

TAX HOTLINE

In addition to all of the free and reduced fee legal services of your Personal Legal Defender® plan, you are also entitled to the Tax Hotline service. With access to Tax Hotline, you can obtain:

TAX ADVICE - Unlimited telephone advice on federal tax matters with an experienced staff of tax experts.

REVIEW of last year's tax return.

RESEARCH into complex tax matters.

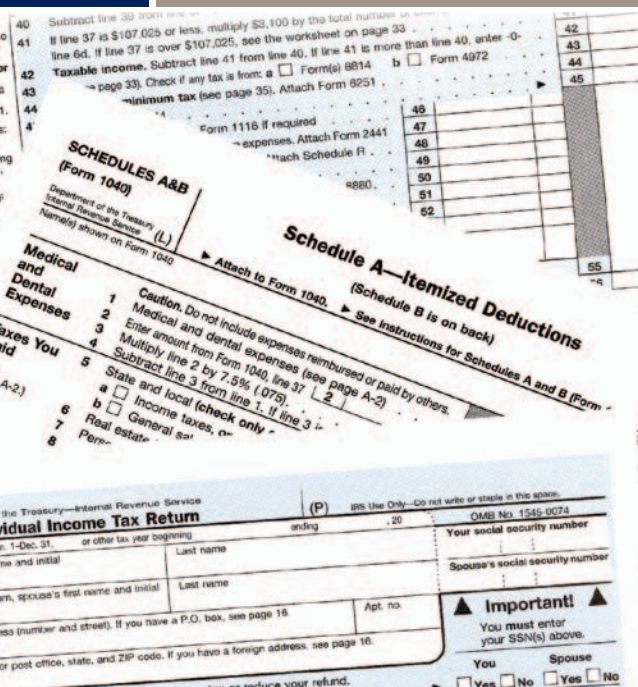
WEBSITE with information to aid in tax planning.

TAX TIPS for sole proprietors.

A staff of tax experts including CPAs, enrolled agents, former auditors and tax attorneys are on call to help you with your tax questions.

DID YOU KNOW?

- Approximately 70% of American households experienced a legal issue in the past year.
- Less than half of American adults have a Will prepared.
- More than half of all consumers who need a lawyer do not hire one most often because of the expense.



OUR GUARANTEE

We are dedicated to bringing experienced legal talent within reach of the average American who might not ordinarily have affordable access to such professional services.

You may use this program during the 30-day money-back guarantee period. If you are not completely satisfied, just send back your membership kit within the first 30 days and you will receive a full and complete refund of your membership fee.

1.800.222.3035

Not available in all states. Coverage may vary. Certain limitations and exclusions apply.

Caldwell **LEGAL**
Since 1967

P.O. Box 245778
Sacramento, CA 95824-5778
www.caldwell-legal.com



PERSONAL LEGAL DEFENDER
FAMILY PLAN

Caldwell **LEGAL**
Since 1967

WE'RE CALDWELL LEGAL AND WE'RE HERE FOR YOU.

Have you ever thought about how great it would be to have a lawyer in the family? With Caldwell Legal, your family lawyer is only a phone call away. Because you can never predict what situations will arise from day to day, you can't afford not to take advantage of a legal plan that provides quality legal assistance in so many different areas of the law.

Choosing Caldwell Legal as your legal service provider is the first step in ensuring that your family is protected. You, your spouse and your children up to age 19 (or 23 if a full-time student) are welcome to take advantage of our outstanding array of benefits - all designed to serve and protect you. Your legal plan will not only provide you with access to a local lawyer in your home state, but also to a panel of attorneys located across the US.

PERSONAL LEGAL DEFENDER® FAMILY PLAN



EXPERIENCE

SIMPLICITY

INTEGRITY



FREE SERVICES

UNLIMITED TELEPHONE ADVICE AND CONSULTATION for simple personal legal matters.

NECESSARY LETTERS written on your behalf for simple personal legal matters.

NECESSARY TELEPHONE CALLS made on your behalf for simple personal legal matters.

A WILL OF YOUR OWN. Simple Will preparation and yearly updates. This feature alone more than offsets the price of your legal service plan. Take care of your family by having a Will drafted which reflects your desires and directions.

WILL REPOSITORY. A safe place to keep your Will.

CONTRACT & DOCUMENT REVIEW. For simple personal legal matters. Six pages per document, no limit to the number of documents. Contracts, leases, etc.

AGENCY REFERRALS. Your attorney can assist you in reaching a solution by directing you to the appropriate private or government agency.

ARCHIVES. A powerful handbook to organize vital records and give you necessary information on estate planning, probate, etc.

REDUCED FEE SERVICES

REDUCED RATES FOR MANY COMPLICATED LEGAL MATTERS. \$125 per hour.

ADDITIONAL SIMPLE WILLS for eligible dependents, \$25 each.

REVOCABLE LIVING TRUST. A discounted price on quality trust work.

PROBATE. 25% reduction off the statutory fee.

PATENTS, TRADEMARKS & COPYRIGHTS. Protect your great idea.

25% REDUCTION off the attorney's usual and customary fee for matters involving three or more days of court or hearing time, flat fee services, or for highly specialized areas of the law such as Tax Law, Elder Law, Antitrust Law, etc. Availability basis only.

DO YOU OWN YOUR OWN BUSINESS?

If you own a small business (less than fifty employees), consider our **Business Protector®** plan. The Business Protector® plan provides legal assistance and counsel for your business needs. It's like having a lawyer on staff for a fraction of the cost. It also provides the benefits of our Personal Legal Defender® plan for the business owner and their family. Call 800.222.3035 or visit www.caldwell-legal.com for more information.