

Capital Risk Advisors

Home Based Business Rider Benefits

\$16/Month (+\$10 one time enrollment fee)

Who is Eligible?

- Since the Home Based Business Legal Services Plan is an add-on plan to the Life Events Legal Expanded Plan, you must have an Expanded Plan membership.
- Your home and business address must be the same.
- Your business entity must have 3 or fewer employees.
- Your business must be for-profit and cannot be publicly traded.

Phone Consultations on Unlimited Matters

As a member, you have unlimited toll free telephone consultation with your provider lawyer for issues regarding your home based business.

Legal Correspondence Services

How many times could a letter from an attorney have helped your business? You can have up to three letters written each month on your behalf (no more than one per subject matter). Follow-up letters are provided at a 25% discount off your Provider Law Firm's standard hourly rate.

Contract Review

You can have up to three contracts, up to 15 pages each, reviewed by your Provider Lawyer each month.

Debt Collection

Your business may have up to three separate initial collection letters per month at no additional charge. If you need additional letters written in a given month, you'll receive a 25% discount off your provider lawyer's standard hourly rate.

Trial Defense Services

You will receive a 25% discount off your provider lawyer's standard hourly rate should your business be charged in a civil action filed in a state or federal district court.

Reduced Fee Services

With your membership you receive a 25% discount off your provider lawyer's standard hourly rate on any legal matter not specifically covered on the plan, including pre-existing conditions.

- Small Business consultation with small business experts, by fax and email.
- Content covering a wide array of business topics such as: Tax & Accounting, Sales & Marketing, Legal, Human Resources, Insurance and others
- Answers to Small Business Owners' most frequently asked questions
- Answers to specific questions previously asked by members
- Current business news
- Stock quotes
- Access to capital
- Info on starting a business
- Database of businesses available for purchase
- On-line organizational tools, such as Calendars, Address Books, Bookmarks and File Storage

*** Additional Information & Exclusions**

Additional Information & Exclusions:

Due to regulatory requirements, benefits and rates vary in certain states and provinces. The information contained on this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of plan coverage; only a plan contract can give actual terms, coverage, amounts, conditions and exclusions.

Letters and Phone Calls: A letter or phone call per subject matter is available if advisable in your Provider Law Firm's sole discretion.

Contract and Document Review: Nevada residents limited to 5 personal legal documents reviewed per year.

Trial Defense Services: This coverage applies only to the named member and spouse. Divorce, separation, annulment, child custody or other divorce-related matters, bankruptcy, charges of DUI/DWI, drug-related matters (whether prescribed or not), hit and run, leaving the scene of an accident and civil or criminal charges occurring as a result of operating a commercial vehicles with more than two axles are not covered under this benefit, but are covered by the preferred member discount. Additional exclusions under this benefit: Being named in a civil lawsuit or having criminal charged filed against you because you are listed as an owner, management or associate of the business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge. Those charges are covered with your preferred member discount. If the lawsuit was filed because of something that occurred prior to your membership or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment, then the lawsuit is excluded from your Trial Defense benefit. This exclusion applies even if the lawsuit is filed after you become a member. These lawsuits are covered with your preferred member discount. Class actions, interventions or amicus curiae filings in which the covered member is a party (or potential party) are excluded. Also, this coverage does not include garnishment, attachment or any other appeal. Your Provider Law Firm has the right to determine whether or not your claim or defense to a matter will prevail in court or is frivolous or without merit. This includes deciding whether or not to appeal any judgment or decision. Your Provider Law Firm also has the right to present your claim or defense according to their independent professional judgment. Pre-Paid Legal will not influence or attempt to modify how your Provider Law Firm provides their professional services.

Preferred Member Discount: Depending on your legal needs, a retainer may be required by your Provider Law Firm prior to services being rendered under this discount. Your Provider Law Firm is responsible for determining the amount of the retainer and any other anticipated costs. Other costs you may incur include fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses. These costs are your responsibility and are not included as part of membership benefits. Your Provider Law Firm cannot provide any legal services until payment of the retainer and other costs have been made. If you need representation in court, you must notify your Provider Law Firm at least five business days in advance so they may prepare for your case.