



Please Read Carefully

TEMPORARY MEMBERSHIP KIT AND MEMBER INSTRUCTIONS

Congratulations and Thank You For Purchasing Your LegalShield Membership! Please use this temporary enrollment kit until your **Membership Package** arrives in about 2 weeks. You will receive your **Permanent Membership ID Cards** imprinted with your new membership number, your State Provider Law Firm number and Customer Service number. Please take these cards out and put them in your wallet for convenient access. Please attach the automobile **decals** on the rear windows (left side of rear window) of your vehicles.

Get Your Wills Prepared: Your Membership Guide will include 2 Will Questionnaires (one for you & one for your spouse/significant other). However, we have included a copy of this important document in this PDF. It is IMPORTANT to get your Wills and additional documents completed as soon as possible and put your affairs in order. As a Member, your Will is included as part of your LegalShield membership at no additional charge. Your spouse's Will is also included. If you have any questions while filling out your Questionnaires, call the toll-free number to your Attorney's office and they will assist you.

Your will preparation benefit also includes the preparation of your Last Will, your Living Will, your Health Care Power Of Attorney and your Child Trusts. Please call your provider Attorney for additional detailed information.

Activate Your Identity Theft Protection (if applicable): Under this program you will receive additional services from *Kroll*. There are 2 ways to ACTIVATE YOUR SERVICES! **1.)** When you receive your membership cards, go online to activate your credit monitoring service. This is the BEST METHOD and you will be able to get your credit reports directly from the web, rather than waiting on the mailed copy in option 2. Once activated, you will receive your credit alerts by text or email. To activate, log on to **www.idtplan.legalshield.com** and register each covered member of your family. The account allows instant access to your credit reports and begins your on-line monitoring for all covered members. **2.) CALL IN OPTION:** Please wait 3 days from the effective date of your benefit and CALL our members services department at 888-494-8519. At that time they will ask you some questions and get the monitoring service started for you and your covered family members.

Legal Shield Members Only Website: Use this valuable site for accessing documents, forms, additional legal resources, and other valuable member benefits please go to: **www.legalshield.com**, go to the **Members Login**, then create your free online account (at the top), and follow instructions. This will give you access to all of the Member benefits and discount coupons.

Please use your valuable services! You'll find that it is much less expensive to use your attorneys now and "nip" potential problems in the "bud", rather than letting a situation get more serious and affect you and your family's future. Remember, it's easy - just pick up the phone and dial your toll-free number, no matter how traumatic or how trivial.

Customer Service: 99% of the time, the services you receive will be excellent, but if something is overlooked, please contact our corporate offices "**Customer Care**" at **800-654-7757** or you can always call your LegalShield representative for assistance.

Portability: Don't forget, if you leave your employment or retire, you can take your membership with you simply by **converting from payroll to your bank account**. The form to make the change of payment method is on the reverse of this document. We will continue to protect you and your family at the same low rate, and with no changeover fees. If you move, or need to report any changes, please contact Customer Care at 800-654-7757.

Family & Friends: We are constantly asked – "**How can my family and friends get this great coverage?**" If you know of anyone else who could benefit from our services or would like to get their Will documents prepared, all at a great low rate, please have them call 803-487-0030 or have them visit **www.myshieldpreview.com** so they can enroll online.

Once again, thank you! Your LegalShield Team!!



Visit

www.legalshield.com

to learn more about your membership and about more products to enhance your life

Beyond Membership

Your Benefits Package



Save with These Incredible Benefits

Your LegalShield membership is simply amazing. And, in addition to the privileges that are already yours, we have added these extra benefits—discounts from our partner-companies! You will save as you take advantage of these perks. We hope you enjoy them, and please know how much we value you for being part of the LegalShield family.



COMPUTER / OFFICE

Office DEPOT.

5% off Office Depot's already deeply discounted prices on over 8,000 in-store items, plus 3 cents per black and white copy.



Our Member Purchase Program (MPP) brings you a variety of discounts on Dell products.



Our Member Purchase Program (MPP) brings you a variety of discounts on HP products.

RENTAL CAR



5% discount off lowest retail pricing at Enterprise Rent-A-Car and National Car Rental locations with your account discount number/code. Also, you are eligible to enroll in the Enterprise and National Plus rewards program.

CELL PHONE SERVICE



10% discount off of monthly recurring charges on your phone bill (for new and existing contracts).

FINANCIAL SERVICES



You're eligible for the Mortgage Insiders Program and \$500 cash back after closing on any refinance or purchase.

AUTO DISCOUNTS



Your advocate when it comes to buying or leasing a vehicle. You choose the car, and we will negotiate the lowest possible price and assist with discounts on financing and accessories.

TRAVEL



The LegalShield Hotel Savings provided by CLC Lodging will give members 20-40% savings.



Save when you book your ride to and from the airport with SuperShuttle. Serves 33 U.S. airport markets.

In order to begin using your new benefits, please visit your LegalShield Members website at legalshield.com/member-login/





Everyone deserves legal protection.

At LegalShield, we've been offering legal plans to our members for over 40 years, creating a world where everyone can access legal protection—and everyone can afford it. Unexpected legal questions arise every day and with LegalShield on your side, you'll have access to a quality law firm 24/7, for covered personal situations. From real estate to divorce advice, speeding tickets to Will preparation, and beyond, we're here to help you with any personal legal matter—no matter how traumatic or how trivial it may seem. Because our dedicated law firms are prepaid, their sole focus is on serving you, rather than billing you.

Our Promise to You

As one of the first companies in North America to provide legal expense plans to consumers, we now provide legal services to over 1.4 million families across the U.S. and Canada—representing approximately 4 million people. And with over 650 employees dedicated to serving you, our promise remains the same: to provide outstanding legal services by quality law firms at an affordable price.

Why LegalShield

For as little as \$20 a month, LegalShield gives you the ability to talk to an attorney on any personal legal matter without worrying about high hourly costs. That's why, under the protection of LegalShield, you and your family can live your lives worry free.

Some of the services you will receive for personal legal matters include the following:

- Advice on an unlimited number of topics
- Letters and phone calls on your behalf
- Legal document review, up to 15 pages each
- Will preparation
- Trial defense hours
- Video law library
- Forms service center

Even better, you don't have to worry about figuring out which attorney to use—we'll do that for you. Our experienced attorneys focus specifically on our members and provide 24/7 access for covered emergencies.

Legal Plan: \$19.95 per month

PREPARED FOR

Contact Information:
Scott Brooks
LegalShield Associate Broker
Employee Benefit Specialist
Direct: 803-487-0030
Email: scottbrooks@legalshieldassociate.com
Website: www.myshieldpreview.com

FOR MORE INFORMATION

www.legalshield.com/info/scottbrooks



LegalShield Legal Plan

Your LegalShield provider law firm will be there to offer advice or assistance on a variety of legal issues. Below is a brief sampling of the areas that the LegalShield Legal Plan covers.



Family Matters

- Uncontested Adoption Representation*
- Alimony
- Child Custody
- Child Support
- Child Visitation Rights
- Conservatorship
- Domestic Violence Protection
- Guardianship
- Juvenile Court Proceedings
- Uncontested Name Change Assistance*
- Parental Responsibilities
- Prenuptial Agreements
- School Administrative Hearing
- Uncontested Divorce Representation*
- Uncontested Separation Representation*



Auto

- Drivers License Restoration, Revocation, Suspension
- Non-Commercial, Non-Criminal Moving Traffic Violations
- Motor Vehicular Homicide Defense
- Property damage claims up to \$5,000



Estate Issues

- Codicils
- Health Care Power of Attorney
- Irrevocable Trust
- Living Will
- Revocable Trust
- Wills



Financial

- Affidavits
- Bankruptcy
- Consumer Credit
- Consumer Protection
- Contracts/Financial Disputes
- Debt Collection
- Durable/Financial Power of Attorney
- Estate Administration/Closing
- Inheritance Rights Protection
- Installment Sale Contracts
- IRS Audit Protection
- IRS Collection Defense
- Rental Agreements
- Medical Disputes
- Medicare Disputes
- Personal Property Disputes
- Promissory Notes
- Social Security Disputes
- Veterans Benefits Disputes



Home

- Building Code Disputes
- Contractor Disputes
- Deeds
- Evictions
- Foreclosure
- Neighbor Disputes/Easements
- Primary Residence Refinancing
- Purchase/Sale of House
- Real Estate Contracts/Financial Disputes
- Secondary Residence Coverage
- Security Deposits
- Smalls Claims Assistance
- Zoning Variances
- Residential Loan Document Assistance

Your Plan Covers:

- *The member*
- *The member's spouse*
- *Never-married dependent children under age 26 living at home*
- *Dependent children under age 18 for whom the member is legal guardian*
- *Never married, dependent, children who are full-time college students up to age 26*
- *Physically or mentally disabled children living at home*

25% off additional legal services

If you are in need of additional legal services, you may continue to use your provider law firm for legal situations that extend beyond plan coverage. The additional services are 25% off the law firm's standard hourly rates. Your provider law firm will let you know when the 25% discount applies and will go over these fees with you. Please note: Class actions, interventions, or amicus curiae filings in which you are a party or potential party are not covered by the LegalShield membership.

Legal services may vary by state.

*Available after the membership has been active 90 consecutive days.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal CasualtySM, Inc.; Pre-Paid Legal Access, Inc.; In FL: Pre-Paid Legal Services, Inc. of Florida; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation

SHEET.1995 53943 (1/14)
©2014 LegalShield®, Ada, OK

For detailed information about the legal services provided for personal matters by the LegalShield contract, go to <http://www.legalshield.com/info/legalplan>. Business issues are not included; however, plans providing those services are available. Ask your Independent Associate for details.



LegalShield Identity Theft PlanSM

Your identity is personal. Keep it that way. Identity theft affects millions of Americans each year. And while it can take just minutes to happen to you, recovering from the financial damage and emotional toll it inflicts often takes years. Victims of identity theft can face issues such as lost job opportunities, problems with securing a loan, harassment from debt collectors, or even possible arrest for crimes committed by the identity thief. To avoid these issues the LegalShield Identity Theft Plan equips you with the information and expertise you need to help prevent theft and resolve issues related to identity theft.

Arm yourself and your spouse.

To ensure you have the best coverage possible, the LegalShield Identity Theft Plan covers you and your spouse.

Benefits include:

Credit Report and Personal Credit Score

Conveniently log in to our secure website for access to your up-to-date credit report based on data from Experian, including a detailed analysis of your personal credit score.

Continuous Monitoring with Safety Alerts

With our secure website, you can continuously monitor your Experian credit report and receive email alerts regarding any activity on your credit file.

Identity Consultation and Restoration Services

If you ever encounter or have questions about how to guard yourself against identity theft, we've retained the experts at Kroll Advisory Solutions, the world's leading consulting company in identity theft restoration, to provide the information you need to take whatever action necessary. Or if you prefer to sign a limited power of attorney, Kroll will step in and take over the restoration process for you. Restoration includes the following:

- **Seven-year fraud alert notifications will be sent to all three national credit repositories**
- **Proactive searches of local and national databases for any activity in your name**

For more information regarding LegalShield's Identity Theft Plan, visit: www.legalshield.com/info/idt



LegalShield Identity Theft Restoration

LegalShield has retained Kroll Advisory Solutions to take over your restoration process - all you have to do is sign a **Limited Power of Attorney** and forward it to Kroll to begin the process. If you prefer not to sign a Limited Power of Attorney, Kroll will assist you in taking action yourself. The items listed below are common scenarios performed during identity restoration. There may be additional areas of work performed depending on specific identity theft situations.

RESTORATION PREPARATION

| Benefit | Limited POA | No POA |
|---|-------------|--------|
| Assist in organizing details of issues | ✓ | ✓ |
| Explain fraud victim's rights | ✓ | ✓ |
| Educate you on the process and your responsibilities | ✓ | ✓ |
| Assist in gathering and completing paperwork, including police reports | ✓ | ✓ |
| Send Fraud Packet to victim with list of contact numbers (for immediate fraud alerts): <ul style="list-style-type: none"> • Equifax Fraud Center • Experian Fraud Center • TransUnion Fraud Center • Federal Trade Commission • Social Security Administration • United States Postal Service | ✓ | ✓ |
| Issue Fraud Alert to all three credit repositories | ✓ | ✓ |
| Provide fraud victim assistance material | ✓ | ✓ |
| Assist you with questions as you work through the process | ✓ | ✓ |

RESTORATION PROCESS

Within 24 hours of receiving the signed Limited Power of Attorney, we will:

| Benefit | Limited POA | No POA |
|---|-------------|--------|
| Issue fraud alert to Social Security Administration (SSA) | ✓ | |
| Issue Fraud Alert to Federal Trade Commission (FTC) | ✓ | |
| Issue Fraud Alert to U.S. Postal Service (USPS) | ✓ | |

After receiving both signed Limited Power of Attorney and tri-merged credit report, we will:

| Benefit | Limited POA | No POA |
|---|-------------|--------|
| Issue Fraud Victim statements and work with all three national repositories (Experian, TransUnion, Equifax) to restore credit accuracy | ✓ | |
| Review credit history with you and verify if fraud includes items like: <ul style="list-style-type: none"> • Public Records (Liens, judgments, bankruptcies) • Credit Accounts (New and/or derogatory) • Address • Prior employment | ✓ | ✓ |
| Issue Fraud Alert to and work with affected financial institutions and credit card companies | ✓ | |

WHENEVER A FRAUD ISSUE WARRANTS

| Benefit | Limited POA | No POA |
|---|-------------|--------|
| Determine if creditors extended credit due to misuse of your identifying information | ✓ | |
| Confirm creditor contact information | ✓ | |
| Contact creditors and collection agencies to dispute all fraudulent accounts | ✓ | |
| Notify and work with the collection agencies of creditors holding fraudulent accounts | ✓ | |
| Turn over any current accounts to fraud, requesting affidavits of documentation forwarded to you | ✓ | |
| Search Criminal Data in your country of residence to look for criminal activity being committed in your name | ✓ | |
| Search US Criminal Records indicator to search a wide variety of national criminal databases | ✓ | |
| Search Department of Motor Vehicles records in your state | ✓ | |
| Perform a Social Security trace to look for additional addresses that may be attached to your name | ✓ | |
| Perform a search to verify if you have been submitted to Social Security Administration as dead for insurance fraud or other reasons | ✓ | |
| Request a check clearinghouse file disclosure to determine if you have been submitted as having been involved in fraudulent banking activities | ✓ | |
| Assist you in working with law enforcement personnel | ✓ | |
| Use licensed attorneys where appropriate to perform these duties | ✓ | |
| Offer additional assistance we can reasonably provide based on your issue | ✓ | ✓ |
| Provide a list of attorneys who may be able to help you with legal issues—any subsequent relationship is exclusively between you and the attorney | ✓ | ✓ |

CASE CLOSING PROCESS

| Benefit | Limited POA | No POA |
|---|-------------|--------|
| Provide a tri-merged credit bureau report follow up 120 days after resolution of your identity theft issues | ✓ | |
| Update member | ✓ | |
| Continue restoration until complete | ✓ | |
| Responsibility for Kroll's Fraud Solutions Practice will cease when Kroll receives verification from you that the issue is resolved | ✓ | ✓ |

EXCLUSIONS:

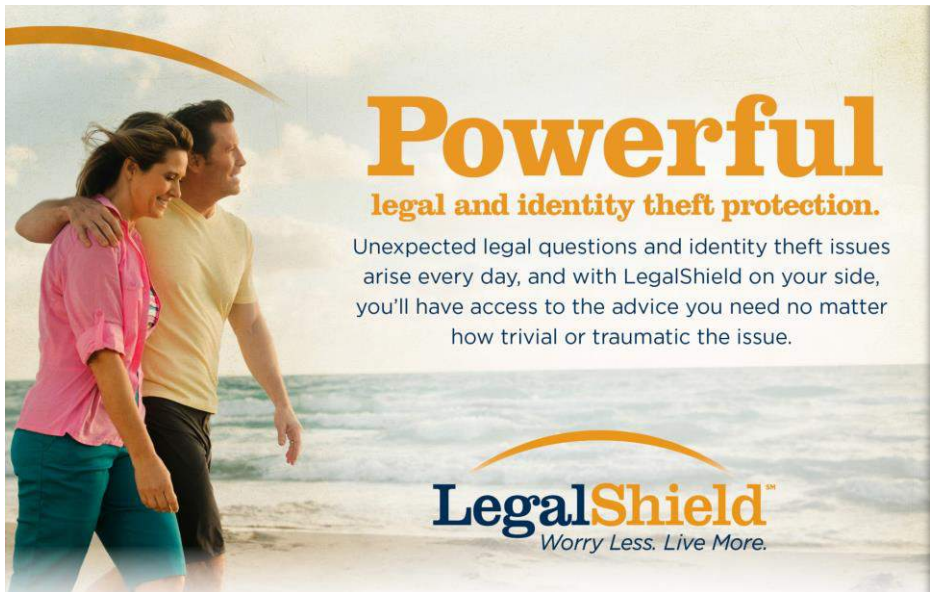
Legal Remedy - Any stolen identity event where the victim is unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences. **Dishonest Acts** - Any dishonest, criminal, malicious or fraudulent acts, if the member(s) who suffered the fraud personally participated in, directed or had knowledge of such acts. **Financial Loss** - Membership services do not cover any financial losses attributed to the stolen identity event, including, but not limited to money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or direct. **Pre-existing Stolen Identity Event Limitations** - If either the victim had knowledge of, or reasonably should have had knowledge of, the pre-existing stolen identity event based on information provided to them prior to enrollment in the Identity Theft Plan program, such an event or the consequences caused by it are not covered. **Business** - A covered stolen identity event does not include the theft or unauthorized or illegal use of a business name, DBA or any other method of identifying business activity.

Identity theft services provided by Kroll, Inc., the world's leading risk consulting company with almost 40 years of experience in security and risk mitigation.

Marketed by: Pre-Paid Legal Services, Inc. and subsidiaries, Pre-Paid Legal CasualtySM, Inc.; Pre-Paid Legal Access, Inc.; In FL: Pre-Paid Legal Services, Inc. of Florida; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation.

SHEET.BRKRIDT 53872 (08/12) ©2012 LegalShieldSM, Ada, OK

TOP FIVE... EVERYTHING YOU NEED TO KNOW ABOUT WILLS



Powerful

legal and identity theft protection.

Unexpected legal questions and identity theft issues arise every day, and with LegalShield on your side, you'll have access to the advice you need no matter how trivial or traumatic the issue.

LegalShield
Worry Less. Live More.

Why You Absolutely Need A Will

In a nutshell, a last will and testament ensures that your wishes are honored. These include life-impacting decisions about who receives your property and who raises your young children. Most people don't realize that without a last will, the government will make these critical decisions for you. Your surviving family may be stuck picking up the tab for the attorney and the probate taxes. Here are the top reasons to create a last will as soon as possible.



1. You can give instruction on how and WHO raises your children.
2. You can ensure your property goes to the people you love.
3. You can protect your surviving family from costly attorney's fees.
4. You can reduce or eliminate government probate taxes.
5. You can prevent unnecessary confusion and costly family debates.

So now that you're convinced, how do you create a last will and document?

A LegalShield membership costs less than \$20 per month and gives you unlimited access to top-rated attorneys for all your legal issues. Your membership includes a complete will package, for you and your spouse, prepared by an attorney. Simply answer a series of straightforward questions and your law firm will professionally prepare your documents for your review and or revisions. Once you agree to the final documents, your attorney will assist you with simple instructions for executing your will. LegalShield is an easy and affordable solution for a lifetime of peace of mind.

Five Common But Misguided Excuses For Not Creating A Will

- Unaware Of The Consequences Of Not Having A Will
 - Belief That It Takes Too Much Effort To Create A Will
 - Getting A Will Prepared Is Too Expensive
 - It's Too Complicated – Or Don't Know Where To Start
 - Misbelief That Only Older Wealthy People Need Wills
- Getting Your Wills Prepared With LegalShield Is Easy and Affordable!
- Visit WWW.MYSHIELDPREVIEW.COM To Learn More.

5 Famous People Who Did Not Have A Will

1. Jimmy Hendrix
2. Sonny Bono
3. Pablo Picasso
4. Michael Jackson
5. Abraham Lincoln

And 70 % of All Americans

Contact Your HR Benefits
Coordinator or Talk With
Your LegalShield
Representative Today:

Scott Brooks

803-487-0030

www.myshieldpreview.com

Will Questionnaire





PLEASE PRINT

es • tate n. Everything that you own at your passing after payment of debts and taxes. You will make decisions regarding the percentage share of your estate that you wish to give to your beneficiaries. And if you wish, you may leave specific items of property (car, investments, heirlooms, etc.) or sums of money to your beneficiaries.

will n. A document which provides who is to receive your property, who will administer your estate, who will serve as guardian of your children, if applicable, and other provisions.

peace of mind n. The wonderful feeling you get as a LegalShield member after having your Will prepared by a qualified law firm at a reasonable price.

FOR YOUR INFORMATION

MEMBER AND SPOUSE FILLING OUT A SEPARATE FORM

In order to meet each person's unique needs, you must each fill out a Will Questionnaire

Get Started!

- | | | | | | |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|

WHAT YOU'LL NEED TO FILL THIS OUT:

- Copy of your **Prenuptial Agreement** (if applicable)
- **Names** and **birth dates** of your **children** and **grandchildren** (if applicable)
- The **name and contact information** of the person you've chosen to be **guardian of your child(ren)**, the **trustee(s)** of their estate, and **your personal representative/executor**
- To best serve you in completing your Will for **estate tax purposes**, you'll be asked to provide the approximate **dollar amount** of such items as: your home, other real estate, bank accounts, vehicles, retirement plans, life insurance policies, and debts such as mortgages, loans, medical or others over \$5,000.

HELPFUL INFORMATION BEFORE YOU GET STARTED!

- This Will Questionnaire is NOT your Will. It will help your Provider Law Firm prepare your Will. All questions applicable to you MUST be completed in their entirety in order to have your Will prepared.
- If you need more space to answer a question, attach a separate sheet and indicate the question number to which it pertains.
- If you have questions while filling out this form, don't hesitate to call your Provider Law Firm at the number on your membership card.
- If you need the number to your firm, call Customer Care at 1-800-654-7757 (7 am - 7 pm, Mon-Fri, Central Time).

1) Full name (first, middle, last) _____

All other names by which you have been known: _____

Membership Number _____

Age _____ Date of Birth (DOB) _____ Sex Male Female

Are you a US citizen?* Y N If no, country of citizenship _____

2) Current residence

Street address _____ City _____

County or Parish _____ ST _____ ZIP _____

Home Phone _____ Work Phone _____

3) If you are married, your spouse's full name (first, middle, last, maiden) _____

DOB _____

Date of marriage _____ Place of marriage _____

Are you currently living with your present spouse? Y N

4) Do you and your spouse have a Prenuptial Agreement which identifies and disposes of separate spousal property? Y N N/A
If yes, attach copy with any filing data.

* Non-citizen estate taxation varies from taxation for US citizens.

5) If either you or your spouse has been divorced, please answer the following. If not applicable, please go to question #6.

Date of marriage _____

Date of divorce judgment _____

Court rendering judgment _____

Date of spouse's death (if applicable) _____

6) Have you or your spouse created any trusts or made gifts through trusts to others? If yes, describe and include a copy. If not applicable, go to question #7.

7) Do you or your spouse expect any inheritance? If yes, state from whom and how much. If not applicable, please go to question #8.

8) If you have children, including adopted children, state the following for each child. If you do not have children, please go to question #15.

| Full name | Son/Daughter | Date of birth | Child of current marriage? (Y/N) |
|-----------|--------------|---------------|----------------------------------|
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |

9) a. Deceased biological or legally adopted children if applicable.

| Full name | Son/Daughter | Date of death |
|-----------|--------------|---------------|
| | | |

b. Deceased child's living children if applicable:

| Full name | Son/Daughter | Date of birth | Parent's Name |
|-----------|--------------|---------------|---------------|
| | | | |
| | | | |

10) If you have stepchildren, do you want them treated the same as your natural born or legally adopted children in your Will? Y N N/A
If yes, state the following for each:

| Full name | Male/Female | Date of birth | Parent's Name |
|-----------|-------------|---------------|---------------|
| | | | |
| | | | |

11) If you have grandchildren, state the following for each. If not, go to question #12.

| Full name | Parent's Name | Grandson / Granddaughter | DOB | Living? (Y/N) |
|-----------|---------------|--------------------------|-----|---------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

FOR YOUR INFORMATION

A great deal of personal information is requested in your Will Questionnaire. Without all of the information requested, your Provider Law Firm can't ensure your wishes will occur or that the most comprehensive estate planning options have been advised. All information you provide them will remain strictly confidential.



Dear LegalShield,
I'm writing to thank you for your firm's excellent preparation of my Last Will and Testament. [My lawyer] has been very professional, knowledgeable, and responsive to my calls and questions. Due to his excellent service, I am pleased to continue using LegalShield and to recommend it to friends, family, and business associates.
Sincerely,
Florida Member



guard • i • an n.

A person lawfully invested with the power, and charged with the duty, of taking care of the person who is incapable of doing so because of age or other incapacity. Certain states do not allow anyone other than a biological parent to be appointed as guardian of minor children in the event of one parent's death. Please call your Provider Law Firm for instructions for your state.

Note to Louisiana residents: Although the provision in a Will providing for a guardian of minor children is not binding in your state, it is highly persuasive in a proceeding for the appointment of a guardian and should be included in the Will of any person with minor children.

trus • tee n.

A person appointed to manage the financial affairs of the one who is legally incapable of doing so because of age or other incapacity.

joint tenants with right of survivorship n.

A single property owned by two or more persons, under one title, with equal rights to the property. At the death of one joint tenant, the property transfers to the surviving tenant.

- 12) Are any of your children or other beneficiaries mentally or physically disabled or have special needs? Y N If so, note any special provisions:

If so, are they presently receiving, or do you anticipate that they may apply for, SSI benefits in the future? Y N Note: If you leave a bequest, not left to a qualified trust, the recipient might be disqualified from SSI benefits.

- 13) If your children are under age eighteen (18), state the following for the person you wish to act as their **guardian** (custodian) in the event of your death or in case of the joint death of you and your spouse (if married). **You should obtain the consent of that person(s) before executing your will.**

If you do not have any minor children, please go to question #15.

Name(s) _____

Address _____

Relationship _____

If at the time of your death the person(s) named above is/are unwilling to serve as guardian (custodian), please list an alternate:

Name(s) _____

Address _____

Relationship _____

- 14) Do you want the appointed guardian also to be the **trustee** (conservator) of any assets inherited by the minor children? Y N

At what age would you like your children to take control from the trustee of any inherited assets? (Must be at least 18 years old.) _____ years old

If no, please list the person or entity you wish to act as their financial custodian. You should obtain the consent of that person or entity before executing your Will.

Name(s) _____

Address _____

Relationship _____

Please list an alternate in case this person is unwilling or unable to serve:

Name(s) _____

Address _____

Relationship _____

Halfway Point

15) Indicate how you want your assets to pass when you die.

Please check the ONE option you prefer:

Option A I want my assets to pass to my spouse and children as follows:

- To my spouse, if surviving.
- If my spouse predeceases me, my assets will be divided in equal shares to my children.
- If any of my children predecease me, that child's share shall be distributed to his or her children in equal shares.
- In the event my spouse and all of my children and descendants fail to survive me, I want my assets to be distributed as follows:

Option B I am unmarried with children and want my assets to pass as follows:

- In equal shares to my children.
- If one or more of my children predeceases me, that child's share in my estate is distributed to his or her children in equal shares.
- In the event all my children and descendants fail to survive me, I want my assets to be distributed as follows:

Option C None of the above. I want my assets to pass as follows:

FOR YOUR INFORMATION

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

If you own property jointly with another person as "joint tenants with right of survivorship," your interest in that property will pass to the survivor upon your death. It will not pass according to the terms of your Will. If you own property jointly with another person without right of survivorship, your interest in that property will pass according to the provisions in your Will.

Note: Idaho and Louisiana residents, contact your Provider Law Firm for information particular to your state.

FOR YOUR INFORMATION

BENEFICIARY DESIGNATIONS

You should know that decisions you have already made regarding title to property will determine distribution of that property in the future.

Will provisions cannot alter those decisions. A beneficiary designation is a binding contractual obligation and a Will provision will not alter that designation.

Beneficiary designations in life insurance policies, retirement plans, annuities, bank accounts with a named "Due on Death" (DOD) beneficiary, etc., will determine who receives those moneys upon your death, not your Will.

FOR YOUR INFORMATION

MORTGAGED PROPERTY

- If you leave to a named beneficiary real/immovable property which is mortgaged, that property will generally pass under your Will to the beneficiary subject to the debt secured by the mortgage.
- If you wish to leave the property free and clear of the mortgage debt, you must include a provision in your Will directing the debt to be paid from the other assets of your estate, provided sufficient assets are available.

Note: Louisiana residents, contact your Provider Law Firm for information particular to your state.

health care po • wer of at • tor • ney n.

A legal document appointing a person the authority to make health care decisions on another person's behalf.

phy • si • cians di • rec • tive n.
(also living will)

A legal document containing instructions for physicians regarding your life-support preferences.

ex • ec • u • tor n.

(also personal representative)
The person appointed in a Will by the testator (person making the Will) to carry out the terms of the Will.

fi • du • ci • ar • y bond n.

A type of surety bond required by the court to be filed by executors, guardians, etc., to ensure proper performance of their duties as an executor. Typically waived, especially when a spouse or family member is appointed executor.

FOR YOUR INFORMATION

FUNERAL ARRANGEMENTS

Rather than including your funeral wishes in your Will, which often isn't read until after your funeral, it's best to make your wishes known to loved ones in writing prior to your death.

16) Do you wish to disinherit any children or grandchildren? If so list their names here. If not applicable, please go to question #17.

Note: In certain states it is not possible to completely disinherit a spouse or minor child. Please contact your Provider Law Firm for more information.

17) Execution of a Will is the best way to determine how your property will be distributed. However, it cannot address important issues regarding health care decisions. Your Provider Law Firm will prepare a **Health Care Power of Attorney** and **Physician's Directive*** at no additional charge if prepared with your Will. * In Alabama, an Advance Directive for Health Care
Who would you like to serve as your representative responsible for making sure your health care wishes are carried out?

Full name _____

Address _____

Phone Number _____
Please list an alternate in case this person is unwilling or unable to serve:

Full name _____

Address _____

Phone Number _____
Please indicate your wishes by checking one box below:

- I want this person to be able to act on my behalf immediately.
- I want this person to be able to act on my behalf only upon certification by a doctor that I am no longer able to make decisions and act for myself.

18) If married and your spouse is still alive, do you want your spouse to serve as your **personal representative/executor**? Y N

* Louisiana & Missouri residents, see back cover.

Please list an alternate below. If not married or you wish to appoint someone other than your spouse, please indicate below.

Note: If you wish to name a non-U.S. resident, please contact your Provider Firm.

Full name _____

Address _____

Please list an alternate in case this person is unwilling or unable to serve:

Full name _____

Address _____

Do you wish to waive the **fiduciary bond** requirement? Y N

19) Many people make special provisions for family heirlooms, jewelry, or other items of special value to be distributed to friends or relatives. If you have such property and would like to leave it to a specific person, please complete the following. Note: In question #15 you indicated how you would like your assets to pass. Please fill out question #19 ONLY if you desire items with specific or sentimental value be left to a specific person. (Include a separate sheet of paper if necessary.)

| Item | Special Identifying Features | Recipient |
|------|------------------------------|-----------|
|------|------------------------------|-----------|

20) List the estimated value of your assets as of today's date. Include the dollar amount in the appropriate column(s).

| ASSETS | VALUE | | | |
|---|-------------------|--------------------------|------------------------|--------------------------|
| | Individual Assets | Spouse's Separate Assets | Joint/Community Assets | Joint Assets/ Non-Spouse |
| a. Home | | | | |
| b. Other real estate* | | | | |
| c. Checking, savings, or credit union accounts & certificates | | | | |
| 1. | | | | |
| 2. | | | | |
| d. Automobiles & Other Vehicles | | | | |
| e. Stocks, Mutual funds & other investments | | | | |
| f. Interest in a business | | | | |
| g. Qualified retirement plans (e.g. 401k plan) | | | | |
| h. Life Insurance Policies | | | | |
| i. Miscellaneous | | | | |
| TOTALS | | | | |

* Indicate whether in state or out of state.

21) List your estimated debt in each category as applicable. Include the dollar amount in the appropriate column(s).

| DEBTS | Individual Debts | Spouse's Separate Debts | Joint/Community Debts | Joint Debts/ Non-Spouse |
|---------------------------------|------------------|-------------------------|-----------------------|-------------------------|
| a. Mortgages on home, car, etc. | | | | |
| b. Signature Loan at Bank | | | | |
| c. Medical or other expenses | | | | |
| d. Other debts over \$5,000 | | | | |
| TOTALS | | | | |

Confirmation of information and instructions:

I confirm the information provided by me in this form is complete and accurate and that the instructions I have provided reflect my wishes.

Signature _____ Print name _____

Date _____ Phone number to call if questions _____

You have now completed your Will Questionnaire! Please see instructions on the next page for final steps on how to get your Will prepared.

FOR YOUR INFORMATION

FEDERAL ESTATE TAXES

If you have a taxable estate with a market value in excess of:

- \$1,500,000 in 2004 and 2005
 - \$2,000,000 in 2006, 2007 & 2008
- or
- \$3,500,000 in 2009

at the time of your death, your estate may be subject to estate tax at your death or later at the death of your spouse.

Your taxable estate may include all life insurance on your life and all joint tenancy property. Tax laws are constantly changing. If your taxable estate is larger than \$1,000,000 you should consult with your Provider Law Firm regarding advanced tax planning tools available at a discounted rate.

FOR YOUR INFORMATION

STATE INHERITANCE TAXES

Your estate could be subject to state inheritance tax even if it isn't subject to federal taxation. Please ask your Provider Law Firm for further clarification.

prob • bate n.

The judicial determination of the validity of a Will.

FOR YOUR INFORMATION

PROBATE

Many people think that if their loved one had a Will prepared, they will be able to avoid the probate process. This is not necessarily the case. Please ask your Provider Law Firm for details about your state.

Your LegalShield Plan Will Questionnaire

To have your Will prepared:

1 After completing the Will Questionnaire, mail it to your Provider Law Firm.

If you need to include additional information to this questionnaire, please include a separate sheet of paper. Your membership guide contains a preaddressed envelope for mailing your questionnaire to your Provider Law Firm.¹ If you need your Provider Law Firm's address, please call their number on your membership card, or call Customer Care toll-free at 1-800-654-7757. Use one stamp for each Will Questionnaire you send in.

They will prepare your Last Will & Testament based on the confidential information you provide in your Will Questionnaire. If they need additional information from you while completing your Will, they'll call you.

2 Your Provider Law Firm should mail you your completed Will within ten (10) business days of when they receive your completed Will Questionnaire.

You'll also receive instructions from your Provider Law Firm on how to have your Will finalized.

3 Safeguard your Will and make a copy for your executor.

Store your Will in a safe place with other important legal documents. Please remember that you—not your Provider Law Firm—are responsible for the safekeeping of your Will.

¹North Dakota Residents: please mail your completed questionnaires(s) to: Pre-Paid Legal Services, Inc., PO Box 2307, Ada, OK 74820

* Louisiana & Missouri Residents: Under law, the Personal Representative serves with Court supervision. Certain actions can be taken by your Personal Representative only after obtaining Court approval, including the sale or transfer of any real estate which is part of your estate. However, you can waive certain Court supervision by electing "Independent Administration" of your estate. By electing "Independent Administration" the expenses associated with probate administration may be lessened. However, because there is less Court supervision, there is a greater chance of dishonesty by the Personal Representative and they must secure the service of an attorney on legal questions arising in connection with the administration of the estate.

Do you wish to elect "Independent Administration" for your estate? Y N

Contracts issued by:

Pre-Paid Legal Services, Inc., and subsidiaries:

Pre-Paid Legal CasualtySM, Inc.

In FL: Pre-Paid Legal Services, Inc., of Florida

In VA: Legal Service Plans of Virginia, Inc.

Toll Free: 800.654.7757