

Making Life Easier

What To Look For In A Legal Benefits Plan

(NAPSA)—It may come as a surprise to some, but 57 million full-time working Americans experienced at least one significant legal event in the past 12 months, and nearly half faced their legal issues and challenges without professional help, according to a national study.

The Legal Needs Of American Families Study found that even for serious issues such as an IRS audit, an arrest for drunk driving, identity theft or buying a home, many Americans did not seek professional legal advice or counsel.

Most Americans don't have any form of a legal protection plan to make getting qualified legal help easy and affordable—and two-thirds have never even heard of the idea. A legal protection plan is a kind of insurance that guarantees you'll have legal protection when you need it, no matter how serious or trivial the issue.

What's more, for most working Americans, selecting an attorney is a random process, at best. Sixty-seven percent of respondents reported that they did not know a lawyer to call prior to needing one. The vast majority of survey respondents—92 percent—found an attorney randomly through an online search, the Yellow Pages or the like.

"Too many people believe they have to go it alone and hope for the best when it comes to dealing with all but the most serious legal issues," says Rip Mason, CEO of LegalShield. "Legal protection plans are a smart solution to the challenges that so many people encounter, such as trying to find



Nearly 90 percent of working Americans don't have any kind of legal protection plan that could make getting qualified legal help easy and affordable.

an attorney and paying high hourly rates.

"These figures point to a growing need by working Americans for easier access to affordable and qualified legal help. If legal assistance can be affordable and easy to obtain, more Americans would seek help when they need it," added Mason.

According to the study, respondents reported paying an average hourly rate of \$284, with nearly 25 percent paying in excess of \$400 per hour. Additionally, nearly 20 percent did not know their attorney's hourly rate.

When asked if they would be willing to pay \$20 per month to have unlimited access to qualified attorneys at an accomplished law firm for advice and counsel on legal issues—no matter how serious or trivial—more than 60 percent of respondents reported they would be interested in purchasing such protection.

Fortunately, there are a variety

of legal services plans available. Also, many employers offer it as a benefit—34,000 businesses offer LegalShield to their employees. Provider firms are carefully selected and the quality of service is closely monitored to maintain the highest of standards.

What To Look For

When comparing plans, consider these five criteria:

1. Does the provider have a dedicated law firm with experienced attorneys who have expertise in the areas that most affect individuals and families? Some legal services offer one-size-fits-all forms and instructions and access to an attorney costs extra.

2. What services are included? Look for advice and counsel, document preparation and review, phone calls and letters on your behalf, and trial time allotment. Also, consider the categories of law that are covered.

3. Is your family covered by the plan? Legal situations are not age specific, so if your teenager or spouse has a car accident, you want to be able to have the ease and peace of mind of contacting an attorney for help.

4. Are the attorneys accessible? You want to be able to call your dedicated law firm to seek advice, counsel and help whenever you need it.

5. Is the plan affordable? Does it offer a flat monthly rate? Are there add-on charges?

Learn More

For further facts about the benefits that legal protection plans can provide, visit www.legalshield.com.