILL, POWER OF ATTORNEY FOR PERSONAL CARE AND POWER OF ATTORNEY FOR PROPERTY ²

Standard Will preparation included with membership for all covered persons in your family.

- Yearly reviews/updates, included
- See reverse for details about costs to execute your Will. Trust preparation is available at the Preferred Member rate.

HAVE YOUR CONTRACTS AND DOCUMENTS REVIEWED

Personal: Unlimited review of each non-related personal legal contract/document (up to 15 pages each)

WARRANTY ASSISTANCE

A letter or phone call can be written on your behalf to help enforce written or implied warranties on goods you have leased or purchased.

HAVE YOUR LEASE AGREEMENT REVIEWED

Primary Residence: Lease review available prior to signing, upto 15 pages.

ASSISTANCE CONTACTING GOVERNMENT AGENCIES.

Your Provider Law Firm will assist you in determining which Government agency you need to contact regarding a particular issue.

DEBT COLLECTION ASSISTANCE

Your Provider Law Firm will make a phone call or write a letter on your behalf if you are having problems collecting debts owed to you.

LEGAL ADVICE FOR TENANTS

Receive legal advice on issues like the lease of property for personal use, or problems arising with landlord's failure to provide proper and necessary services to you the tenant.

LEGAL ADVICE FOR SMALL CLAIMS COURT

Call your Provider Law Firm for advice if you need to file a claim or are sued in small claims court.

CONSUMER PROTECTION ASSISTANCE

If you encounter issues with the lease or purchase of goods or services, your Provider Law Firm will explain your rights and write a letter or make a phone call on your behalf to a third party.

LEGAL ADVICE ON SOCIAL ASSISTANCE ISSUES

Receive toll free access for consultation and advice on social assistance matters.

LEGAL ADVICE ON ESTATE SETTLEMENT

Your Provider Law Firm is available to answer questions regarding the settlement of an estate.

PREFERRED MEMBER RATE ³

You will receive a 25% discount off your Provider Law Firm's standard hourly rate should you need legal services not otherwise covered by this plan. Hourly rates for Provider Law Firms and court appearances may vary. A retainer fee will be required for services under this benefit. At least five business days are required for preparation for in court representation. Telephone advice is available immediately.

24/7 EMERGENCY ACCESS ⁴

What if you were detained by law enforcement for an alleged theft or for causing a fatal accident? What if this happened at 1 a.m. on a Saturday? Who would you call? That's where this benefit can help. You and your covered family members get round-the-clock access to your Provider Law Firm if you are detained or arrested. Rest easier knowing you have access to a law firm with a stake in your continued well-being should you find yourself in this situation!

See plan details for specific benefits, provisions, limitations, and exclusions.

THREE SIMPLE STEPS FOR LEGAL ADVICE:

1. Contact your Provider Law Firm.
2. Explain your question or issue.
3. An attorney qualified in the appropriate area of law will get in touch with you for consultation, typically within two business days.