



# Life Stages



Addressing Your Legal Needs  
at Every Stage of Life

**Primerica Legal Protection Program**  
Offered through LegalShield

# Take Life One Step at a Time

There are key events in life when having a law firm in your corner is more than just a good idea. Throughout these specific life stages, we all encounter situations that call for an attorney that is knowledgeable in different areas of law. From getting married to preparing for the end of life, you can rest easier knowing your legal rights are protected no matter what stage of life you're in.

By providing affordable access to an attorney, LegalShield has you covered for life's biggest occasions.\*

## Life Stages



\*Services and benefits may vary and not all plan benefits are available in all states. See plan details for specific terms, coverage, amounts, conditions, and exclusions.

# Life Stage: Getting Married

Marriage is one of the most beautiful bonds two people can share, but it is important to remember that it is also a legally binding contract. And as is the case with any contract, it is critical that you consult with a lawyer throughout the process. This is an exciting time in your life, and you and your spouse should be free to begin your married life without any distractions. Before you say, "I do," it's best to let a knowledgeable law firm take care of the legal needs so you can simply focus on your wedding.

Our legal plan was created to provide peace of mind and help remove the confusion of legal matters. When planning a wedding, you should not have to work to interpret (or worse yet, enforce) agreements, contracts, purchase orders, etc. Leave that to a LegalShield Provider Law Firm as you embark on this joyful journey.

## Top Legal Needs Associated with Marriage

Prenuptial Agreement	Name Change	Will Preparation	Child Custody/Child Support
Average Cost: \$1,500	Average Cost: \$900	Average Cost: \$2,000	Average Cost: \$4,000
<b>Total Cost: \$8,400   12 Mo. Primerica Legal Protection Program Membership: \$336   Savings: \$8,064</b>			

Amounts based on LegalShield Provider Law Firm average rates. Exact costs are determined by law firms. Savings are based on Primerica Legal Protection Program membership fee of \$336 per year.



## Carl and Alison

As Carl and Alison plan their upcoming wedding and talk to various vendors, they come to the realization that they are likely going to end up spending thousands of dollars on their ceremony and festivities. They quickly discover that they will also need to enter into a growing number of contractually binding agreements with vendors such as the wedding planner, DJ, caterer, florist, and more. Having a LegalShield attorney that they can consult throughout the entire process helps ease their minds and protect their expenses.



# Life Stage: Financial Decisions

Purchasing a new home is one of the biggest investments you will make in your life. The decisions made when buying a home can have lasting consequences, yet most adults go through this process on their own. Buying a home is expensive and many people simply don't think they can budget a lawyer on top of the investment of becoming a homeowner. Fortunately, LegalShield provides an affordable solution.

A legal plan can help you through the ins and outs of buying a home (and also leasing one). You can rest easier knowing that an attorney is available for consultation and to help review contracts or write letters on your behalf. Should the other party not hold up their end of the contract, your attorney can send a letter on your behalf.

## Top Legal Needs Associated with Financial Decisions

General Legal Consultation

Average Cost: \$300/h

General Contract Review

Average Cost: \$750/h

Prepare Purchase/Selling Agreement

Average Cost: \$500/h

**Total Cost: \$1,550 | 12 Mo. Primerica Legal Protection Program Membership: \$336 | Savings: \$1,214**

Amounts based on LegalShield Provider Law Firm average rates. Exact costs are determined by law firms. Savings are based on Primerica Legal Protection Program membership fee of \$336 per year.



FINANCIAL DECISIONS

Life Stage



## Patty

Like many families, Patty is in the process of renting her first home with her husband before they commit to buying their dream home. Having a lawyer review the lease documents could potentially save the couple thousands while they search for a home to purchase. And when they are eventually ready to invest in buying a home, the same legal guidance can further keep costs down – empowering Patty and her husband to go through the process with more confidence and less stress.



# Life Stage: Family Additions

Welcoming a new child to your family is one of life's most joyous and exciting events. But it can also be stressful. Regardless of whether he or she is your biological child or adopted, you are bringing a new human being into your life who requires love, care and planning. And protecting your loved ones from the unknown can be demanding and costly. While overwhelmed with joy over your new child, you might not have stopped to think about the legal considerations that come with adding a new member to your family.

A LegalShield Provider Attorney can help you navigate your legal needs, giving you more peace of mind and time to enjoy the newest addition to your household. LegalShield backs you with a dedicated law firm to help protect your family with consultation on personal legal matters.

## Top Legal Needs Associated with Family Additions

Will Preparation

Average Cost: \$2,000

Power of Attorney Preparation

Average Cost: \$280

Uncontested Adoption Representation

Average Cost: \$1,800

**Total Cost: \$4,080 | 12 Mo. Primerica Legal Protection Program Membership: \$336 | Savings: \$3,744**

Amounts based on LegalShield Provider Law Firm average rates. Exact costs are determined by law firms. Savings are based on Primerica Legal Protection Program membership fee of \$336 per year.



FAMILY ADDITIONS

Life Stages



## Michael

Following the very time-consuming and stressful process of adoption, Michael, along with his wife and their 3-year-old son, finally welcomed baby Alice into their family. Adding a baby to the family is a time of joy and cheer, but responsible parents also need to take the proper legal steps to care for their kids. Completing or updating a Will is essential for new parents and a provider law firm is there to help. For Michael, preparing a Will isn't just about taking care of his assets, it's also about making sure his children are cared for should the unthinkable happen.



# Life Stage: Living with Teenagers

During the teenage years, your child begins to gain more independence and is slowly exposed to new legal matters that weren't a concern when they were younger. Simply coming of driving age and getting behind the wheel greatly increases their responsibility and opens them up to further legal problems. Teens also tend to spend more time on the internet, and social media is a powerful tool that can follow them throughout their life. Don't let an ill-advised social post or cyberbullying set back your family.

A LegalShield law firm can help mitigate the impact of your family's legal matters. An attorney is available to let you know what legal actions you can take if your child is being bullied, or to review agreements that may affect your child such as car purchases, cell phones and student housing. And if your teenager has a traffic-related matter, such as a citation or personal injuries resulting from an automobile accident, you can contact your LegalShield Provider Law Firm for assistance.

Top Legal Needs Associated with Teenagers		
Representation in Traffic Matter	Review Agreements (car purchases, cell phones and student housing contracts)	General Legal Consultation
Average Cost: \$700	Average Cost: \$280	Average Cost: \$300/h
<b>Total Cost: \$1,280   12 Mo. Primerica Legal Protection Program Membership: \$336   Savings: \$944</b>		

Amounts based on LegalShield Provider Law Firm average rates. Exact costs are determined by law firms. Savings are based on Primerica Legal Protection Program membership fee of \$336 per year.



## Jim

After obtaining his driver's license, Jim's seventeen-year-old son, Shawn, recently began driving to school by himself. While late to class one morning, Shawn was caught speeding through a school zone and was issued a citation – which can be a costly legal matter. Thanks to our legal plan, Jim easily used the LegalShield app to take a picture of the ticket and send directly to a LegalShield Provider Law Firm for review. The provider attorney even attended traffic court to help reduce the number of points on Shawn's license.



# Life Stage: Elder Care/End of Life

Many don't want to think about end of life needs because death can be an unpleasant topic. As a result, it's common for adults to avoid preparing for when they're gone. Not having a Will at your passing can impose an additional burden on your family, and the state may decide how to handle your assets. Anyone with people they love and cherished possessions should have a Will.

Our legal plans give you access to a law firm to help create, update or review your Will. You can do much more than simply stipulate who gets what. Parents can provide for their children and decide how they want them cared for when they are gone. Don't leave the burden of distributing your assets up to the ones you love – or the state.

Top Legal Needs Associated with Elder Care/End of Life		
Will Preparation	Power of Attorney Preparation	General Document Review
Average Cost: \$2,000	Average Cost: \$280	Average Cost: \$750
<b>Total Cost: \$3,030   12 Mo. Primerica Legal Protection Program Membership: \$336   Savings: 2,694</b>		

Amounts based on LegalShield Provider Law Firm average rates. Exact costs are determined by law firms. Savings are based on Primerica Legal Protection Program membership fee of \$336 per year.



## Frank

When Frank's father passed without having a Last Will and Testament, his family was left with disagreements related to the estate. Wanting to spare his children from a similar ordeal, Frank created a Will after starting a family of his own. Later in life, Frank discovered LegalShield and uses his membership to keep his Will up-to-date. Using the LegalShield mobile app, he easily initiates the process to make yearly updates as needed to his Will for big life changes such as divorce, remarriage, birth or adoption of a new grandchild, and new assets.



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