

Capital Risk Advisors

Business Plan Benefits

1-50 employees \$75/Month (+\$10 one time enrollment fee)

51-99 employees \$125/Month (+\$10 one time enrollment fee)

Legal Consultation Services

Toll-Free telephone consultations with your Provider Lawyer.

When you aren't sure of a legal procedure, you won't have to worry about the cost of consulting a lawyer. Call your Provider Law Firm when you have a question about such legal aspects of your business as:

- Employee hiring
- Equipment leases
- Joint ventures
- Bankruptcy
- Verbal contracts
- Incorporation
- Intellectual property
- Small claims
- Partnership
- Landlord/tenant issues
- Hiring/termination
- City zoning
- Vendor problems
- Bad check recovery
- Customer complaints
- Workers' Compensation
- Creditor harassment
- Disclaimer verbiage

* Additional Information & Exclusions

Legal Correspondence Services

One letter per legal subject matter each year, at no additional charge – with a copy for your file. Follow-up letters are provided at a 25% discount.

* Additional Information & Exclusions

Designated Consultations

For certain legal situations, your business is entitled to receive two telephone consultations per year arranged by your Provider Lawyer -- each consisting of up to one-half hour.

Legal matters addressed under this benefit are:

- Securities
- Patents
- Copyrights
- Anti-trust
- Immigration
- Complex tax issues
- Import/export customs matters
- Issues arising outside your state, within U.S.
- Commodities
- Trademarks
- Admiralty
- International Law

Basic Contract Review

Up to three contracts concerning separate subject matters and not part of a single related business transaction, up to 15 pages each, reviewed by your Provider Lawyer each month.

***Additional Information & Exclusions**

Executed Contract Review

One signed contract per month, up to ten pages in length, reviewed by your Provider Lawyer at no additional cost.

Document Review

Each month, your Provider Lawyer will review three business documents on separate subject matters -- up to 15 pages each -- and give you prompt advice.

*** Additional Information & Exclusions**

Debt Collection Letters

Up to 10 separate initial collection letters per month at no additional charge.

Trial Defense Services

Up to 75 hours of your Provider Lawyer's time when your business is named defendant or respondent in a covered civil action filed in court which is related to business activities. Up to 15 hours are available for pre-trial work, and the remaining 60 hours are available upon actual commencement of trial.

*** Additional Information & Exclusions**

Reduced Fee Services

Our Plan offers you litigation representation and other legal work within your business state at a 25% discount from the Provider Lawyer's corporate hourly rate.

Reduced Contingency Fee Services

Up to a 5% discount from the Provider Lawyer's standard contingency fee for contingency type cases if the Provider Lawyer agrees to accept your case on this basis. Save hundreds, even thousands, with this benefit.

GoSmallBiz.com

Small Business consultation with small business experts by fax and email. When you need help and cannot find the answer in the GoSmallBiz.com resources, you have a panel of experts to provide direction and advisement on any business issue. You'll be able to submit questions regarding such issues as:

- Tax deductions
- Financing options
- Website promotion
- Sales challenges
- Computers
- Time management
- Locating information on the Internet
- Motivating employees
- Accounting
- Management

Questions are submitted by fax and email, researched and responded to, typically, by the following business day. If your question leads our counselors to conclude that you need hands-on business advice, then you may be referred to a business specialist in your area to provide free consulting and advice.

- Content covering a wide array of business topics such as: Tax & Accounting, Sales & Marketing, Legal, Human Resources, Insurance and others
- Answers to Small Business Owner's most frequently asked questions
- Answers to specific questions previously asked by members
- Current business news
- Stock quotes
- Access to capital
- Info on starting a business
- Database of businesses available for purchase
- On-line organizational tools, such as Calendars, Address Books, Bookmarks and File Storage

Additional Information & Exclusions:

The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage. Please remember that only the plan contract can give actual terms, coverage, amounts, conditions and exclusions.

If services are required beyond the scope of covered plan benefits, additional services will be rendered at a 25% discount off your Provider Lawyer's corporate hourly rate. In some cases, a retainer fee also may be required.

Contract and Document Review: Nevada residents limited to 5 personal legal documents reviewed per year.

Legal Consultation Services: If the consultation can not be addressed by telephone with maximum of one hour further research, additional services are provided at a 25% discount from the providers standard/corporate hourly rate. Matters for which the Provider Attorney determines are raised an inordinate or unreasonable number of times without substantial change of circumstances are excluded. Also, those matters covered under Benefit III of this contract are not covered under this Benefit. Once it has been determined that the business is entitled to coverage under any other Benefit of the contract, the designated spokesperson will communicate only with the specific lawyer or attorney's handling those matters rather than utilizing coverage under this Benefit for that legal matter. This is to provide the most effective representation for the business.

Legal Correspondence Services: It is within the sole discretion of the Provider Lawyer to determine whether a letter is appropriate in a given situation. Collection letters are specifically excluded from this Benefit, but are available at a 25% discount off your Provider Lawyer's corporate hourly rate.

Trial Defense Services: This benefit does not cover defense of the following: claims or charges relating to workers compensation, inquiries or actions by a government agency, bankruptcy or alcohol, drugs, substance abuse, chemical abuse or dependency; class actions, interventions, or amicus curiae filings or class actions filed in the business is a party or potential party; pre-existing conditions, defined as those acts which give rise to a lawsuit which are alleged to have occurred prior to the business' enrollment, regardless of the filing date of the lawsuit; any claim or defense which in the opinion of Provider Attorney appears to be frivolous or groundless; garnishment, attachment or any other post judgement relief action; the Provider Lawyer will provide services in accordance with the contract up to the final point of judgement by a court of record; any claim or charge where the business has access to an insurance policy.