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Choose Pre paid legal services carefully by [Gabriela McFarland](#)

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It is not easy to choose between pre paid legal services and legal insurance plan. They both work in different ways. Depending on the plan you choose the feature can be different. Typical features are: access to a database of legal forms and documents, discounts on legal services, free legal service etc. The free legal service is usually given for simple wills or for the property deeds. It is quite usual in this field for subscribers to drop out before the year is over. Most people only take pre paid legal services when they need it; some just think that the price is too high.

Whichever type of legal services you are considering, you should carefully find out everything that the plan covers. If you think there will be no legal needs for a particular coverage in the coming year than you should not take that plan. You should be cautious when you are thinking of taking advantage of a service under a plan of your choosing. For example: you want to use the service of preparing a simple will, which is usually free. The attorney who accepts the plan can give you upgraded service and thus nullifying your advantage. Most of the times you do not get much benefit from upgraded service; it only acts as a way of preventing you from exploiting the system. If you do not go through your legal services plan thoroughly, you may end up with an attorney that you do not like and with no way of changing to someone else during the ongoing phase. You may also be in a situation where no other attorneys are available in your area for that particular plan. This is why it is wise to inquire about attorneys in your area first before purchasing a plan. It is recommended to purchase plans directly from the corporation that sponsors the plan. In case you purchase plans through an independent representative, you pay extra attention to the written language of the plan which is made up by the representative. Plans that are sold through multi-level marketing will not bear any accountability of the false promises made up by a representative. You should keep in mind that independent representatives are more motivated by their commissions than your best interests. Your employer can help you gain eligibility for pre paid legal services. In case that is not an option, you can look at plans that are sponsored by other reputable organizations.

Some legal services solicit members of the public to sell plans via multi-level marketing. Multi-level marketing experience is usually not enjoyed by most and people tend to drop out before their time is up. Those who remain are attracted by the opportunity that it offers. They usually find a niche in their business where selling these plans benefits both them and the buyers. You should be very careful here because plans that engage in this type of network marketing report that almost half of their members failed to sell a single plan.

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