



HOME BUSINESS SUPPLEMENT

The Home Business Supplement gives the Member certain business services plus the personal services that are in the Contract. For this Supplement, "**Member**" refers to the Member or Member's spouse as defined in the General Provisions of the attached Contract. These Services are only for matters arising in the state of the Member's main residence.

"Home Business" is a non-public entity or income-producing activity which is wholly-owned and operated by the Member and which has no employees other than immediate family members.

The following Services are provided by this Supplement:

A. Phone Call(s) and Legal Research. Phone calls on an unlimited number of business topics, including any topics involving the Member and which arises as a result of business matters or Home Business interests. This includes the ownership of the business, corporate entity, or any income-producing property or venture, regardless of the full-time or part-time nature of the business. Also, the Provider Law Firm may provide up to one hour of legal research about the matter if, in the opinion of the Provider Law Firm, the legal matter cannot be suitably addressed through a phone call.

B. Document Review. The Member may send in any business legal document (up to 3 per month) which impacts and/or relates to the Home Business up to 15 pages in length for the Provider Law Firm to review. This document review does not include review of a document relating to court proceedings or lawsuits.

C. Letters and Phone Calls. If in the professional opinion of the Provider Law Firm, a phone call or letter would be of further help, the Member has a right to the following: up to 6 letters or calls per year, each on a unique business matter, and with no more than one follow-up letter or call to each if a response is received by a third party.

D. Collection Letters. The Member may have 3 collection letters prepared per month by the Provider Law Firm.

E. Specialty Matters and Out-of-State Calls. Two calls per year, 30 minutes each, for out-of-state business matters or for matters in these specialty areas of law: Employment, Tax, Securities, Intellectual Property, International Law, Import/Export, Antitrust and Immigration.

F. IRS Audit Services. With this Home Business Supplement, the Member will receive IRS legal services described in the Contract under "IRS AUDIT LEGAL SERVICES" for items included on a Schedule C and Schedule E of the applicable personal federal income tax return.

PRE-PAID LEGAL CASUALTY, INC.

G. Discount. The Member will receive a 25% discount from the Provider Law Firm's corporate hourly rate for all other legal work.

GENERAL PROVISIONS & EXCLUSIONS

A. All General Provisions, services, limitations and exclusions of the Contract apply to this Supplement.

B. Because of the uniqueness and professional needs, matters related to Employment, Tax, Securities, Intellectual Property, International Law, Import/Export, Antitrust and Immigration are excluded except as outlined in E. Specialty Matters and Out-of-State Calls.

C. The Services through this Home Business Supplement, except for those provided in E. Specialty Matters and Out-of-State Calls, are limited to the state of the Member's main residence.

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