

LEGAL RISK IS EVERYWHERE ...

If you've signed a contract, bought or sold a valuable item, rented to or from someone, or interacted in just about any way with another person, then you have exposed yourself to the possibility of becoming engaged in legal issues.

AND HIRING A LAWYER CAN BE EXPENSIVE ...

Lawyers charge anywhere from \$75 to \$750 per hour on average.¹ As well as being a possibly enormous expense, not all lawyers have the same experience level nor the same level of expertise in a given practice area. How do you know the lawyer has the experience level you need?

BUT THROUGH PRIMERICA'S STRATEGIC PARTNERSHIP WITH LEGALSHIELD, WE OFFER YOU AFFORDABLE ACCESS TO THE LEGAL SYSTEM.

Membership in the Pre-Paid Legal Services program (PPLS) gives you access to professional legal experts at top quality law firms for as little as \$25 per month.

WRITE YOUR WILL WITH GUIDANCE FROM A LAWYER.

One of the most important benefits of membership in the PPLS program is the opportunity to draw up your will.

FACTS: LawPRO Study - Over 55% of Canadian adults don't have a signed will. 88% of Canadians between the ages of 27 and 34 do not have a will.²

KNOW THE DETAILS BEFORE YOU SIGN ON THE DOTTED LINE.

PPLS members receive unlimited review of personal legal documents of 15 pages or less, so you can feel secure before you make a contractual agreement.

WRITE YOUR POWER OF ATTORNEY WITH GUIDANCE FROM A LAWYER.

A power of attorney can ensure that, should you become incapacitated, you are properly cared for according to your wishes – without delay or legal proceedings.

FACT: LawPRO Study - 71% of Canadian adults do not have a signed power of attorney.²

LIFE IS FULL OF LEGAL RISK.

Isn't it time YOU decided where PPLS fits into YOUR financial program?

For further information, contact your Primerica representative below:

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1 Canadabuzz.ca, "Average Lawyer Cost in Canada", Viewed October, 2021
2 Retirehappy.ca, "Too many Canadians have no will", Viewed October, 2021

*This list is based on an article that appeared in the March 2006 issue of *The Connection*, a magazine published by Pre-Paid Legal Services®, Inc. Use of a provider law firm for these or other services may result in your having to pay additional fees for service.

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"), PFSL Investments Canada Ltd. ("PFSL"), 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.

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.

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REASONS

WHY YOU
MIGHT NEED
PRE-PAID LEGAL
SERVICES

- 1 You don't have an up-to-date will.
- 2 You don't understand the difference between a trust and a will.
- 3 Members of your family challenge your parents' will.
- 4 Your deceased spouse didn't have an up-to-date will.
- 5 The CRA selects you for an audit.
- 6 Your parents die and name you the executor of their will.
- 7 You need a lawyer's advice on any matter.
- 8 You need a letter written on your behalf by a lawyer.
- 9 You need a phone call made on your behalf by a lawyer.
- 10 You receive a speeding ticket.
- 11 You are buying or selling a home.
- 12 Your driver's license is suspended.
- 13 Your landlord raises rent in violation of your verbal agreement.
- 14 Your teenage son is accused of shoplifting.
- 15 You decide to change your name.
- 16 Creditors threaten to take action against you for an ex-spouse's debts.
- 17 You decide to adopt.
- 18 A friend is injured on your property and sues you.
- 19 Your dog bites an elderly passerby.
- 20 A friend owes you money and files for bankruptcy.
- 21 A stranger calls and demands money or damaging information will be released.
- 22 A hit-and-run driver damages your car.
- 23 You accidentally back over a neighbor's garbage can that was not in its proper place.
- 24 A hairdresser damages your hair with harsh chemicals.
- 25 Your car is repossessed unjustly.
- 26 You are subpoenaed.
- 27 You're called to jury duty.
- 28 Your long drive off a golf tee injures another player.
- 29 You need a lease agreement reviewed.
- 30 Your son is injured in a football game.
- 31 A neighbor trips over a rake in your yard.
- 32 A jeweler sells you faulty merchandise.
- 33 A car dealership gains illegal access to your credit history.
- 34 You're struck by a bottle at a baseball game.
- 35 A tenant falls down stairs and sues you.

- 36 Your dog is poisoned.
- 37 You are injured when you slip on a wet floor in a public building.
- 38 Your cattle trample a neighbor's garden.
- 39 A neighbor's dog barks for hours every night.
- 40 Your teenage daughter gets a speeding ticket.
- 41 Your landlord enters your apartment without permission.
- 42 Your son throws a baseball through a neighbor's car window.
- 43 A neighbor's dog attacks and kills your pet.
- 44 Your boat is damaged while in storage.
- 45 Your landlord refuses to refund your cleaning deposit.
- 46 You lose an expensive watch in a hotel and the manager claims no liability.
- 47 A speeding car nicks your car bumper because you're parked in the street.
- 48 A merchant refuses to honor a guarantee.

99 REASONS WHY YOU MIGHT NEED PPLS*

- 49 You have an accident while operating a friend's boat.
- 50 Your spouse claims a right to your earnings.
- 51 A subscription service sends merchandise after you cancel your membership.
- 52 You are refused service at a restaurant.
- 53 A property manager refuses to rent to you.
- 54 You are denied credit for no apparent reason.
- 55 You're fired without just cause.
- 56 The auto repair shop threatens small claims court for money you do not owe.
- 57 Your car insurance is canceled when your teenage son is involved in an accident.
- 58 A neighbor's child is injured while playing in your yard.
- 59 You've made a sizeable gift to charity.
- 60 Angry words result in a slander suit.
- 61 You need a patent for an invention.
- 62 You need a copyright for your manuscript.
- 63 You are wrongly accused of committing a crime.
- 64 Your right to privacy has been invaded.
- 65 Your car is vandalized in a parking lot.

- 66 A postal carrier slips on your icy walkway and breaks his leg.
- 67 Your daughter is seeing someone whom you don't approve of and you want to know how much authority you have under the law to prevent them from dating.
- 68 You're stopped for speeding and a friend is in possession of marijuana in an amount over what is legally permitted.
- 69 Your son wrecks the car and a friend is injured.
- 70 Your daughter backs over a friend's mailbox.
- 71 A store will not sell you an article.
- 72 You are cheated by a door-to-door salesman.
- 73 A repairman charges more than a given estimate.
- 74 A creditor tries illegal collection tactics.
- 75 A year-old accident results in a personal injury.
- 76 You're scheduled to appear in small claims court.
- 77 Your new house has bad plumbing and a leaky roof.
- 78 Your teenage son runs over a friend's foot in the high school parking lot.
- 79 A minor is caught breaking into your home.
- 80 You have a fender bender while driving a friend's car.
- 81 You have liability questions in launching a new business.
- 82 A former employer refuses to pay your final salary due.
- 83 A neighbor's dog bites your child.
- 84 You have a property line dispute over a newly installed fence.
- 85 You're asked to testify as a witness to a robbery.
- 86 You need a prenuptial agreement.
- 87 You're buying or selling a car.
- 88 Your cat scratches a neighbor's child.
- 89 Your bank sends a foreclosure notice after one house payment is late.
- 90 A retail store won't accept the return of defective merchandise.
- 91 A pool repairman won't stand behind his work.
- 92 A trespasser is caught poaching on your land.
- 93 You are leasing acreage.
- 94 Your spouse dies without a will and the province/territory wants to control your assets and children.
- 95 A bank turns you in to a credit bureau unjustly.
- 96 You need advice concerning a divorce.
- 97 You need advice concerning grounds for adultery.
- 98 A neighbor's tree limbs are in your yard.
- 99 Your spouse uses force against you.