



# **Employee Benefit Review**

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With the global spread of the novel coronavirus, we all must remain vigilant and attentive. LegalShield recognizes that during times of uncertainty, the need for sound legal help is more important than ever. Additionally, as the need to stay at home increases, more and more people are turning to the internet for work, shopping and entertainment than ever before – amplifying the need to protect your identity as well as your privacy online.



### Navigating Your Legal Concerns



### Keeping Your Identity Safe

- Do you have the right to be refunded for travel expenses such as hotel deposits or airline fees?
- Can college or private school students get a refund for the remainder of the semester if forced to stay home?
- Do you have your estate planning documents (Wills, Trusts, Power of Attorney) complete and up-to-date?
- Is your health insurance provider legally required to cover doctor-ordered tests?
- · Can you identify coronavirus scams?
- Do you know how to identify if a link for a health product is legitimate?
- Can you spot phishing email attempts from fake health professionals?
- Do you know how to check to see if a charity set up for coronavirus research is authentic?

And as the COVID-19 crisis continues, LegalShield's provider law firms and IDShield's Licensed Private Investigators remain available and ready to support you with answers to the above questions and help with any personal legal or privacy-related matter you may encounter.

FOR MORE INFORMATION, CONTACT:

### Morgan Sharp 316-842-4848 MorganSharp.com@LegalShieldSVC.com

LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation or advice. See a plan contract at <a href="https://www.legalshield.com">www.legalshield.com</a> for specific state of residence for complete terms, coverage, amounts and conditions. This is not intended to be legal advice. Please contact your provider law firm for any legal advice or assistance.

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see www.idshield.com. IDShield plans are available at individual or family rates. . All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Reimbursement Policy ("Policy") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expense reimbursement and legal costs as a result of a covered identity fraud. The amount of coverage is dependent on the type of identity theft plan. See a Policy for complete terms, conditions and limitations related to family members who are eligible for coverage under the Policy. For a summary description of benefits for the Policy coverage see <a href="https://idshield.cloud/summary-of-benefits">https://idshield.cloud/summary-of-benefits</a>.



Unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a quality law firm for covered personal situations, even 24/7 for emergency situations, no matter how traumatic or how trivial they may seem. Because our dedicated law firms are prepaid, their sole focus is to serve you, rather than bill you.

- 1. You don't have an up-to-date
- You don't understand the difference between a trust and a Will.
- **3.** Family members challenge your parent's Will.
- **4.** You don't understand your health insurance plan or new legislation.
- 5. You are selected for an audit.
- **6.** Your parents die and leave you executor of their estate.
- 7. You are tired of hidden cell
- **8.** You do not have a retirement savings plan.
- 9. You lose your personal identification.
- 10. You receive a speeding ticket.
- 11. You are buying or selling your home.
- **12.** Your driver's license is suspended.
- **13.** Your landlord raises rent in violation of your verbal agreement.
- **14.** Your teenager is accused of shoplifting.
- **15.** You decide to change your name.
- **16.** Your new washing machine doesn't wash.
- 17. Creditors threaten to take action against you for your ex-spouse's
- **18.** A neighbor or school reports you for child abuse.
- 19. You adopt a child.
- **20.** A friend or neighbor is injured on your property.
- **21.** You need child support enforced.
- **22.** A friend owes you money and files bankruptcy.
- 23. A caller demands money or damaging information will be released.
- **24.** Your car is damaged by a hitand-run driver.
- You accidentally back over a neighbor's garbage can.

- **26.** A hairdresser damages your hair with harsh chemicals.
- 27. Your car is repossessed unjustly.
- 28. You are subpoenaed or served with legal papers.
- 29. You are called to jury duty.
- **30.** Your long drive off the tee injures another player.
- **31.** You need your lease agreement reviewed.
- **32.** Your son is injured in a football game.
- **33.** A neighbor trips over a rake in your yard.
- A jeweler sells you defective merchandise.
- **35.** A car dealership gains illegal access to your credit history.
- **36.** You are hit by a bottle at a baseball game.
- **37.** A friend falls down your stairs and sues you.
- **38.** You need help with credit card liability resolution.
- You are injured when you slip on a wet floor in a public building.
- **40.** Your livestock trample a neighbor's garden.
- 41. Your neighbor's dog barks for hours every night.
- **42.** Your teenager gets a speeding ticket.
- **43.** Your landlord enters your apartment without permission.
- **44.** Your child throws a baseball through a neighbor's car window.
- **45.** You don't have a Living Will or Medical Power of Attorney.
- **46.** Your boat is damaged while in storage.
- **47.** Your landlord refuses to refund your cleaning deposit.
- **48.** You lose an expensive watch in a hotel and the manager denies liability.
- **49.** A speeding car nicks your bumper because you parked in
- **50.** A merchant refuses to honor a guarantee.
- **51.** You have an accident driving your friend's boat.

- **52.** Your ex-spouse claims a right to your earnings.
- **53.** A club sends merchandise after you cancel your membership.
- **54.** You are refused service at a restaurant.
- **55.** A property manager refuses to rent to you.
- **56.** You are denied credit for no apparent reason.
- **57.** An online auction goes sour.
- **58.** The repair shop threatens small claims court for money you don't owe.
- Your car insurance is canceled when your teenager has an accident.
- Your child needs special education in public school.
- 61. You made a sizable gift to charity.
- **52.** Angry words result in a slander law suit.
- **63.** You need a patent for an invention.
- **64.** You need a copyright for your manuscript.
- **65.** You are wrongly accused of committing a crime.
- **66.** Your right to privacy has been invaded.
- **67.** Your car is vandalized in a parking lot.
- 68. A postal carrier slips on your unshoveled walk and breaks his
- **69.** You have questions about escrow in a home purchase.
- **70.** You're stopped for speeding and a friend is in possession of marijuana.
- **71.** Your teenager wrecks the car and a friend is injured.
- **72.** You care for your elderly parents.
- 73. You receive disability.
- **74.** You are cheated by a door-to-door salesman.
- **75.** A repairman charges more than a given estimate.
- **76.** A creditor tries illegal collection tactics.

- 77. An accident results in a personal injury.
- **78.** You are scheduled to appear in small claims court.
- **79.** Your new house has bad plumbing and a leaky roof.
- **80.** You take a vacation and your room has a view of the trash dumpster.
- **81.** A minor is caught breaking into your home.
- **82.** You have a fender bender while driving a friend's car.
- **83.** Law enforcement enters your property without a warrant.
- **84.** You have a question about an easement on your property.
- **85.** Your neighbor's dog bites your child.
- **86.** You have a property line dispute over a newly installed fence.
- **87.** You're asked to testify as a witness to a crime.
- **88.** You need a premarital agreement.
- **89.** You're buying or selling a car.
- Your child's school demands a drug or alcohol test.
- **91.** Your bank sends a foreclosure notice after one house payment is late.
- 92. A retail store won't accept the return of defective merchandise.
- **93.** A repairman won't stand behind his work.
- A trespasser is caught poaching on your land.
- 95. You are leasing an apartment.
- You receive a letter from a creditor and it is not your debt.
- **97.** A bank reports bad credit activity unjustly.
- **98.** You need advice concerning a divorce.
- **99.** Someone injures your dog on your property.
- **100.** You can't make heads or tails out of the new tax forms.
- O1. Your spouse uses physical force against you.

Please check mark anything you or your family have dealt with in the past or may deal with in the future.

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# **Have You Ever**

- ☐ Needed your Will prepared or updated?
- ☐ Signed a contract?
- Received a moving traffic violation?

### The LegalShield Membership Includes:

- Dedicated Law Firm Direct access, no call center
- Legal Advice/Consultation on unlimited personal issues
- Letters/Calls made on your behalf
- Contracts/Documents Reviewed up to 15 pages each
- Residential Loan Document Assistance for the purchase of your primary residence
- Will Preparation Living Will, Health Care Power of Attorney
- Speeding Ticket Assistance Upload your speeding ticket from the mobile app directly to law firm
- IRS Audit Assistance (begins with the tax return due April 15th of the year you enroll)
- Trial Defense (if named defendant/respondent in a
- · covered civil action suit)
- Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)
- 25% Preferred Member Discount (bankruptcy, criminal charges, DUI, personal injury, etc.)
- 24/7 Emergency Access for covered situations

- ☐ Worried about being a victim of identity theft?
- ☐ Been concerned about your child's identity?
- ☐ Lost your wallet?

### The IDShield Membership Includes:

- 1Bureau Credit Monitoring from TransUnion with activity alerts
- High Risk Application and Transaction Monitoring detects fraud up to 90 days earlier than traditional credit monitoring services. We carefully watch your accounts, reorders, loans and more. If a new account is opened, you will receive an alert
- Social Media Monitoring for privacy and reputational risks
- Credit Inquiry Alerts when your Personally Identifiable Information (PII) is used to apply for bank/credit cards, utilities or rentals, and many other types of loans
- Consultation on any cyber security question
- \$1 Million Protection Policy coverage for lost wages, legal defense fees, stolen funds and more
- Unlimited Service Guarantee ensures that we won't give up until your identity is restored!
- Identity Restoration performed by Licensed Private Investigators to restore your identity to its pre-theft status.
- 24/7 Emergency Access in the event of an identity theft emergency





Put your law firm and identity theft protection in the palm of your hand with the LegalShield & IDShield Plus mobile apps

Plan	Family Price Monthly	Individual Price Monthly
LegalShield	\$15.95	\$15.95
IDShield	\$15.95	\$8.45
Combined	\$28.90	\$24.40

For more information, contact your Independent Associate:

Morgan Sharp 316-842-4848 MorganSharp.com@LegalShieldSVC.com LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under the age 18 for whom the member is the legal guardian; never married dependent children up to age 26 if a full-time college student; or physically or mentally disabled dependent children.

IIDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see www.idshield.com. IDShield plans are available at individual or family rates. A family rate covers the named member, named member's spouse and up to 10 dependent children under the age of 18. It also provides consultation and restoration services for dependent children ages 18 to 26. All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million protection policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. Dependent children of the named member or named member's spouse under the age of 23 who permanently live in the same residence as the named member at the time of the stolen identity event are eligible for the protection policy coverage. For a summary description of benefits for the personal identity coverage see https://idshield.cloud/summary-of-benefits.



A Will ensures your estate, children and overall finances are handled in a responsible manner based on your wishes. In many states, if you were to pass away with out a Will, the state in you which you reside may decide where your money goes. Your LegalShield benefit includes the preparation of a Will, Living Will and Power of Attorney.

If you already have an existing Will, your provider law firm can still review and provide feedback!

### How to Get Started

### 1. Request a Consult

To create your Will, simply sign-in to your LegalShield Member Portal or the LegalShield Mobile App and select "Request a Consult" and then "Estate Planning" from the list of categories. You can then select your specific estate planning need. Please note: if you have not already created your LegalShield account you will need to go to accounts.legalshield.com/activate and use your member number provided in your welcome email to log in. If you have questions about creating your account please contact Customer Care at 800-654-7757 between 7 am CT - 7 pm CT Monday - Friday.

### 2. Schedule a Call With Your Lawyer

You will be asked to provide the best method to contact you and if you would like to be called back within 4 business hours or to select a date and time that would work best with your schedule.

### 3. Fill Out Your Will Questionnaire

After your consultation is confirmed, you will receive an email from your dedicated provider law firm which will include your Will Questionnaire. Please fill out the Will Questionnaire in its entirety and simply submit it back to your provider law firm. Once all information is received, your dedicated provider law firm will prepare your Will within five business days or less!

A Will is a love note to your family and your LegalShield Provider Law Firm will ensure your documents are prepared accurately, saving you both time and money. What are you waiting for? Get started today!

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to PPLSI members through membership-based participation. Neither PPLS nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan for complete terms, coverage, amounts and conditions.

FOR MORE INFORMATION PLEASE CONTACT AN INDEPENDENT ASSOCIATE:





# Legal assistance is just a tap away.

Request a consultation on any legal matter with your LegalShield mobile app. Tell us what's happened, upload supporting documents and schedule a call to talk to a lawyer.

### **USER-FRIENDLY FEATURES**

- · Request a consultation for any legal matter, even pre-existing matters, right through your phone.
- Call your law firm during business hours from
- No more phone tag with your lawyer. Members now can provide their best contact methods, directly from the mobile app.
- Schedule your consultation or receive a call back ASAP (within 4 business hours).
- · Easily upload documents to support your request!
- Explore the features of your plan.
- Faster sign-in with Apple, Facebook or Google.

### START VARIOUS LEGAL DOCUMENTS\*

Your LegalShield plan and lawyer can help prepare you for life's big events. Tell us your needs and your lawyer will be in touch. See the app and your specific plan features for details.

\*The app can allow you to start the process for assistance with other legal documents. See the app and your specific plan features for

### **DOCUMENT UPLOAD**

- · Quickly send documents for legal review.
- Upload any images or files you think may be relevant to help resolve your legal situation.
- A provider lawyer will contact you within four business hours to review your needs. It's that simple! The document review is not complete in four hours, so an additional call is made once the document is reviewed.

### SUBMIT A TRAFFIC TICKET

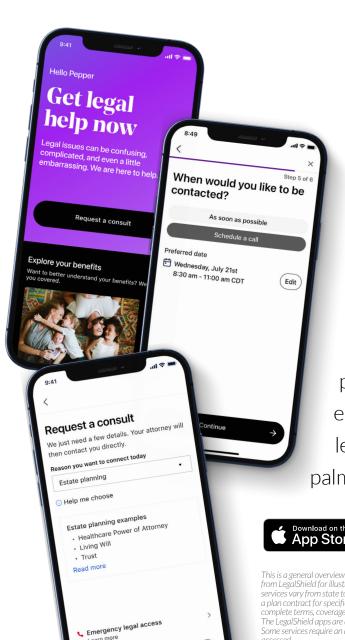
Submit a picture of any traffic ticket directly through the app. There's no limit to the number of photos you can submit.

### **REQUEST A CONSULT**

Have a question for your law firm? Contact your law firm directly or use the mobile app to schedule your consultation. It's that simple!

### **EMERGENCY LEGAL ACCESS**

24/7 Legal consultation for covered legal emergencies.



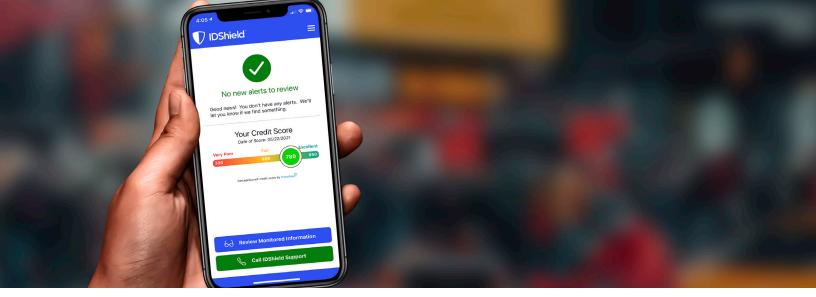
LegalShield puts reputable, easy, affordable legal care in the palm of your hand.





This is a general overview of the legal plan coverage available from LegalShield for illustration purposes only. Plans and services vary from state to state and province to province. See a plan contract for specific state or province of residence for complete terms, coverage, amounts, conditions and limitations. The LegalShield apps are available for download at no cost Some services require an active LegalShield membership to be

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# **Identity Theft and Privacy Protection**

Guarding your personal information is as EASY as 1-2-3!

### Follow these steps to create your IDShield account.

### 1. Create an Account with LegalShield

Create your account at **accounts.legalshield.com** using your member number. If you already have a LegalShield account, simply sign-in.

### 2. Add Your Information to be Monitored

Select "Credit and Dark Web" from your IDShield Member Portal and create your identity protection account. Once you create your account you can add the personal information you want to monitor, including your social media accounts.

From the IDShield Member Portal you can also access your password manager, VPN Proxy One and anti-malware protection services provided by Trend Micro™. To download these services you will be asked to create a separate account with Trend Micro.

### 3. Download the IDShield Mobile App

After you create your identity protection account, download the IDShield mobile app and sign-in using your created login credentials.





If you have questions about setting up your account, please call **Member Services at 1-800-654-7757**. Member Services is available 7 a.m.-7 p.m. CT, Monday-Friday.

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 $The Legal Shield\ apps\ are\ available\ for\ download\ at\ no\ cost. Some\ services\ require\ an\ active\ Legal Shield\ Membership\ to\ be\ accessed.$ 

# Save with these incredible MEMBERPERKS

Your LegalShield and IDShield Memberships are simply amazing. In addition to the privileges that are already yours, we have added these MEMBERPERKS with hundreds of merchants and thousands of discounts. Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. Members have the opportunity to save, on average, over \$2,000 per year. MEMBERPERKS can save you enough to pay for your membership for years to come!

### RECEIVE EXCLUSIVE DISCOUNTS

**BOOKS, MOVIES & MUSIC** 

Access your members-only discounts in categories such as:



**APPAREL** 



**HOME SERVICES** 



AUTOMOTIVE

**CELL PHONES** 

**ELECTRONICS** 

**FLOWERS & GIFTS** 

**HEALTH & WELLNESS** 

**FINANCE** 

FOOD





**INSURANCE & PROTECTION SERVICES** 



**OFFICE & BUSINESS** 



**REAL ESTATE & MOVING** SERVICES



**SPORTS & OUTDOORS** 



**TICKETS & ENTERTAINMENT** 



**TRAVEL** 

### WHAT MEMBERS ARE SAYING:

"MEMBERPerks pays for my membership!"

- Martha S.

"I saved 20% at Advance Auto and I also saved 30% on movie tickets on date night with my wife. This membership is it!"

- Andre E.

"I saved hundreds of dollars on a new laptop."

Anna W.

Enjoy preferred member pricing on some of your favorite brands and services.



















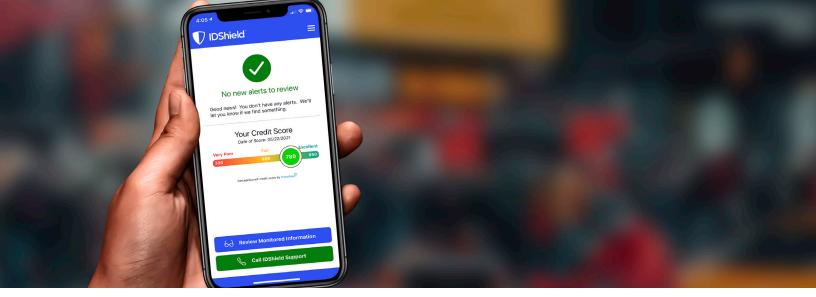




# **Getting Started**

To sign up, simply log in at legalshield.perkspot.com. If you don't already have an account, follow the simple on-screen instructions to make an account with your personal or work email and LegalShield Membership number.

These benefits are for LegalShield and IDShield Members. All offers or promotions are subject to change without notice.





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From the IDShield Member Portal you can also access your password manager, VPN Proxy One and anti-malware protection services provided by Trend Micro™. To download these services you will be asked to create a separate account with Trend Micro.

### 3. Download the IDShield Mobile App

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 $The Legal Shield\ apps\ are\ available\ for\ download\ at\ no\ cost. Some\ services\ require\ an\ active\ Legal Shield\ Membership\ to\ be\ accessed.$ 





# Millions of people lose their identities every year.

# Don't be one of them.

Safeguarding your identity has never been more important. Nearly 500,000 cases of identity theft were reported in 2018--an increase of nearly 20% over the previous year. IDShield is a comprehensive identity protection plan with proprietary features that go beyond other plans in monitoring your personal data, and restoring it if a data breach occurs.



### Monitor more of what matters

We monitor your identity from every angle, not just your Social Security number, credit cards and bank accounts. If any change in your status occurs, you receive an update immediately.



### We're always here to help, no matter what.

Our licensed investigators are available to answer your questions, even for simple advice. In the event of an actual identity theft emergency, identity theft specialists are on stand-by, ready to assist you 24/7.



### **Unlimited Service Guarantee**

IDShield is committed to spending an unlimited amount of time to restore your identity. If a compromise occurs, your Licensed Private Investigator will immediately begin the process of restoring your identity to its pretheft status, and won't stop working until it's restored.



### **Employee Family Plan Coverage**

### Minor Identity Protection

Allows parents/guardians to monitor up to 10 dependent children under the age of 18 for potentially fraudulent activity associated with their child's SSN. Unauthorized names, aliases and addresses that become associated with a minor's name and date of birth may be detected. The service monitors public records in all 50 states including: real estate data, new mover information, property and recorder of deed registration, county assessor/record data, internet job site providers, state occupational license data providers, voter information, public records/court proceedings, bankruptcies, liens and judgements.

<sup>1</sup>Federal Trade Commission. (2019). Consumer Sentinel Network: Data Book 2018.

# IDShield Family

This plan covers you, your spouse or domestic partner and up to 10 dependents.



This plan covers you, the named member, only.



### **Identity Consultation Services**

As a member, you have unlimited access to identity consultation services provided by our Licensed Private Investigators. They will advise you on best practices for identity management tailored to your specific situation. Consultative services cover:

### **Privacy and Security Best Practice**

- Best practices for the use and protection of your Social Security number and personally identifiable information (PII).
- Current trends, scams and schemes related to identity theft and fraud issues.
- Best practices for financial transactions, online activities and consumer privacy.
- Knowledge sharing to help protect your identity and to inform you of your rights under federal and state laws.
- Interpretation and analysis of your credit report and guidance to reduce pre-approved credit offers which increase risk of identity theft.
- Consult on public record inquiries, background searches or credit freeze issues.

### **Event-Driven Consultation Support**

- Lost/stolen wallet assistance
- · Data exposure/data breach

### **Security Monitoring**

# Username/Password (Credentials Monitoring

This powerful, proprietary feature helps protect against takeovers of your social, financial and other online accounts by monitoring the internet, dark web and deep web. You'll receive an alert if we find that your username/password combinations have been exposed so you can change your password on that exposed account.

### **Court Records Monitoring**

Detects criminal activity that may be associated with your personal information, sending an alert

when signs of potential criminal identity theft are recognized.

### **High Risk Credit Account Monitoring**

As a member, you have access to continuous credit monitoring through TransUnion. Monitoring can be accessed immediately via the member's service dashboard on idshield.cloud or through the free IDShield mobile app. Credit activity will be reported promptly to the member via an email alert and mobile push notification.

### **Instant Hard Credit Inquiry Alerts**

Members will be notified via email and the mobile app when a creditor requests their TransUnion credit file for the purposes of opening a new credit account. Alerts may also be triggered when a creditor requests a credit file for changes that would result in a new financial obligation, such as a new cell phone account, a lease for a new apartment or even an application for a new mortgage. Inquiry alerts can be helpful in determining when an identity thief is opening a new account without your authorization.

### **Credit Score Tracker**

You can view a credit score from TransUnion that plots your score on a graph, giving you the ability to see how your credit scores have changed over time, along with score factors that provide insight into what events may have caused your credit score to change.

### **Payday Loan Monitoring**

Alerts you when your personal information is associated with short-term, payday or similar cash-advance loans.

# Dark Web Surveillance (Internet Monitoring)

Monitors global black-market websites, Internet Relay Chat (IRC), chat rooms, peer-to-peer sharing networks and social feeds or your PII, looking for matches of name, date of birth, Social Security number, email addresses (up to 10), phone numbers (up to 10), driver's license number, passport number and medical ID numbers (up to 10).

### **Address Change Verification**

Monitors a personal mailing address and sends an alert when a change of address has been requested through the United States Postal Service.

### Social Media Monitoring

Monitors multiple social media accounts and content feeds for privacy and reputational risks. You will be alerted to privacy risks like the exposure of PII, including street address, date of birth or Social Security number, as well as reputational risks like foul language, drug and alcohol references, or discriminatory terms.

### **Identity Restoration**

### \$1 Million Protection Policy

IDShield provides a \$1 million protection policy, provided by a leading national carrier. This covers costs incurred as a result of identity theft — such as lost wages, travel expenses, elder and child care, and initial legal consultation, and certified public accountant costs.

**Our Licensed Private Investigators** perform the bulk of the restoration work required to restore a member's identity to pre-theft status.

### **Unlimited Service Guarantee**

We will do whatever it takes for as long as it takes to restore your identity to its pre-theft status.

\*Consultation services are limited to the solutions, best practices, legislation and established industry and organizational procedures in place in the United States and Canada as determined beneficial or productive by our Licensed Private Investigators.

Note: Purchase of IDShield requires member to have a valid email address.

The following are not included with the IDS services: LEGAL REMEDY - Any stolen identity event where the victim is unable or unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences. DISHONEST ACTS - Any dishonest, criminal, malicious or fraudulent acts, if the member(s) who suffered the fraud personally participated in, directed or had knowledge of such acts. FINANCIAL LOSS - Membership services do not cover any financial losses attributed to the stolen identity event, including but not limited to, money stolen from a wallet or other monetary losses, unauthorized purchases of retail goods or services online, by phone, by mail or direct. BUSINESS - A covered stolen identity event does not include business losses, including but not limited to the theft or unauthorized or illegal use of the victim's business name, DBA or any other method of identifying the victim's business activity. DORMANCY OR INACTIVITY - If the victim cannot or does not provide the items required to open a case, or having initiated restoration, if the victim fails to respond to or cooperate in activity facilitated for the purpose of ID restoration. INCURABLE - Because of the nature of the activity associated with identity theft, some issues cannot be resolved. For example, if a fraudulent act results in the victim's name being improperly placed on a government agency's restricted list (e.g., a "no fly" list) IDShield cannot promise removal of the victim's name. Legal services are not provided under ID theft restoration services. IDShield plan members should consult their individual plans to determine availability of legal services.

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Marketed by: Pre-Paid Legal Services, Inc.; LS, Inc.; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation



# We protect and empower.

### Who We Are

LegalShield is a pioneer in providing legal plans. Our mission for over 45 years has been a straightforward, practical approach. In a perfect world, you'd never need a lawyer, but in an unpredictable world it helps to have a team of lawyers on your side. LegalShield has made smart legal coverage simple - in the form of accessible, affordable, full-service coverage.

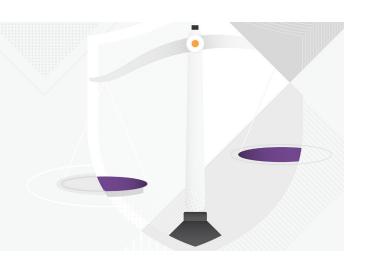
# A Team Of Lawyers

LegalShield has a network of dedicated law firms in 50 states and 4 Canadian provinces made up of seasoned lawyers with an average of 22 years' experience. Our provider law firms provide legal protection to over a million members, even in covered emergency situations, 24/7/365 days a year.

# Why Legalshield

Legal coverage without the complexity because life can be unpredictable and the law can be complicated. LegalShield created a model for legal coverage in which you know exactly what you're getting and precisely how much you're paying for it. Once you sign up, you can sit back, relax, and know you're covered by an entire law firm.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty<sup>SM</sup>, Inc.; Pre-Paid Legal Access, Inc.; In FL: LS, Inc; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation





# **What Your Legal Plan Covers**

# Advice, Consultation & Representation

Landlord not treating you fairly or maybe getting the run-around on an insurance claim? Your team of lawyers can help with these services:

### Advice

Phone consultations with your law firm for any personal legal matter, even pre-existing matters.

**Letters and Phone Calls on Your Behalf** Available at the discretion of your Provider Lawyer

Contract and Document Review Contract/document review up to 15 pages each

### Representation

Representation by your provider law firm if you or your spouse are named defendant/respondent in a covered civil action.

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL
1	2.5	57.5	60
2	3	117	120
3	3.5	176.5	180
4	4	236	240
5	4.5	295.5	300

### 24/7 Emergency Assistance

Legal Emergency? Yes, your legal team even services you 24/7/365 days a year.

Yes, your legal team even services you 24/7/365 days a year in the following emergency situations:

- Arrested or detained
- · Seriously injured in an auto accident
- · Served with a criminal warrant
- State attempts to take your child(ren)

### **Family Matters**

Relationships can be complicated so let your team of lawyers work out the details.

Uncontested Name Change Assistance\*
Preparation and if required, representation at the initial hearing by your provider law firm for uncontested name change.

Uncontested Adoption Representation\* Representation by your provider law firm for uncontested adoption proceedings

# Uncontested Separation/Divorce Representation\*

Representation by your provider law firm for uncontested legal separation, uncontested civil annulment and uncontested divorce proceedings

### **Document Preparation**

Let your law firm assist with getting your legal paperwork in order before a problem arises. Your membership provides document preparation from a lawyer for:

### Standard Will Preparation

- · Will preparation/annual reviews and updates
- Living Will
- · Health Care Power of Attorney

### Residential Loan Document Assistance

Mortgage documents (as required of the borrower by the lending institution) prepared by your provider law firm for the purchase of your primary residence

### **Traffic**

Accidents happen. So, do speed traps. Your LegalShield membership provides lawyer assistance when you are faced with the following situations:

### **Moving Traffic Assistance**

- Non-criminal moving traffic violation assistance
- Motor vehicle-related criminal charge assistance
- 2.5 hours to help with driver's license reinstatement
- 2.5 hours to help with property damage collection assistance of \$5,000 or less per claims
- Available for members with a valid driver's license and driving a non-commercial motor vehicle

### IRS

IRS and taxes don't have to be frightening with a team of lawyers on your side.
IRS Audit Assistance

- 1 hour of advice, consultation and assistance when notified of an audit
- 2.5 hours of additional assistance if a settlement is not achieved in the first 30 days
- 46.5 hours of assistance if your case goes to court
- Coverage for this service begins with the tax return due April 15th of the year you enroll

### **Additional Benefits**

Additional legal coverage needed? Don't worry, your legal membership has that too!

### 25% Preferred Member Discount

 25% preferred member discount is provided off the providers standard hourly rate. You can live more and worry less knowing you may continue to use your provider law firm for legal situations that extend beyond what is already outlined. Your law firm will let you know when the 25% discount applies, so you are never surprised with an unexpected bill.

### Who We Cover:

### Legal Plan:

- The member
- The member's spouse/domestic partner
- Never-married dependent children under age 26 living at home
- Dependent children under age 18 for whom the member is legal guardian
- Never married, dependent, children who are full-time college students up to age 26
- Physically or mentally disabled children living at home
- \*These services are available 90 consecutive days from the effective date of your membership. This plan provides personal legal assistance; however plans providing business services are also available.

FOR MORE INFORMATION, PLEASE CONTACT YOUR INDEPENDENT ASSOCIATE:

## Access LegalShield on the go!

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The LegalShield app puts your law firm in the palm of your hand. Tap to call your law firm directly, access free legal forms, and send info directly to your law firm with features like an easy to complete Will and Snap (for speeding tickets). The LegalShield app makes it easy to access legal guidance you can trust.

### Download the free app from the App Store or Google Play.

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