



Employee Legal & Identity Theft Protection Plans



Prepared by LegalShield

Proposal valid for 180 days.



FOR MORE INFORMATION CONTACT YOUR LEGALSHIELD INDEPENDENT ASSOCIATE:



Table of Contents

Protecting Your Bottom Line	Page 3
Why LegalShield?	Pages 4-9
LegalShield Plan	Pages 10-11
LegalShield Provider Law Firms	Page 12
Why IDShield?	Page 13
IDShield Plan	Page 14
IDShield Features & Benefits	Pages 15-21
LS+IDS Combo Pricing	Page 22
LegalShield Company Overview	Page 23
LegalShield Security Overview	Page 24
Enrollment Overview	Page 25



Protecting Your Bottom Line

with LegalShield & IDShield

EMPLOYEES ARE FINANCIALLY STRESSED and unprepared for sudden expenses. When they are dealing with personal finances in the workplace, they lose productivity and **YOUR COMPANY LOSES MONEY.**



61% of employees feel that identity theft protection and legal services benefits **increase financial wellbeing.**



More than 50% of employees have **not yet finalized their Will.**

IMPACT of legal matters on employee productivity

61% faced a legal event in the last **two years**



39% made **phone calls** during the workday



34% were **distracted** at work



30% took **time off** from work



Financial stress not only decreases productivity, it puts your employees at a greater risk for an injury or illness.

By protecting your employees from the financial stress of an unexpected legal event your employees will be more engaged, focused, and productive—benefiting them and your bottom line!

The LegalShield® Workplace Study was conducted by Echo Research LLC, an independent communication, brand, and reputation research company, among a random sample of 750 U.S. employees and 300 U.S. employers at companies with at least 100 employees between June 24 and 28, 2019. Employees work full-time, 40+ hours, and are offered voluntary financial benefits at their workplace; employers are c-Level, EVP/SVP/VP, director, manager, or other decision-makers of their company's workplace benefit offerings. The overall margin of error is +/- 3.6% (Employees) and +/- 5.7% (Employers) at the 95 percent confidence level. Download a summary of the full findings at legalshield.com/FinancialWellness.



Why LegalShield?

BE A SOLUTION to your employees' need for legal protection.



76% of Employees
were hesitant to call a lawyer.



2/3 of Employees
had to take at least one day off from
work per year to deal with a legal issue.

Common legal life events include:



Traffic Tickets



Rental Disagreements



Automobile Accidents

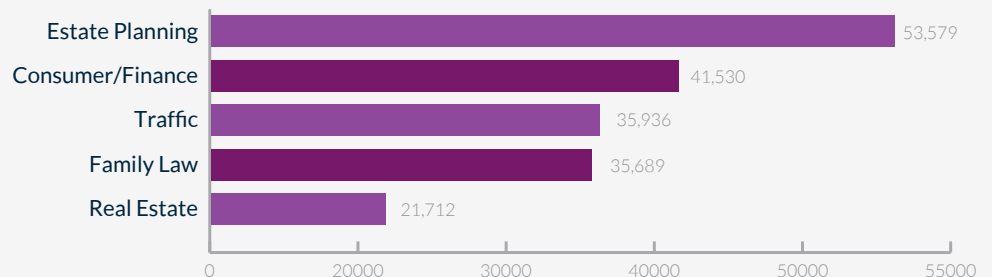


Credit Disputes



Estate Management

The top **FIVE** areas of law*:



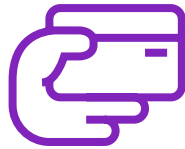
*Top areas of law for which members have requested assistance from LegalShield's provider law firms.

Why LegalShield?

WORKING AMERICANS need and want legal protection.



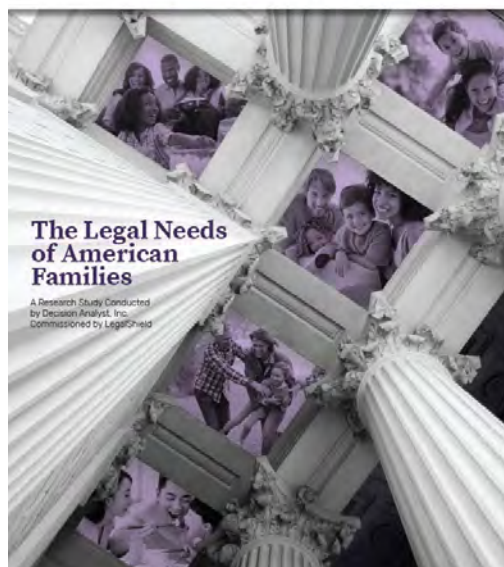
Nearly 90% of Americans
do not have a form of
legal protection.



More than 60%
would be interested in
purchasing legal protection.



70% of employees
use the service more than
3x a year!



Read more about the value a legal plan provides in the [Legal Needs of American Families](#).

Why LegalShield?

EMPLOYEES SAVE on everyday legal issues with LegalShield. An entire year of coverage costs less than \$300, and on average the hourly rate for a lawyer is \$284!*

A One Year Membership =
Approximately One Hour of Legal Services.

	Typical attorney costs*:	Savings as a LegalShield participant for one year
Standard Will Preparation	\$900–\$1,950	\$661–\$1,711
Medical Directive	\$300–\$650	\$61–\$411
Letter Written on Participant's Behalf	\$300–\$650	\$61–\$411
Document Review	\$300–\$650	\$61–\$411
Complex Phone Consultation	\$300–\$650	\$61–\$411
Consultation & Review, with a Letter Written on Participant's Behalf	\$600–\$1,300	\$361–\$1,061
Complex Consultation & Review	\$750–\$1,625	\$511–\$1,386

*These are ranges based on hourly rates of LegalShield attorneys. This is not a quote or guarantee of any actual legal fees or costs. Actual hourly rates, fees and costs may vary based on geographical needs, legal issues or experience required. Cost ranges are calculated by multiplying the normal hourly fee of general (lowest) and specialized (highest) attorneys in the selected state by the average number of hours billed for that service. Costs shown above represent attorney fees in the state of Alabama.

Why LegalShield?

Under the protection of LegalShield, **PARTICIPANTS DON'T HAVE TO WORRY ABOUT HIGH HOURLY COSTS** or about figuring out which attorney to use—we'll do that for them.

We have lawyers across the U.S. and Canada with an average of **22 years experience**.



Return Call
from Attorney:

4 hours or less



Document
Review:

3 business days



Letter or Phone Call
to Resolve Complaint:

3 business days

Why LegalShield?

Legal protection at the TAP OF A BUTTON.

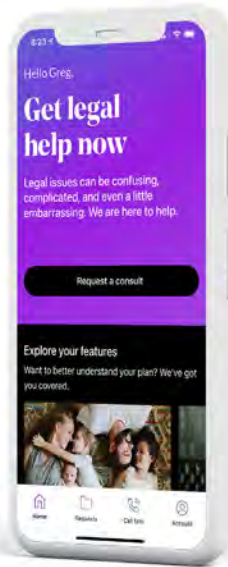
**THE LEGALSHIELD MOBILE APP PUTS A LAW FIRM
IN THE PALM OF PARTICIPANT'S HANDS.**

They can connect directly with their dedicated law firm and more!

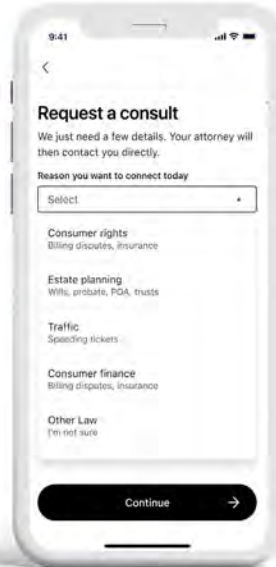
LegalShield's mobile app puts
a law firm in the palm of your hand.

With LegalShield's
Mobile App, You Can:

- Directly access a dedicated provider law firm
- Upload speeding tickets and other legal documents for review
- Access 24/7 emergency help
- And more!



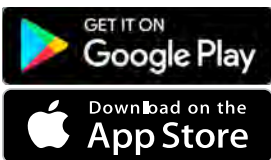
**Get legal help
when you need it**



**Simply request
your legal need**



**Easily schedule a call
with your attorney**



Why LegalShield?

LegalShield directly empowers approximately 4 million members.
Here are some of our **MEMBER STORIES**.

Very helpful. Responsive. Knowledgeable. This coverage is in the top five necessary things I believe a family must invest.”

- N.S.

LegalShield Member

I’ve had LegalShield for almost 20 years and always feel that comfort and peace of mind that I can call upon them.”

- L.D.

LegalShield Member

I have been a member for over 10 years. I have used the services probably five or six times and each time got the information I needed quickly. They have always been specific in telling me exactly what I needed to do. What I have spent in monthly premiums is only a fraction of what I would have spent in legal fees. Some of our questions have been concerning real estate, owner financing/selling property, vehicle transfer questions and more. It has been WELL worth having this membership!”

- P.W.

LegalShield Member

LegalShield Plan

A comprehensive and affordable **LEGAL SOLUTION.**

THE LEGALSHIELD PLAN PROVIDES BENEFITS FOR THE FOLLOWING:

FAMILY

- Adoption
- Conservatorship
- Divorce
- Domestic Violence Protection
- Guardianship
- Juvenile Court Proceedings
- Name Change
- Prenuptial Agreements
- Administrative Hearing



AUTO

- Driver's License Restoration
- Moving Traffic Violations/Traffic Ticket
- Motor Vehicular Homicide Defense
- Property Damage Claims



FINANCIAL

- Affidavits
- Bankruptcy
- Consumer Credit/Protection
- Contracts/Financial Disputes
- Debt Collection
- Probate
- IRS Audit Protection
- Rental Agreements
- Medicaid/Medicare Disputes
- Personal Property Disputes
- Promissory Notes
- Social Security Disputes
- Veterans Benefits Disputes



ESTATE PLANNING

- Living Will/Wills
- Powers of Attorney
- Living Trusts/Trusts
- Codicils



HOME

- Contractor Disputes
- Deeds
- Landlord/Tenant Issues
- Foreclosure
- Neighbor Disputes/Easements
- Refinancing
- Purchase/Sale of House
- Real Estate Contracts/Financial Disputes
- Smalls Claims Assistance
- Zoning Variances
- Mortgages



GENERAL SERVICES

- 25% Preferred Member Discount
- Telephone Advice
- Document Review
- 24/7 Emergency Access
- Mobile App



This is a general overview of the legal plan available from LegalShield. See a plan contract for specific state of residence for complete terms, coverage, amounts, conditions and limitations. General Limitations: The following items are not covered by the service, including advice and consultation: business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, honors, bail bonds and any out-of-pocket expense; matters or disputes between any person, entity or covered person and the Provider Attorney and/or LegalShield; any matter covered by any insurance policy; Native American legal issues; frivolous or unethical matters; matters for which an attorney-client relationship exists prior to becoming eligible for benefits. For all other personal legal matters, advice and consultation is provided. Additional document review/preparation or representation is also included for certain matters. Marketed by: Pre-Paid Legal Services, Inc. d/b/a LegalShield® and subsidiaries; Pre-Paid Legal Casualty, Inc.; Pre-Paid Legal Access, Inc.; LS, Inc.; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation.

LegalShield's Legal Plan

Expected and unexpected legal issues arise every day. But with a LegalShield Legal Plan, a small monthly fee gets participants access to advice and counsel on an unlimited number of personal legal issues from lawyers with an average of 22 years' experience.

ADVICE & CONSULTATION

Advice

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

Letters & Phone Calls on the Participant's Behalf

- A phone call or letter on a lawyer's letterhead can help quickly resolve your legal matters.

Contract & Document Review

- Contract/document review up to 15 pages each

24/7 Emergency Assistance

- 24/7 Emergency Access: 24/7/365 emergency legal access for covered emergencies.

FAMILY ASSISTANCE

Uncontested Name Change*:

- Receive assistance for an uncontested name change.

Uncontested Adoption*:

- Receive assistance for uncontested adoption proceedings.

Uncontested Divorce*:

- Receive assistance and representation for an uncontested divorce.

*Available 90 consecutive days from the effective date of your plan.

REPRESENTATION

Trial Defense Services

- Assistance if the participant or their spouse are named defendant in a covered civil action filed in court

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

DOCUMENT PREPARATION

Standard Will Preparation

- Will Preparation: Your provider lawyer will assist in preparation of a Standard Will, Physician's Directive and Living Will.

Residential Loan Document Assistance

- Your provider law firm will prepare or review required mortgage documents for the purchase of your primary residence, once per membership year.

AUTO

Motor Vehicle Services

- Non-criminal moving traffic violation assistance
- Motor vehicle-related criminal charge assistance for manslaughter, involuntary manslaughter, negligent homicide or vehicular homicide
- Up to 2.5 hours of help with driver's license reinstatement and property damage collection assistance of \$5,000 or less per claim
- Available only if participant has a valid driver's license and is driving a noncommercial motor vehicle

IRS

Income Tax Audit Services:

- Advice, consultation, negotiation and representation if audited by the IRS on your personal tax return. In New York this benefit requires a discounted hourly fee payment for services.

ADDITIONAL BENEFITS

25% Off Additional Legal Services:

- Receive a 25% discount off of your provider law firm's hourly rate for legal services not otherwise covered in your member contract.

The Plan Covers:

- The participant
- The participant's spouse/domestic partner
- Never-married dependent children under age 26 living at home or are full-time college students
- Dependent children under age 18 for whom the participant is legal guardian
- Physically or mentally disabled children living at home

For detailed information about the legal services provided for personal matters by the LegalShield contract, go to <http://www.legalshield.com/info/legalplan>. Business issues are not included; however, plans providing those services are available.

Some limitations apply. Services and benefits vary by state. See a plan contract for specific state of residence for complete terms, coverage, amounts, conditions, and limitations. This legal plan overview does not include NY and NV (see a plan contract for those specific states).

LegalShield's Provider Law Firms

FULL-SERVICE ESTABLISHED PROVIDER LAW FIRMS:

- Knowledgeable in all areas of law
- Average firm tenure with LegalShield is 19 years
- Average attorney experience is 22 years
- Paid on a per-capita basis



LegalShield has built and successfully maintains **THE ONLY PROPRIETARY
NATIONWIDE NETWORK OF PROVIDER LAW FIRMS.**



Why IDShield?

Identity theft has been one of the top consumer complaints filed with the Federal Trade Commission (FTC) for over 15 years. According to the Consumer Response Annual Report from the FTC, 55% of the credit or consumer complaints received by the Bureau of Consumer Financial Protection were about incorrect information appearing on credit reports.¹

Protecting Your Bottom Line

IDShield is the most comprehensive identity protection and restoration product available. Our one bureau service monitors a participant's TransUnion credit report and triggers an alert when their personally identifiable information (PII) appears on a credit check – giving them the chance to review potentially fraudulent activity.

Best In Class Monitoring

We monitor participants' identity from every angle, not just their Social Security number, credit cards and bank accounts. With High Risk Application and Transaction Monitoring, we check to see if the details connected to a participant's identity are safe. If any change in status occurs, they'll receive a push notification or email alert immediately.

64%

of Americans have personally experienced a data breach.

49%

feel that their personal information is less secure than it was 5 years ago.

41%

have encountered fraudulent charges on their credit card.

"Americans and Cybersecurity" Pew Research Center, Washington, D.C. January 26, 2017
<http://www.pewinternet.org/2017/01/26/americans-and-cybersecurity/>

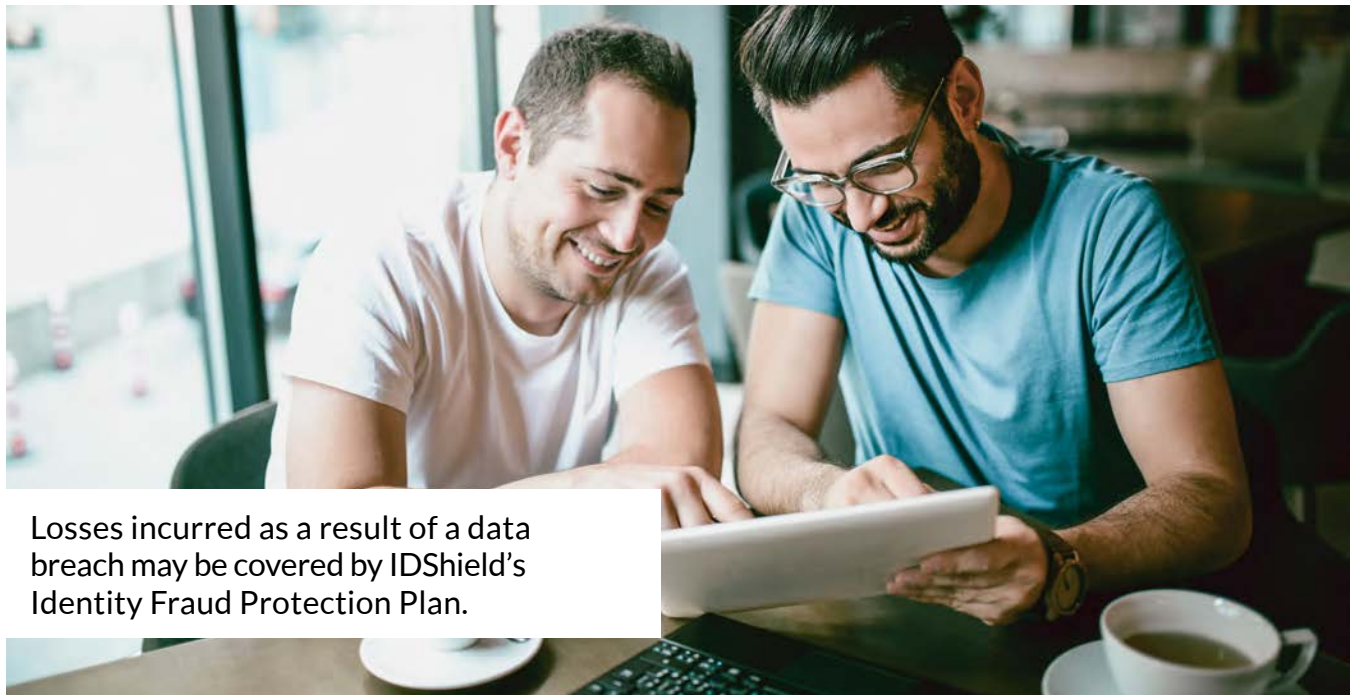
Sources: 1. Consumer Financial Protection Bureau (March 2018), Consumer Response Annual Report.

IDShield Plan Features Come with an Unlimited Service Guarantee.

	Individual	Family
Coverage for Spouse and up to 10 Dependent Children		✓
Credit Monitoring with Alerts	✓	✓
Instant Hard Inquiry Alerts	✓	✓
Investment Account Number Monitoring	✓	✓
New Application Alerts via SSN/PII	✓	✓
Username/Password Monitoring	✓	✓
Enhanced Sex Offender Monitoring & Alerts	✓	✓
\$1 Million Identity Protection Policy	✓	✓
Medical Data Report Consultation	✓	✓
Mother's Maiden Name Monitoring	✓	✓
NPI Monitoring on Dark Web	✓	✓
Solicitation Reduction Links	✓	✓
Telecom Account Application Monitoring	✓	✓
Rent-to-Own Monitoring	✓	✓
Buy-Here-Pay-Here Auto Loans	✓	✓
Auto Pawns/Title Pawns	✓	✓
Enhanced Sub-Prime Loans	✓	✓
Public Records Monitoring	✓	✓

	Individual	Family
Unlimited Service Guarantee	✓	✓
Credit Score Tracker	✓	✓
Social Media Monitoring	✓	✓
Court Records Monitoring	✓	✓
Payday Loan Monitoring	✓	✓
Address Change Verification	✓	✓
Internet Dark Web Monitoring	✓	✓
Identity Threat Alerts	✓	✓
Mobile App	✓	✓
Auto Monitoring	✓	✓
Consultation on Any Cyber-security Question	✓	✓
Sex Offender Consultation	✓	✓
Lost Wallet Consultation	✓	✓
Full-Service Restoration	✓	✓
Live Member Support	✓	✓
24/7 Emergency Assistance	✓	✓
NEW! Online Privacy Management	✓	✓
NEW! Financial Account Monitoring	✓	✓
NEW! Reputation Management and Score	✓	✓

*Above is a 1B benefits chart. Limitations may apply.



Losses incurred as a result of a data breach may be covered by IDShield's Identity Fraud Protection Plan.



Features & Benefits



Unlimited Service Guarantee

If identity theft happens, we'll do whatever it takes for as long as it takes to restore the participant's identity.



\$1 Million Fraud Protection Plan

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
- Initial Legal Consultation
- Certified Public Accountant Costs



- ✓ Comprehensive Monitoring
- ✓ Real-Time Alerts
- ✓ Username and Password Combination Monitoring
- ✓ Identity Restoration
- ✓ State-of-the-Art Technology

NEW! Credit Counseling and Education

Available exclusively to those with both a LegalShield and IDShield Membership, our Identity Theft Specialists will provide one-on-one education to help you understand your valuable credit rating and actions that are likely to have an impact on your credit score. Additionally, your provider law firm can offer legal consultation on the laws surrounding credit scores and lending as well as draft letters on your behalf and review documents up to 15 pages.

NEW! Trend Micro Maximum Security

The cloud-based AI technology offered by Trend Micro delivers highly effective and proactive protection against ever-evolving malware infections.

NEW! VPN Proxy One

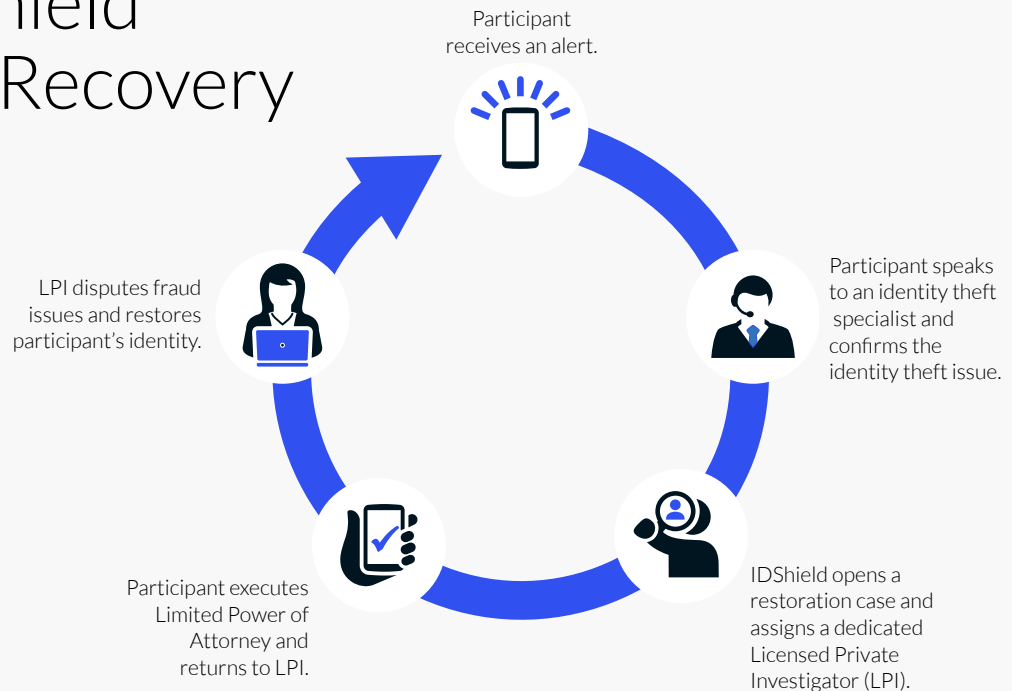
Convenient protection anywhere you connect, including hotels, cafes, offices, and schools through encrypted communications provided by Trend Micro's VPN Proxy One. Filters help block malicious websites, online fraud, and internet scams. Full anonymity - no location or online activity tracking. Safeguards provided when you connect to a risky Wi-Fi network.

NEW! Password Manager

Get multiple device protection and privacy for your digital life.

- Helps block dangerous websites
- Manages and encrypts passwords
- Saves time
- Identify and change weak passwords
- Gives you control
- Creates unique, tough to hack passwords

The IDShield Identity Recovery Process



We monitor the following data points:

- Full Name
- Date of Birth
- Social Security Number
- Driver's License
- Passport Number
- Mailing Address
- Phone Numbers (up to 10)
- Bank Account Numbers (up to 10)
- Credit/Debit Card Numbers (up to 10)
- Retail Card Numbers (up to 10)
- Medical ID Numbers (up to 10)
- Investment Account Number (up to 10)
- Username and Password Combinations (up to 10)
- Mother's Maiden Name
- National Provider Identifier Number
- Telecom Account Application Monitoring
- Rent-to-Own Monitoring
- Buy Here/Pay Here Auto Loans
- Auto Pawns/Title Pawns
- Enhanced Sub-Prime Loans

Continuous Credit Monitoring

Lenders, creditors and many businesses check your financial data and submit their findings to your credit report. IDShield monitors your TransUnion credit report, alerting you to any changes and providing a complete view of your valuable credit standing.

Credit Threat Alerts

If any changes or updates are found on your credit report, we will send you a credit threat alert.

Identity Threat Alerts

If your Personally Identifiable Information (PII) is found through IDShield's monitoring services, an identity threat alert is sent via email and through push notifications on the mobile app. If no threats are found, you will instead receive a monthly "no activity" notice.

Username/Password (Credentials) Monitoring

Continuously scans username/password combinations and will send you an alert with details so can update your login information on any accounts that use the exposed credentials.

Auto Monitoring

Provides basic monitoring services as soon as you, the named member, sign up. Using your full or partial Social Security number, name, address and date of birth provided at the time of enrollment, your PII is automatically monitored. After you create your account, you are encouraged to provide further information to enable the full monitoring services the plan provides.

Dark Web Internet Monitoring

Extensive monitoring of Personally Identifiable Information (PII) across the dark web. Information monitored on the dark web includes:

- Full Name - Date of Birth
- SSN/SIN - Driver's License
- Passport Number
- Phone Numbers (up to 10)
- Bank Account Numbers (up to 10)
- Credit/Debit Card Numbers (up to 10)
- Retail Card Numbers (up to 10)
- Medical ID Numbers (up to 10)

Hard Credit Inquiry Alerts

Monitors for credit report inquiries that show up when your Personally Identifiable Information (PII) is used on applications for bank/credit cards or loans.

24/7 Emergency Assistance

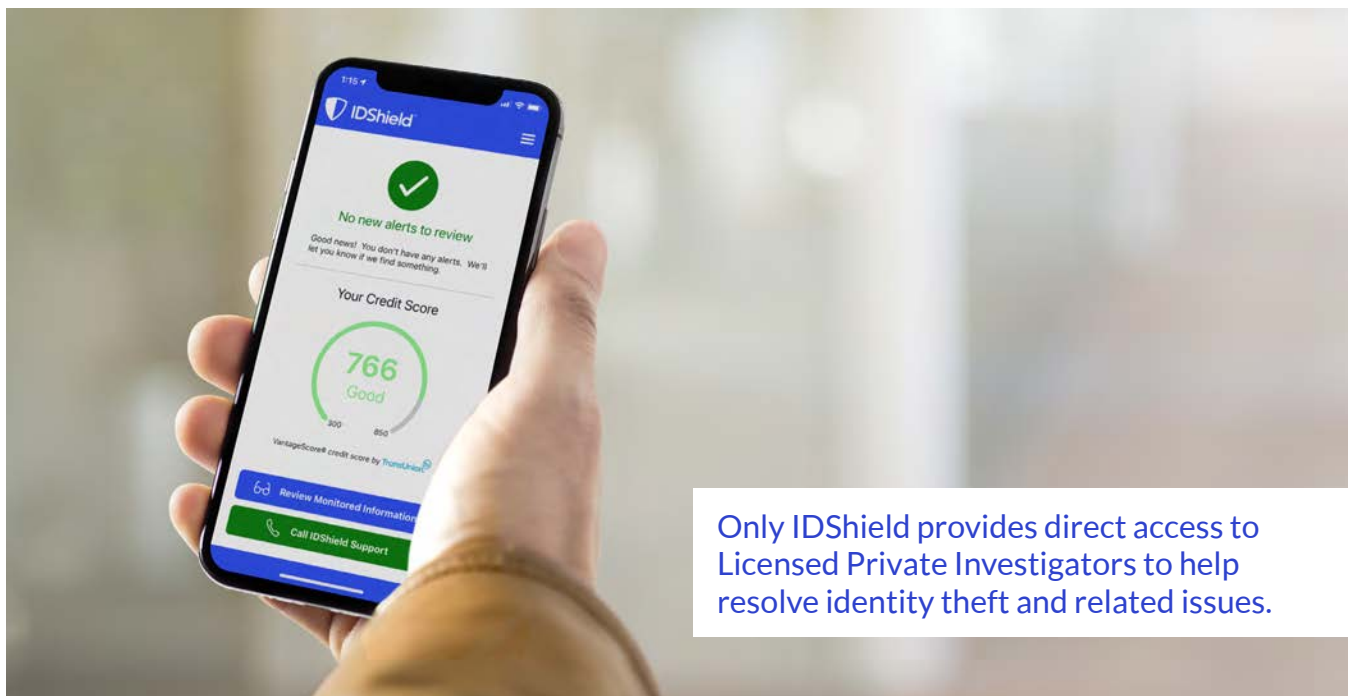
In the event of an identity theft emergency, IDShield provides 24/7/365, live support when you need it most.

High Risk Application and Transaction Monitoring

Financial institutions use specific technology to verify the identity of new account holders before processing high risk transactions. IDShield monitors these processes to determine if details for a new bank account or large money transfer are associated with your personal data. Our application and transaction monitoring can potentially catch identity theft 90 days faster than traditional credit monitoring alone. Furthermore, IDShield can better secure your online financial records by monitoring unauthorized use of username and password combinations used for online banking or insurance accounts.

Lost/Stolen Wallet Assistance

Losing a wallet can be stressful, but our investigators are here to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.



Only IDShield provides direct access to Licensed Private Investigators to help resolve identity theft and related issues.

Medical Data Report

Offers a link to medical data reports that you can review for inaccurate or fraudulent information.

Death Index Monitoring

IDShield searches the National SSN Death Index and will send an alert if the participant's information is found in the database.

Financial Threshold Account Monitoring*

Receive an alert on financial withdrawals, balance transfers and large purchases on financial accounts for transaction made in excess of a set monetary amount. Includes checking, savings, 401k accounts, loans and more.

Reputation Management

Scans your social media accounts for existing content that could be damaging to your online reputation. Post and comments that contain harmful language or images will be flagged for review.

Reputation Score

Ranks your online reputation risk by giving you a score based off the content found on your social media accounts. We'll offer tips to improve your score and flag social posts that might contain harmful images or language.

Social Media Monitoring

IDShield monitors popular social media platforms like Facebook, LinkedIn, Twitter, and Instagram for information that may put your privacy at risk, such as home address, email address, date of birth and Social Security number.

Public Records Monitoring

IDShield monitors billions of public record reports from more than 10,000 diverse sources to screen for multiple different pieces of PII – including name, address, phone number, email, SSN and more.

Court Records Monitoring

Searches online court records for multiple different PII elements. We search millions of criminal records across local, state and federal data sources including county courts, Department of Corrections, Administration of the Courts and other legal agencies to see if your personal information has been used.



Payday Loan Monitoring

IDShield provides non-credit loan monitoring for short-term payday or similar cash advance loans. We screen online, rent-to-own and payday lender storefronts for unauthorized activity.

Telecom Monitoring

Monitors more than 1.5 million phone records to ensure that your phone number is not being redirected.

Address Change Monitoring

Monitors your United States Postal Service address history through the National Change of Address database, providing an 18-month snapshot of the nearly 40 million Americans who move each year. This service scans for change of address requests and sends a notification if your information appears in the database.

Enhanced Sex Offender Monitoring and Alerts

Participants can learn if a registered sex offender lives near them. They'll also receive alerts when a new offender moves into their neighborhood, out of their neighborhood or if someone in their neighborhood becomes registered. Participants can search within a five-mile radius of their home address.

*We do not monitor all transactions at all businesses and the monitoring network is limited only to institutions participating in the financial monitoring feature.



Unlimited Consultation

Participants have unlimited access to consultation with an identity theft specialist who can provide advice on any identity-related issues or concerns. A participant doesn't have to be the victim of identity theft to take advantage of our consultation services.

Dedicated Licensed Private Investigators

The certification status of our team of experienced Licensed Private Investigators gives them access to exclusive databases to help identify and respond to identity threats. If your identity is stolen, one of our investigators will be directly assigned to you throughout the life of the case.

Full Service Restoration

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore your identity to its pre-theft status. The investigator will work on your behalf to resolve the issue by contacting the appropriate government agencies, financial institutions, credit bureaus and collection agencies.

IDShield Mobile App

The IDShield mobile app makes it easy for participants to access their benefits. Participants can view their alerts and update their IDShield Membership directly via the app.

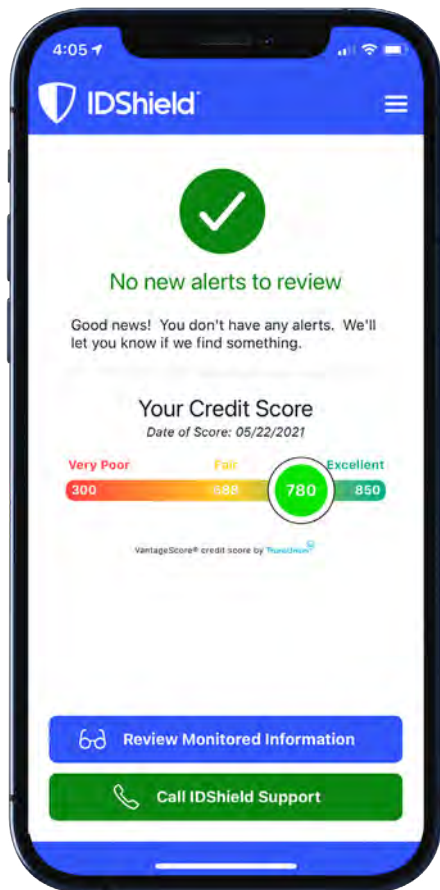
Features include:

- Push Notification for Identity Threats
- Credit Score Tracker
- Access to IDShield Licensed Private Investigators
- 24/7 Emergency Assistance

Sub-Prime Loan Monitoring

Sub-prime monitoring searches transaction data for rent-to-own, buy-here pay-here auto dealers, title pawn and sub-prime loan applications. You will be notified when new transactions are discovered.

The New IDShield™ Mobile App for Participants



Track alerts and have on-the-go access 24/7!

- Identity threat and credit inquiry alerts
- Credit Score Tracker
- Direct access to IDShield's identity theft specialists
- 24/7 emergency access
- And more!



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. IDShield plans are available at individual or family rates. A family plan covers the named member, named member's spouse or domestic partner and up to 10 dependent children under the age of 18. Certain benefits are only available with a 3Bureau identity theft plan and are not offered with a 1Bureau identity theft plan. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event, with the amount of coverage dependent on the type of identity theft plan. See a Plan for complete terms, coverage, conditions, and limitations, and family members who are eligible under the Plan.



Plan Pricing

LegalShield

PLAN TYPE	MONTHLY RATE
LegalShield Family Plan	

WHO IS COVERED:

FAMILY PLAN: The participant, their spouse/partner, never-married dependent children under the age of 26 and living at home or full time in college, dependent children of the participant under the age of 18 for whom they are legal guardian and/or physically or mentally challenged children living at home.

IDShield

PLAN TYPE	MONTHLY RATE (Individual/Family)
IDShield Individual Plan	
IDShield Family Plan	

WHO IS COVERED:

INDIVIDUAL PLAN: The participant only.

FAMILY PLAN: The participant, their spouse/partner and up to 10 dependent children under the age of 18. Dependent children of the participant or participant's spouse ages 18-26 are eligible for consultation and restoration services only. Note that monitoring services are not available for dependent children ages 18-26.

Dual

PLAN TYPE	MONTHLY RATE (Individual/Family)
LegalShield & IDShield Individual Plan Dual	
LegalShield & IDShield Family Plan Dual	

New Dual Plan Benefit! Participants who enroll in both the LegalShield and IDShield plan can now receive credit education and counseling services. This is an additional service provided to participants who have enrolled in both plans. This service is not available to participants who only enroll in IDShield.

Pre-Paid Legal Services, Inc. d/b/a LegalShield ("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. Trial defense is not available in all states. See a legal plan contract for specific state of residence for complete terms, coverage, amounts and conditions.

IDShield is a product of LegalShield. LegalShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. A family plan covers the named member, named member's spouse or domestic partner and up to 10 dependent children under the age of 18. Certain benefits are only available with a 3Bureau Plan. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event, with the amount of coverage dependent on the type of identity theft plan. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.



LegalShield Company Overview

BUSINESSES across the United States and Canada **TRUST LEGALSHIELD**
TO HELP PROTECT THEIR EMPLOYEES AND THEIR BOTTOM LINE.

Founded in 1972, LegalShield has more than 1,751,000 participants that are covered by its legal and identity theft plans. IDShield provides identity theft protection to one million individuals. LegalShield and IDShield serve more than 141,000 businesses.

EXECUTIVE TEAM

Jeff Bell – Chief Executive Officer

Kathy Pinson – EVP, Chief Operating Officer

Scott Grissom – EVP, Chief Financial Officer

Darnell Self – EVP, Network & Business Development

Martine Giroto – President of LegalShield Canada

Glenn Petersen – President, LegalShield Business Solutions

Don Thompson – President, Network Marketing & Sales

Keri Norris – SVP, Legal & Regulatory Affairs and Chief Legal Officer

Emily Rose – SVP, Broker and Partnership Sales, Business Solutions

Ted Vitalo – VP, Associate and GA Group Sales

Todd Barrs – President, Direct to Consumer



LegalShield Security Overview



LegalShield protects **PARTICIPANTS'**
PERSONALLY IDENTIFYING INFORMATION from all angles.

By taking the following compliance and security precautions, we ensure participants' data is kept secure.

COMPLIANCE STANDARDS:

- By following NIST SP 500-53 guidelines and SANS Critical Security Controls, LegalShield assets are protected from cyber-attacks, human errors and more.
- Performance for safeguarding customer data is tested annually through third-party SOC2 type II and SOC3 reports.
- Privacy practices are outlined in a documented privacy policy.
- Data is kept secure over public networks by using EV SSL Certificates.
- Further safeguards include continuity/disaster recovery testing.
- LegalShield continually evaluates our practices with internal and third-party tests for PCI DSS compliance.

DATA AND PHYSICAL SECURITY:

- Security guards offer onsite protection 24/7/365.
- Physical access to servers and protected documents requires badge access.
- Security measures are strengthened through encryption, firewalls, intrusion detection systems, content filtering, penetration testing, vulnerabilities scanning and secure file transfers.
- Employees undergo background screening and receive regular training on security practices.
- Servers and workstations are protected via centralized anti-virus/anti-malware management systems.
- Account access is further secured through multi-factor authentications systems.
- Roles-based access to data limits physical and network access to those who need it.
- Safeguards are monitored via SIEM security analytics.
- LegalShield premises are secured with surveillance and alarm systems.
- Only use secured data centers located in the U.S.



Enrollment Overview

We keep **IMPLEMENTATION, ENROLLMENT AND ADMINISTRATION** simple and hassle-free.

We provide an abundance of enrollment marketing material from benefit booklet inserts, videos to breakroom posters, to help your employees understand the value you are providing to them.

We are compatible with external enrollment vendors and their platforms and offer the following three enrollment options:

1. Face to face enrollments
2. A customized electronic enrollment site:
3. A secure electronic file transfer

LegalShield processes enrollments within 24-48 hours of being received.