

Capital Risk Advisors

Legal Plan for the Self Employed

\$49/Month (+\$10 one time enrollment fee)

FOR YOUR BUSINESS

Preventive Legal Services for your business

- Talk to a Lawyer when you need assistance on business legal issues. Receive telephone consultations on an unlimited number of matters for business questions.
- A maximum of three (3) letters written on behalf of your business to third parties each month. (State laws and contract provisions apply.)
- Receive up to three (3) business contracts or documents of up to 15 pages each reviewed by your Provider Law Firm.

Other Legal Services for your business

Any other business legal services not otherwise covered by the membership are available at a 25% discount from the Provider Law Firm's corporate hourly rate.

Small Business Consulting

Your membership also entitles you to valuable consulting services and more. Through GoSmallBiz.com, you'll have a place to go for the best advice, news, information, and consulting services for your small business. We provide content-rich channels to help our members save time and money. Topics include Sales & Marketing, Finance, Legal, Human Resources, Technology, and Tax & Accounting. Plus, you'll receive a free multi-page website to promote your business online, a monthly e-newsletter and more.

FOR YOUR FAMILY

Preventive Legal Services for your family

Phone Consultations on Unlimited Matters

Consult with your Provider Law Firm toll free by phone on any personal or business-related matter. Just call your Provider's toll-free number during regular business hours when you have a legal problem or question.

Phone Calls and Letters

A phone call or letter from your Provider Lawyer can get you the results you want fast. Your Provider Lawyer will recommend a letter or phone call when that is the best step for you. One call or letter per personal subject related matter is free with your membership. Plus, you'll receive two business letters each year at no additional cost. Additional assistance for same subject at 25% discount.

Contract and Document Review

You can have an unlimited number of personal legal documents, up to ten pages each, reviewed by your Provider Lawyer. Included each year is one business document review at no additional cost. Your Provider Lawyer will analyze the documents and suggest changes for your benefit before you sign.

Wills for You and Your Family

A will for you at no additional charge, not just a "simple" Will, but one that meets most Americans' needs with free yearly reviews and updates. Wills for covered family members are just \$20 each; changes and updates \$20. Trust preparation is available at a 25% discount.

Motor Vehicle Legal Services

- Assistance for moving traffic violations
- Representation for certain motor vehicle related criminal charges
- Up to 2.5 hours for help with:
 - Drivers license assistance
 - Personal injury/Property damage collection assistance of \$2,000 or less

Trial Defense Services

Your Provider Law Firm will assist in the defense of civil suits and job-related criminal charges. Up to 75 hours of assistance the first membership year, which includes 57.5 hours of trial time and 17.5 hours of pre-trial time. Scheduled benefits increase to a maximum of:

- 2nd Year: 140 total hours (117 hours trial time + 23 hours pre-trial time)
- 3rd Year: 205 total hours (176.5 hours trial time + 28.5 hours pre-trial time)
- 4th Year: 270 total hours (236 hours trial time + 34 hours pre-trial time)
- 5th Year: 335 total hours (295.5 hours trial time + 39.5 hours pre-trial time)

IRS Audit Legal Services (Including Schedule C)

Scheduled benefits up to 50 hours of professional services from your Provider Law Firm, including 3.5 hours of pre-trial time. Coverage includes the return due on April 15th of the first membership year.

Other Legal Services for your family

Any other personal legal services not otherwise covered by the membership are available at a 25% discount from the Provider Law Firm's standard hourly rate. For business legal services, the availability is at a 25% discount from the Provider Law Firm's corporate hourly rate.

The Legal Shield

The Legal Shield provides you with 24-hour toll-free access to legal assistance in the event you are arrested or detained. The Legal Shield is easy to use and something no one should be without. A quick call to the toll-free number puts you in touch with the Corporate Office who will then put you in contact with your Provider Law Firm.

* Additional Information & Exclusions

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Phone Consultation: Nevada residents limited to 50 hours of telephone consultation per year.

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.

Will Preparation: Trust preparation is available at a 25% discount. A standard Will with yearly updates provided for the primary member at no additional cost. Covered family members can also have their Will prepared for \$20 each, with yearly updates for only \$20.

Motor Vehicle Legal Services: These services are available 15 days after enrollment. Representation under this benefit is provided when the member has a valid driver's license and is driving a properly licensed motor vehicle. Any fines and court costs are the member's expense. Pre-existing conditions, charges of DUI/DWI related matters, drug-related matters, hit-and-run related charges, leaving the scene of an accident, and unmeritorious cases are excluded. Commercial vehicles with more than two axles are not covered. These services are limited to two and one-half (2-1/2) hours of lawyer time per claim and do not include the filing of a lawsuit and exclude personal injury and property claims that exceed \$2,000. However, you may receive a 25% discount and consult with your Provider Law Firm under the toll-free consultation benefit for any exclusions under this benefit.

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 judgement or decision. Your Provider Law Firm also has the right to present your claim or defense according to their independent professional judgement. Pre-Paid Legal will not influence or attempt to modify how your Provider Law Firm provides their professional services.

IRS Audit Legal Services: Does not cover business tax returns (except Schedule C), garnishment, attachment or any other appeal, class actions, interventions or amicus curiae filings, charges of tax fraud or income tax evasions, Trust returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns, pre-existing conditions - where member has been notified by the IRS prior to enrollment, and services rendered by an enrolled agent. Coverage includes the return due on April 15th of the first membership year.

Other Legal Services: 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.

Legal Shield: The Legal Shield service will not apply if the member is alleged to be 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; the member is being detained for outstanding warrants; the member needs assistance in making, posting, or obtaining bond, bail or other security required for release.

Small Business consulting provided by: GoSmallBiz.com.