



— RECOMMENDED SERVICES FOR —



PRESENTED TO

PRESENTED BY

Proposal valid for 180 days

COVERED IN THIS DOCUMENT

- Why LegalShield Makes Sense for your Employees
- Group Legal Plan
- Why IDShield Makes Sense for your Employees
- Group Identity Theft Plan
- LegalShield & IDShield Mobile Apps
- Plan Pricing
- Plan Enrollment & Administration
- MemberPerks
- LegalShield Fact Sheet

WHY LEGALSHIELD MAKES SENSE FOR YOUR EMPLOYEES



By offering a LegalShield legal plan as a benefit to your employees, your company can **help your workers worry less and live more.**

LegalShield gives your employees the ability to talk to an attorney on an unlimited number of personal legal matters without worrying about the hourly costs. For a flat monthly fee, they can access legal advice, no matter how traumatic or trivial the issue.

OUR LEGAL PLANS are not just for lawsuits or for those involved in the criminal justice system, but for every-day people with everyday situations.

According to a research study conducted by Decision Analyst, Inc. and published in "The Legal Needs of American Families," **66% of respondents reported they had to take at least one day off work in past 12 months to deal with one or more legal issues. That's two out of every three workers.**

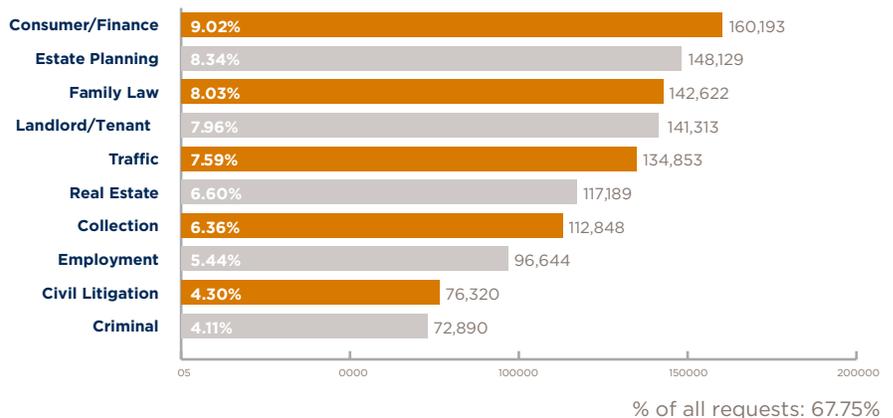
Our goal at LegalShield is to revolutionize the way legal services are delivered in North America by providing access to quality law firms for individuals and families.

Everyone deserves legal protection and with LegalShield your employees can access it.

Over 1.5 million North American families currently rely upon access to quality legal services provided by LegalShield. With the power behind these numbers, we have developed relationships with select dedicated law firms nationwide and negotiated services with them at a fraction of what they traditionally cost—we call them Provider Law Firms.

The concept of a Provider Law Firm network is revolutionary in the legal services industry. LegalShield does not operate under the structure of a PPO (list of providers to choose from) like other legal service plans.

Requests by Top 10 Areas of Law (2014)



LegalShield has an extensive network of lawyers capable of providing legal services across the continental United States, Hawaii, the District of Columbia, and the Canadian provinces of Alberta, British Columbia, Manitoba, and Ontario.

Provider Law Firm (one in each state and two in Florida). These Provider Law Firms are already committed to LegalShield's members and waiting to deliver answers and peace of mind. No more random searching a long list of "in-network" lawyers hoping to get the right one, hoping someone calls you

back and hoping they can resolve your issue and explain it in a straight-forward way. Our members immediately start getting answers with one-toll free number.

LegalShield, with the help of the Provider Law Firms, also maintains a database of thousands of referral attorneys that meet the qualifications and high standards set forth by LegalShield. This network allows Provider Law Firms to locate referral attorneys within their state, across the United States and four provinces in Canada.

Respondents indicated they were less distracted at work and had greater peace of mind when they had a legal protection plan in place. However, **ONLY 13% OF AMERICAN WORKERS ACTUALLY HAD A LEGAL PLAN.**

However, what makes LegalShield different is how our members engage their attorneys. LegalShield provides our members with immediate, direct, centralized toll-free access to their

This centralized Provider Law Firm structure also allows for extensive real-time monitoring of Provider Law Firms by LegalShield Corporate to ensure service standards are being met. Provider Law Firms receive customer service training and deliver a high-level of quality and reliability, receiving consistently high customer satisfaction ratings from members who have actively used the services. In addition, LegalShield plans provide 24-Hour access nationwide for covered emergencies.

Because the member has one primary point of contact for all their legal needs, the Corporate Office can closely monitor the level of service the member receives each time they contact their Provider Law Firm.

We are the only legal service company with specially designed software programs that allow our Provider Services department at the Corporate Office to monitor the delivery of service on a daily basis.

Services monitored include the number of:

- Calls the law firm takes
- New requests for service
- Outstanding calls at the end of each day
- Members requiring a referral to a network attorney
- Referrals assigned

Our Provider Law Firm network is the result of 40 years of working with thousands of lawyers across North America. We hire highly qualified Provider Law Firms who can provide or coordinate all the members' services in a particular state or province. LegalShield researches and contracts with law firms that not only have a high standing and impeccable reputation within the legal community, but also law firms that passionately share LegalShield's desire to equalize the average North American family's access to quality legal services.

We contract with Provider Law Firms only after many discussions and on-site interviews. Each lawyer at the Provider Law Firm (or the Referral Attorney) must meet or exceed the following requirements before they are considered to provide services to our members. Attorneys must:

- Carry a minimum of \$100,000 liability insurance

- Adopt a Board Resolution endorsing the benefit plan
- Prepare a Written Endorsement of the benefit plan
- Prepare a Summary Plan Description/Plan Document
- Make annual IRS filing, Form 5500 and Schedules

Our corporate office can provide assistance in preparing these ERISA documents. Discuss ERISA with your LegalShield representative to see if it's the right solution for your company. A minimum of 100 individuals are required to establish an ERISA group.

As a market leader providing legal plans and services since 1972, LegalShield offers family and indi-

vidual plans, specialized professional and group plans, and business plans through a network of independent law firms under contract with our company.

SERVICE LEVEL STANDARDS

LegalShield Provider Law Firms adhere to the following service standards for our members:

RETURN CALL FROM ATTORNEY: 8 BUSINESS HOURS

DOCUMENT REVIEW: 3 BUSINESS DAYS

LETTER OR PHONE CALL: 3 BUSINESS DAYS

WILL PREPARATION: 10 BUSINESS DAYS

REFERRALS: 3 BUSINESS DAYS

- Have practiced law in a firm for a minimum of two years
- Be in good standing with their state Bar Association. Any disciplinary actions, even if unfounded, may disqualify an attorney

In addition, LegalShield can provide an amendment, which is a provision that can be added onto the member's contract assuring the employer that the employee cannot use his or her LegalShield membership against the company. A member of a group with this contract amendment cannot utilize plan benefits for any employee/employer-related matter. The amendment applies only to using benefits against the member's employer. Former employees cannot use their benefits against the employer after they have left the company.

ERISA: Do you have employees in multiple states and want them on the same plan? Because we have multiple plans and our plans face restrictions in some states, a single legal plan/rate can be applied to employees in all states only if your company chooses to comply with the Employee Retirement Income Security Act of 1974 (ERISA). To comply with ERISA your company must do the following:

DEFINITELY DIFFERENT

PROPRIETARY NATIONWIDE NETWORK OF PROVIDER LAW FIRMS

Your on-call law firm is part of the LegalShield network of carefully selected, top-quality law firms. Each law firm is licensed in your state or province and dedicated to LegalShield members.

SUPERIOR SERVICE

Our Provider Law Firms are paid in advance on a per capita basis, ensuring they are motivated to focus on providing good service to you, not on billing.

QUALITY ASSURANCE

Our proprietary system provides daily, real-time, online monitoring of our Provider Law Firms, which enables continuous improvement of quality service.

LEGALSHIELD + IDSHIELD

Providing a comprehensive solution when ID theft issues turn into legal issues.

UNIQUE SERVICE

Our members only have to make one call to be connected with a lawyer, ensuring they know exactly who to call when a legal need arises.

COMPREHENSIVE RESTORATION

With a Power of Attorney, Kroll will do everything necessary to restore your identity until all resolvable issues have been addressed.

MONITORING WHAT MATTERS

We monitor your identity from every angle, not just your Social Security number, credit cards and bank accounts.

SERVICE GUARANTEE

IDShield backs up its promise that it will do 'whatever it takes for as long as it takes' with a \$5 million service guarantee.

EVERYONE DESERVES LEGAL PROTECTION—OUR GROUP LEGAL PLANS



At LegalShield, we have been offering legal plans to our members for over 40 years, creating a world where everyone can access legal protection—and everyone can afford it. Unexpected legal questions arise every day and with LegalShield on your employees' side, they will have access to a quality law firm 24/7, for covered situations. From real estate to speeding tickets to will preparation and beyond, **we are here to help your employees — no matter how traumatic or how trivial their issue may seem.**

Because our dedicated law firms are prepaid, their sole focus is on serving your employees, instead of billing them.

OUR PROMISE TO OUR MEMBERS

As one of the first companies in North America to provide legal expense plans to consumers, we now provide legal services to over 1.6 million families across the U.S. and Canada—representing approximately 4.2 million people. With over 700 employees dedicated to serving your employees, **our promise remains the same: to provide outstanding legal services by quality law firms at an affordable price.**

WHY LEGALSHIELD

For less than \$20 a month, LegalShield gives your employees the

ability to talk to a lawyer on any personal legal matter without worrying about high hourly costs. That is why, under the protection of LegalShield, your employees and their families can live their lives worry free.

Some of the services our members will receive for legal matters include the following:

- Advice on an unlimited number of legal topics
- Letters and phone calls on their behalf
- 24/7 emergency assistance
- Legal document review
- Toll-Free phone consultations

- Trial defense hours
- Forms service center
- Will preparation

Even better, members do not have to worry about finding out which attorney to use—we will do that for them. Our experienced attorneys focus specifically on our members and provide 24/7 access for covered emergencies.

Learn more about the LegalShield Legal Plan*

www.legalshield.com/info/legalplan

*Available in all states except MA, NV, NY.

(To offer a single plan to employees in all states, please ask your LegalShield representative about ERISA.)

Learn more about the LegalShield Standard Plan**

www.legalshield.com/info/standardplan

**Available in MA, NV, NY.

Covered legal matters and services may vary by state. See plan contract for complete terms, coverage, amounts, conditions, and exclusions. Business issues are covered under some plans. See specific legal plan contract for details. Proposal valid for 180 days.

GROUP LEGAL PLAN— STANDARD PLAN



Your employees' LegalShield provider law firm will be there to offer advice or assistance on a variety of legal issues. Below is a brief sampling* of the areas that the LegalShield Legal Plan covers.

STANDARD PLAN COVERS:

FAMILY LEGAL PLAN

- Member
- Member's spouse
- Never-married dependent children under age 21 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 23
- Physically or mentally challenged children living at home

FAMILY

- Adoption
- Alimony
- Child Custody
- Child Support
- Child Visitation Rights
- Conservatorship
- Divorce
- Domestic Violence Protection
- Guardianship
- Juvenile Court Proceedings
- Name Change
- Parental Responsibilities
- Prenuptial Agreements
- Separation
- School Administrative Hearing

HOME

- Building Code Disputes
- Contractor Disputes
- Deeds
- Evictions
- Foreclosure
- Neighbor Disputes/Easements
- Primary Residence Refinancing
- Purchase/Sale of House
- Real Estate Contracts/Financial Disputes
- Security Deposits
- Smalls Claims Assistance
- Zoning Variances
- Residential Loan Document Assistance

AUTO

- Driver's License Restoration, Revocation, Suspension
- Non-Commercial, Non-Criminal Moving Traffic Violations
- Minor Traffic Ticket
- Motor Vehicular Homicide Defense
- Property damage claims

ESTATE ISSUES

- Codicils
- Power of Attorney
- Trusts
- Living Will
- Wills

FINANCIAL

- Affidavits
- Bankruptcy Consultation
- Consumer Credit/Protection
- Contracts/Financial Disputes
- Debt Collection
- Power of Attorney
- Estate Administration/Closing
- IRS Audit Protection
- IRS Collection Defense
- Rental Agreements
- Medical Disputes
- Medicare Disputes
- Personal Property Disputes
- Promissory Notes
- Social Security Disputes
- Veterans Benefits Disputes

25% OFF ADDITIONAL LEGAL SERVICES

If you are in need of additional legal services, you may continue to use your provider law firm for legal situations that extend beyond plan coverage. The additional services are 25% off the law firm's standard hourly rates. Your provider law firm will let you know when the 25% discount applies and will go over these fees with you.

Learn more about the LegalShield Legal Plan**

legalshield.com/info/legalplan

Learn more about the LegalShield Standard Plan***

legalshield.com/info/standardplan

**Available in all states except MA, NV, NY.

***Available in MA, NV, NY.

WHY IDShield?

EVERY TWO SECONDS someone becomes a
VICTIM OF IDENTITY THEFT.¹

#7 Reported Fear by Americans



Higher than
economic
collapse and
just below
bio-warfare²

↑ **47%**

increase in
**IDENTITY THEFT
COMPLAINTS**
2014-2015³

Provide the **PROTECTION YOUR EMPLOYEES** not only **NEED** but **WANT**.

\$15.1 Billion Stolen From

13.1 Million

Americans in 2015⁴



14% of identity theft
victims lost

\$1000⁵
or more

46%

of Americans are unable
to pay for an unexpected
expense of

ONLY \$400⁶

Having an identity theft plan can help
STOP CRIMINALS BEFORE SUBSTANTIAL DAMAGE IS DONE.

1. CNN, 2014

2. The Chapman University Survey of American Fears, 2015

3. FTC Consumer Sentinel Network Data Book for Jan-Dec, 2015

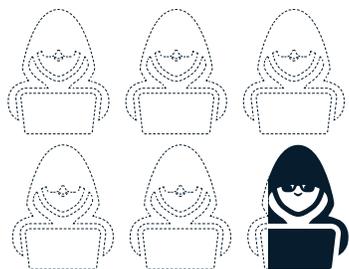
4. Javelin 2016 Identity Protection Services Scorecard

5. Bureau of Justice Statistics, Victims of Identity Theft, 2014

6. Federal Reserve Economic well-being of U.S. households Report, 2015



WHY IDShield?



ONLY
15%
of identity theft activity
**IS DISCOVERABLE BY
CREDIT REPORT MONITORING⁴**



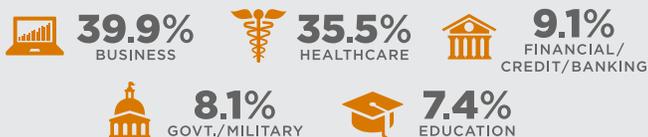
85% OF U.S. RESIDENTS took actions to prevent identity theft (such as shredding important documents). Still, companies they trust **PUT THEM AT RISK.⁵**

DATA BREACHES

780 tracked data breaches in 2015

177,866,236 records exposed¹

BREACHES by INDUSTRY²



BIGGEST BREACHES³ IN 2015:

191 MILLION
U.S. VOTER DATABASE

164 MILLION
MYSPACE

80 MILLION
ANTHEM

1. www.idtheftcenter.org/images/breach/DataBreachReports_2015.pdf
2. www.idtheftcenter.org/Data-Breaches/data-breaches.html
3. www.informationisbeautiful.net/visualizations/worlds-biggest-data-breaches-hacks/
4. FTC's Consumer Sentinel Network Data Book, 2015
5. Bureau of Justice Statistics, Victims of Identity Theft, 2014
Paper shredder icon created by Maximilian Becker

WHY IDShield?

With nearly 15,000 identities restored, your employees can rest assured knowing **THEY HAVE A PERSONAL TEAM OF LICENSED PRIVATE INVESTIGATORS ON THEIR SIDE.** Not a call center.

IDShield is the only identity theft protection plan armed with a team of licensed private investigators on call 24/7/365.

Our experts have credentials that matter including:

- Licensed Private Investigators (**LPI**)
- Certified Fraud Examiner (**CFE**)
- Fair Credit Reporting Act Certified (**FCRA**)
- Certified Identity Theft Risk Management Specialist (**CITRMS**)
- Certified Information Privacy Professional (**CIPP**)

WE HAVE UNMATCHED EXPERIENCE WITH ALL TYPES OF IDENTITY THEFT, NOT JUST CREDIT FRAUD. CHECK OUT SOME COMMON TYPES BELOW.



WHY IDShield?

From uncovering and restoring pre-existing identity theft to preventing future thefts, IDShield provides a **\$5 Million Service Guarantee**. Here's what some of our Members have to say.

“When I spoke with my investigator, **she was very caring and understanding** about my situation and helped me tremendously. I feel like a huge weight has been lifted off my shoulders.”

- K.C.

IDShield Member

“**The investigator's quick response** on my identity theft curtailed a lot of additional fraud on my profile. I am so thankful that I have IDShield. It would have been a nightmare to handle this situation myself.”

- K.M.

IDShield Member

“**It is so wonderful to know I have someone on my side.** When the other company sent me two pages front and back of things I have to do in order to be covered I was overwhelmed at best. What a blessing when my IDShield investigator told me all I have to do is change my passwords and contact the IRS. She took care of all the rest! Thanks again!”

- C.F.

IDShield Member

IDSHIELD PLAN OVERVIEW

A COMPREHENSIVE AFFORDABLE IDENTITY THEFT SOLUTION FOR YOUR EMPLOYEES

THE IDSHIELD MEMBERSHIP INCLUDES THE FOLLOWING SERVICES:

MONITORED INFORMATION

- Credit/Debit/Retail Cards
- Date of Birth
- Drivers Licenses
- Email Address
- Home Address
- Medical ID
- Name
- Passport Numbers
- Phone Numbers
- Social Security Numbers



PRIVACY AND SECURITY MONITORING

- Court Record Monitoring
- Child Monitoring
- Credit Monitoring
- Criminal Record Monitoring
- Internet Monitoring
- Pay Day Loan Monitoring
- Social Media Monitoring
- And More



COMPREHENSIVE SOURCE MONITORING

- Global Black Market Websites
- Internet Relay Chat (IRC)
- Local, State and Federal Databases
- Online Chat Rooms
- Peer-to-Peer Sharing Networks
- Social Feeds



UNLIMITED CONSULTATION

- Assistance in Analyzing and Interpreting Credit Reports
- Consultation on Common Trends and Scams
- Data Breach Safeguards
- Identity Theft Consultation
- Lost/Stolen Wallet Assistance



COMPREHENSIVE IDENTITY RESTORATION

- \$5 Million Service Guarantee
- Full Service Restoration by Licensed Private Investigators
- Pre-existing Identity Theft Restoration



GENERAL

- 24/7 Emergency Assistance
- Access to Licensed Private Investigators
- Live Member Support
- Mobile App
- Monthly Credit Score Tracker
- Password Manager
- Real-Time Alerts



WHO IS COVERED:

The Participant, Participant's spouse, never-married dependent children under the age of 26 and living at home or full time in college, dependent children under the age of 18 for whom the Participant is legal guardian and/or physically or mentally challenged children living at home.

IDShield is a product of LegalShield, and provides access to identity theft protection and restoration services through an exclusive relationship with Kroll. Neither LegalShield nor its officers, employees, or sales associates directly or indirectly provide identity theft protection, restoration services, or advice.

The following are excluded from the Services: Legal Remedy—Any Stolen Identity Event where the member is unwilling or unable to prosecute or otherwise bring a civil or criminal claim against any person culpable or reasonably believed to be culpable for the fraud or its consequences. Dishonest Acts—Any dishonest, criminal, malicious or fraudulent acts, if the member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts. Financial Loss—Any direct or indirect financial losses attributable to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or directly. Preexisting Stolen Identity Event Limitations -If the victim either had knowledge of, or reasonably should have had knowledge of, the misuse of his/her identity, credit, or other personal information based on information provided, or reasonably available, to the individual prior to enrollment in the program (each a "Prior Misuse"), such Prior Misuse or the consequences caused by it are not covered by the restoration services. However, individuals who have merely experienced the loss or unauthorized exposure of personal identifiers, including credit or debit card data, such as a data breach event, with no indication of actual misuse or identity theft resulting from that event, are not subject to the Prior Misuse exclusion hereunder. Business—The theft or unauthorized or illegal use of any business name, DBA or any other method of identifying business (as distinguished from personal) activity. Third Parties Not Subject to U.S. or Canadian Law—Restoration services do not remediate issues with third parties not subject to United States or Canadian law that have been impacted by an individual's Stolen Identity Event, such as financial institutions, government agencies, and other entities.



LEGAL & IDENTITY PROTECTION AT YOUR FINGERTIPS



With our suite of apps and your LegalShield and IDShield memberships, help is conveniently at your fingertips.



LEGALSHIELD

Connect with your LegalShield provider law firm for trusted legal guidance and enjoy other valuable benefits:

- If you get a speeding ticket, “Snap” it in the App to send it directly to your LegalShield law firm without hassle or delay.
- 24/7 Emergency access for covered emergencies
- Know your legal rights and how to protect them by reviewing your plan information and how it works
- Save money on the things you’re already doing with MEMBERPerks.
- Auto accident tips that help keep you calm and focused on doing the right things at the scene.



IDSHIELD

Monitoring, consultation and restoration—they all make IDShield great:

- Get notified immediately when monitoring triggers an alert
- No more guessing about your credit score when you need to know (for applicable plans)
- One-Touch access to your IDShield Advisor
- After hours? No problem. 24/7 Emergency Access
- Ease your mind with convenient case updates and call history during the restoration process



SHAKE by LegalShield

Shake by LegalShield makes it easy to create, sign and send legally binding agreements. Enjoy the simplicity of a handshake, security of a legal contract, and the assurance from your LegalShield provider law firm.

- Freelance with confidence, protect trade secrets (with an NDA) and always know the scope of work, and be paid for it.
- Don't risk misunderstandings and costly disagreements. Buy, sell, rent, lend, barter, or trade with a clear understanding of what's expected from both sides.
- Don't wait on faxes and email, sign any-time, anywhere—and the entire process is tracked with the app.
- Don't worry if the agreement is right for what you need, use your LegalShield membership to consult with a lawyer. It's easy.



DOWNLOAD TODAY!






ASK by LegalShield

When you need quick information about a legal situation or problem you're experiencing, Ask by LegalShield can be your first stop. Many of the most commonly asked legal questions and their answers are now on your smart phone, and it's FREE (no account necessary)!



PRODUCT PRICING GROUP DISCOUNT



Rate quoted will not change based on actual enrollment

PLAN TYPE	MONTHLY RATE
STANDARD FAMILY LEGAL PLAN (MA, NV, NY ONLY)	
Standard Family Legal Plan	\$15.95
IDSHIELD (ALL STATES)	
Individual ID Shield	\$8.95
Family IDShield	\$18.95
COMBINATIONS	
Standard Family Legal Plan PLUS Individual IDShield	\$24.90
Standard Family Legal Plan PLUS Family IDShield	\$30.90

WHO'S COVERED:

- **Family Legal Plan:** covers the member; the member's spouse; never-married dependent children under age 21 and living at home; dependent children under age 18 for whom the member is legal guardian; nevermarried, dependent children who are full-time college students up to age 23; and physically or mentally challenged children living at home.
- **IDShield Family Plan:** covers member, spouse/partner + up to 8 dependent children up to the age of 26. (Includes consultation/restoration only, for dependent children age 18 to 26.)

ADDITIONAL INFORMATION:

- LegalShield provides promotional and enrollment materials at no cost to Group. If Group chooses electronic enrollment, we set the site up for free. We can set up custom information website at no cost to Group. We try to minimize, if not eliminate, any additional cost to Group for providing our benefit to its employees. To receive the group discount rate, account must have a minimum enrollment of five members. Groups who choose to use ERISA must have a minimum of 100 employees.
- Covered legal matters and services may vary by state. Go to www.legalshield.com/info/legalplan or www.legalshield.com/info/standardplan for complete terms, coverage, amounts, conditions, and exclusions. Business issues are covered under some plans. See specific legal plan contract for details. Proposal valid for 180 days.

PLAN ENROLLMENT & ADMINISTRATION— WE MAKE IT EASY



LegalShield has designed our benefit plans to provide peace of mind to your employees and their families without adding complex paperwork. LegalShield and IDShield plans are simple for employers to administer and for employees to understand.

Our plans are simple to implement because we have no time-consuming administrative duties for administrators. **We make it easy for you** to provide an exceptional benefit to your employees with minimal to no cost to you. We work with your enrollment, billing, and payment requirements and provide enrollment materials at no cost.

HOW DOES THE ENROLLMENT PROCESS WORK?

Prior to enrollment LegalShield Member Services will schedule a meeting with your company to discuss implementation. During this meeting, we will discuss how to initiate and manage enrollment, and how ongoing administration of the memberships will work. Once both parties agree on these items and appropriate development is completed, enrollment can proceed.

LegalShield has several enrollment options for group accounts.

1. Paper applications can be completed by employees and submitted to LegalShield for processing.
2. Electronic enrollment files can be submitted through a secure file transfer by the group using a standardized file format provided by LegalShield.
3. A secure, password-protected group enrollment website can be created for employees to complete an online application that is processed by LegalShield.



LegalShield processes enrollments within 24-48 hours of being received. Once the enrollment is processed, employees will receive a digital member kit by email within 72 hours.

HOW WILL THE PLAN BE MARKETED TO OUR EMPLOYEES?

To implement our employee benefits, we recommend the following effective three-part strategy.

- First, marketing to employees prior to an onsite meeting, which would include email blasts, and effective placement and distribution of posters and brochures to promote the event.
- Second, the onsite meeting itself, which would include a presentation, Q&A session and additional materials for employees to sign up or take home for later review. These onsite meetings usually generate the highest number of enrollees.
- Third, ongoing communications to encourage/remind 'late adopters' to sign up. LegalShield can provide email templates, payroll stuffers, breakroom posters and brochures to assist your company in promoting this benefit. In addition, LegalShield can provide a website customized for your company to further assist employees in taking advantage of LegalShield.

HOW ARE DEDUCTIBLES AND CLAIMS HANDLED BY YOUR PLANS?

There are no deductibles or claims with LegalShield plans.

HOW WILL OUR ACCOUNT BE SERVICED?

Your LegalShield representative will be present at enrollment and make regular visits as requested by the group. These visits will be at no cost to the employer.

WHAT IS THE CANCELLATION POLICY?

In order to cancel, a member must provide written notice. No other paperwork is required.

ARE THE PLANS PORTABLE?

If a member is no longer eligible to continue their membership through your group, the member may choose to continue as an individual at the same group rate.

SAMPLE ENROLLMENT WEBSITE

[legalshield.com/info/
companyanew](http://legalshield.com/info/companyanew)



The member will have the option of monthly automatic draft from a checking account or credit card charge. In addition, if employee is relocated to another state, their membership can move with them. Plan benefits and/or rates may vary in some states. Members are often given the option to keep the plan they have at current rate at time of relocation

WHO DOES MEMBER CALL WHEN THEY HAVE A PROBLEM?

Our Member Services Department has a toll-free number available 7 a.m.-7 p.m. CST, Monday through Friday. We have a toll-free Customer Service number for our members to ensure quality service. Assistance is available in English and Spanish. We also have support available via email and Chat. Members may call Member Services when they:

- Have questions about how to use benefits
- Have not received their contract in the mail
- Have a change of address or phone number
- Need to add or remove a person from their membership
- Need a new membership card or contract
- Get married or divorced

In addition, all Members Services lines are recorded and calls are randomly reviewed to ensure service consistency.

DOES LEGALSHIELD OFFER ANY ONLINE SUPPORT?

Yes! We are always updating our online features to empower our members in

handling their issues and getting the most out of their plan. Members can go to our Members Only Websites www.LegalShield.com or IDShield.com to access FAQs and information.

WHAT ARE BILLING OPTIONS?

- **Monthly Invoice:** A monthly paper invoice can be mailed to the billing address on file for group.
- **Self-Billing:** Group can remit a payroll deduction report to LegalShield in place of the monthly billing invoice.

WHAT ARE METHODS OF BILLING TRANSMISSION?

- **Mail:** Billing invoices/Self-Billing Report can be mailed with payment to LegalShield.
- **Email:** Billing invoices/Self-Billing Report can be emailed to LegalShield.
- **Secure FTP (Self-Billing Only):** If self-billing report contains SSN, it must be sent through secure FTP.

WHAT ARE PAYMENT OPTIONS?

- **Check:** Preferred method of payment is paper check.
- **ACH Direct Deposit:** We offer direct deposit for groups that are unable to remit a paper check.

WHAT IS LEGALSHIELD'S PRIVACY POLICY?

Keeping customer information private is a priority for LegalShield, its subsidiaries, and affiliates. To enable us to provide membership plans, it is necessary to collect certain information from members. However, we are committed to maintaining the privacy of this information in accordance with

the law. All individuals with access to personal information about customers are required to follow this policy. We collect non-public personal information from the following sources:

- Information we receive from individuals on applications or other forms (such as name, address, Social Security number and payment instructions).
- Information individuals may provide during visits to our website; and
- Information about individuals' transactions with us, our affiliates or others.

We do not disclose any non-public personal information about our customers or former customers to a non-affiliated entity except as described below and otherwise permitted by law. We may disclose all of the information we collect, as described above, to companies that assist us in the servicing or administration of the products requested or authorized. When information is shared with companies that perform services on our behalf, we protect against the subsequent disclosure of that information with a confidentiality agreement. In no event do we disclose personal information to companies that will use that information to contact individuals about their own products or services.

We restrict access to non-public personal information to those persons who need such information to provide products or services. We maintain physical, electronic and procedural safeguards that comply with federal regulation to guard non-public personal information.



SAVE WITH THESE INCREDIBLE MEMBERPERKS



A LegalShield membership is simply amazing. And, in addition to the privileges that your employee members already have, 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 your employees enough to pay for their membership for years to come!



-  Apparel
-  Automotive
-  Beauty & Fragrance
-  Books, Movies & Music
-  Cell Phones
-  Electronics
-  Finance
-  Flowers & Gifts
-  Food
-  Health & Wellness
-  Home & Garden
-  Home Services
-  Insurance & Protection Services
-  Jewelry & Watches
-  Office & Business
-  Pets
-  Real Estate & Moving Services
-  Sports & Outdoors
-  Tickets & Entertainments
-  Toys, Kids & Babies
-  Travel

MAKING TOP-QUALITY LEGAL & IDENTITY THEFT PROTECTION SERVICES AVAILABLE FOR ALL



LegalShield's purpose is to create a world where everyone can take advantage of competent, affordable legal assistance. Our mission is to provide outstanding legal coverage by quality law firms or a low monthly fee, as well as unparalleled identity protection.

ABOUT LEGALSHIELD

Founded in 1972 in Ada, Oklahoma, LegalShield is a leading provider of legal plans and identity theft solutions to families and small businesses across the U.S. and Canada. Before changing its name to LegalShield in 2011, the company was known as Pre-Paid Legal Services, Inc. Today LegalShield is owned by MidOcean Partners, a New York-based private equity firm

LegalShield markets its products through two main channels: Business-to-Business and Networking. Benefit brokers provide the products to corporate employees through payroll deduction. Independent sales associates share the products with individuals and small business owners.

FACTS ABOUT LEGALSHIELD

- With 1.6 million families enrolled, LegalShield's legal plans currently protect 4.2 million people across the U.S. and four Canadian provinces.
- LegalShield and IDShield serve more than 141,000 businesses.
- The LegalShield provider law firm network employs 1,100 attorneys, plus more than 4,700 referral attorneys.
- LegalShield's provider attorneys have been with their law firms for an average of 20 years.
- Each year, LegalShield law firm receive more than two million calls from members.

More than
34,000 companies
offer LegalShield
plans to their
employees.

KEY LEGALSHIELD PRODUCTS

Legal plans:

LegalShield's legal plans cover everyday legal issues for members and their spouse and dependents, such as:

- Family matters
- Estate planning
- Financial and business issues
- Consumer/credit protection
- Taxes
- Real estate
- Auto/driving issues

Identity theft plans:

LegalShield's identity theft plans help members minimize the likelihood of theft and resolve issues related to identity theft. Services are provided by Kroll, the world's leading consulting company in identity theft prevention and restoration. Services include: credit/privacy monitoring, consultation and identity restoration services.

EXECUTIVE TEAM

Jeff Bell – Chief Executive Officer
James Rosseau – EVP, Chief Commercial Officer
Jack Goldenberg – EVP, Chief Technology Officer
Kathy Pinson – EVP, Chief Operating Officer
Steve Williamson – EVP, Chief Financial Officer
Darnell Self – EVP, Network & Business Development
Patrick Hodges – SVP, President of Network Marketing & Sales
Glenn Petersen – SVP, President LegalShield Business Solutions
John Long – SVP, Chief People Officer
Keri Norris – SVP, Legal & Regulatory Affairs and General Counsel
Claire Terrell – SVP, Marketing
Dave Coffey – SVP, Chief Digital Officer
Melissa Wilder – SVP, Business Solutions Field Sales
Emily Rose – VP, Broker & Partnership Sales

Corporate office:

One Pre-Paid Way
Ada, Oklahoma 74820
(580) 436-1234
www.LegalShield.com

LegalShield **legal plans** protect more than **4.2 million lives**.
LegalShield **identity theft plans** currently protect over **1 million lives**.

IDSHIELD PLAN COVERAGE DEFINITIONS



ADVICE AND CONSULTATION

CREDIT REPORTS

Assistance interpreting and analyzing a credit report secured by the Participant and guidance to reduce pre-approved credit offers. If identity theft occurs, a 3B credit report will be provided to the Participant at the beginning and end of the identity theft restoration process.

COVERED

DATA BREACH SAFEGUARDS

Advice and assistance on steps needed in the event the Participant is a victim or a potential victim of a data breach.

COVERED

LOST/STOLEN WALLET ASSISTANCE

Guidance on the steps needed in the event the Participant's wallet is lost or stolen.

COVERED

PRIVACY AND SECURITY BEST PRACTICES

Unlimited consultation on best practices for use and protection of SSN's, Personally Identifiable Information (PII), financial transactions, online activities, consumer privacy and child identity theft.

COVERED

PHONE/MAIL SOLICITATION

Advice and assistance to reduce unsolicited offers of credit and insurance, removal of phone number from telemarketers' call lists and reduction of email advertisements (CAN-SPAM) and marketing mail and catalogs.

COVERED

SEX OFFENDER SAFEGUARDS

Advice and sex offender database searches for the Participant's home address.

COVERED

TELEPHONE CONSULTATION

Unlimited telephone consultations on any personal identity theft matter, unless specifically excluded by the plan. The IDShield Licensed Private Investigator will provide advice and representation on any matter covered by the plan. If the matter is not covered, the Licensed Private Investigator will provide consultation on the best course of action.

COVERED



ALERTS AND NOTIFICATIONS

CREDIT INQUIRY ALERTS

Participants will be notified via email when a creditor requests their Experian credit file.

COVERED

CREDIT SCORE TRACKER

The Participant's credit score is tracked monthly and automatically updated and displayed on the IDShield mobile app and Member dashboard.

COVERED

DATA BREACH NOTIFICATIONS

Participants will receive email notifications of large and high publicity data breaches.

COVERED

PRIVACY ALERTS

Real-time alerts are sent directly to the IDShield mobile app and the Participant's email.

COVERED



PRIVACY AND SECURITY MONITORING

MONITORED INFORMATION

The following Personally Identifiable Information is constantly monitored:

- Bank Accounts (up to 10)
- Credit/Debit/Retail Cards (up to 10 each)
- Date of Birth
- Driver's License
- Email Addresses (up to 10)
- Home Address
- Medical ID Numbers (up to 10)
- Name
- Passport Number
- Phone Numbers (up to 10)
- Social Security Number

COVERED

CHILD MONITORING

Monitors up to 8 children under the age of 18, for potential fraudulent activity associated with the Participant's child's SSN. The service monitors public records in all 50 states, including real estate data, public records/court proceedings, bankruptcies, and liens. Parents/guardians are provided a baseline scan, subsequent alerts and notifications if exposing data is found.

COVERED

COURT RECORD MONITORING

This service searches for online court records that match the member's name and date of birth from county courts, Department of Corrections (DOC), Administration of the Courts (AOC), and other legal agencies - approx. 350 million criminal records searched. Court records are sourced from county, state, and federal data sources. County records are sourced from the 250 most populous counties along with arrest records, court records, correctional records, and State Department records.

COVERED

CREDIT MONITORING

The Participant and Participant's spouse credit information is monitored through Experian. If the event of identity theft a 3B credit report will be secured.

COVERED

ADDRESS CHANGE VERIFICATION

Monitors if a change of address has been requested through the United States Postal Service.

COVERED

INTERNET MONITORING

Monitors global black market websites, IRC (internet relay chat) channels, chat rooms, peer-to-peer sharing networks, and social feeds for a Participant's Personally Identifiable Information (PII).

COVERED

PAY DAY LOAN MONITORING

Monitors for short-term payday or similar cash advance loans.

COVERED

SOCIAL MEDIA MONITORING

Monitors the social media platforms Facebook, Twitter, LinkedIn and Instagram as well as content feeds for privacy and reputational risks. Monitors home address information, email address, date of birth, and Social Security Number for a Participant's Personally Identifiable Information. Vulgar, harmful or threatening and or sexual language, drug and alcohol references and discriminatory language is also monitored for content that has the potential to create reputational risks.

COVERED



IDENTITY THEFT RESTORATION

IDENTITY THEFT RESTORATION PREPARATION

Participants are immediately assigned to a Licensed Private Investigator who will work directly with the Participant for the entire resolution process, creating a 1:1 relationship.

As part of the restoration process the Licensed Private Investigator will:

- Organize details of open identity theft issues
- Explain the Participant's rights, process and responsibilities involved
- Assist in completing the necessary paperwork
- Provide a Fraud Packet which includes Limited Power of Attorney authorization
- Issue a Fraud Alert to all three credit bureaus

COVERED

IDENTITY THEFT RESTORATION PROCESS

Licensed Private Investigators will:

- Provide step-by-step guidance throughout the restoration process
- Issue a Fraud Alert upon receiving the signed Limited Power of Attorney to the Social Security Administration (SSA), Federal Trade Commission (FTC) and U.S. Postal Service (USPS)
- Search for other instances of identity theft
- Review credit history 1:1 with the Participant and verify if fraud includes items such as: public records (liens, judgments, bankruptcies), credit accounts (new and/or derogatory), addresses, and prior employment
- Work directly with affected financial institutions and credit card companies and issue Fraud Alerts to those impacted
- Restore the Participant's identity to its pre-theft status with a \$5 Million Service Guarantee.

COVERED

Some identity theft incidents are more complex than others and may require additional action to resolve, such as:

- Determining if creditors extended additional credit
- Contacting creditors and collection agencies to dispute all fraudulent accounts
- Searching criminal record databases and Department of Motor Vehicle records
- Performing a Social Security trace and Death Index
- Assisting with law enforcement personnel
- Providing ongoing restoration updates

IDENTITY THEFT RESTORATION CLOSING PROCESS

The closing process includes:

- Verbal confirmation from both parties that the issue is fully resolved
- Providing a final review 120 days post resolution with a trimerged credit bureau report
- Consultation to re-confirm identity has been restored to its pre-theft status
- Written confirmation that the issue is fully resolved or reopening the case if identity is not restored to its pre-theft status

COVERED

LICENSED PRIVATE INVESTIGATORS

Licensed Private Investigators have an average of 7 years' experience and come from fields such as banking, collections, insurance, law enforcement, background investigations, credit reporting, and more. In addition to being licensed PIs, they also have credentials that allow them to fully research and resolve identity theft incidents including:

- Certified Fraud Examiner (CFE)
- Fair Credit Reporting Act Certified (FCRA)
- Certified Identity Theft Risk Management Specialist (CITRMS)
- Certified Information Privacy Professional (CIPP)

COVERED

LIMITED POWER OF ATTORNEY

Participants can authorize their assigned Licensed Private Investigator to have Limited Power of Attorney over them to fully resolve their identity theft incident on their behalf.

COVERED

SERVICE GUARANTEE

A \$5 Million Service Guarantee is provided to ensure the Participant's identity is restored fully to its pre-theft status.

COVERED



ADDITIONAL BENEFITS

24/7 EMERGENCY ASSISTANCE

The Participant receives toll-free telephone access to Licensed Private Investigators on a 24-hour per day basis for emergencies. Emergency access is not available for general consultation on best practices.

COVERED

MOBILE APP

Participants can access their credit score, case history, receive and review alerts and call directly for assistance through the IDShield mobile app. The mobile app is updated every 15 minutes.

COVERED

PASSWORD MANAGER

IDShield Vault allows Participants to manage and generate passwords. With a browser plugin installed, IDShield Vault will also autofill known passwords when browsing on the web and sync across devices providing secure auto backup.

COVERED

GENERAL EXCLUSIONS: The following are excluded from the Services: Legal Remedy—Any Stolen Identity Event where the member is unwilling or unable to prosecute or otherwise bring a civil or criminal claim against any person culpable or reasonably believed to be culpable for the fraud or its consequences. Dishonest Acts—Any dishonest, criminal, malicious or fraudulent acts, if the member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts. Financial Loss—Any direct or indirect financial losses attributable to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or directly. MARKETED BY: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty, Inc.; Pre-Paid Legal Access, Inc.; In FL: LS, Inc.; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation