



**Providing Powerful Benefits**  
**Protecting Families & Businesses**  
**Helping Benefits Professionals Meet More Needs**



## ASK YOURSELF

Have you or your employees ever...

- Thought about asking a legal question?
- Prepared a Will?
- Received a traffic ticket?
- Signed a contract?
- Purchased a home?
- Dealt with a civil dispute or divorce?
- Had concerns about identity theft?



## THE MAIN REASONS PEOPLE DON'T SEEK LEGAL COUNSEL

- They are intimidated by lawyers
- They don't know who to call
- They believe it would cost too much

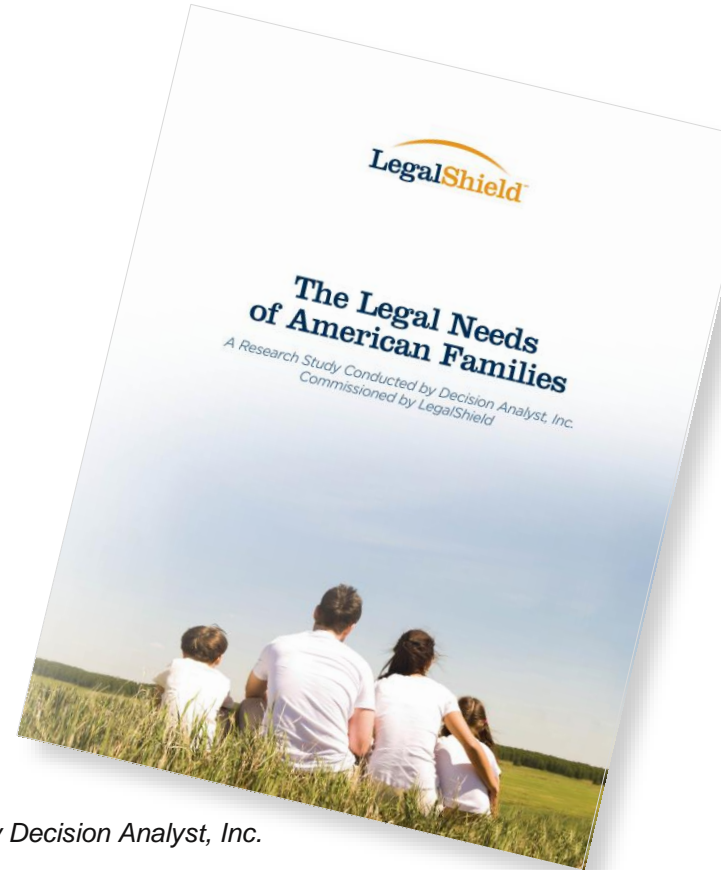
### The Most Common Responses to a Legal Dispute

- Ignore the problem
- Try to handle it personally



## THE NEED IS THERE

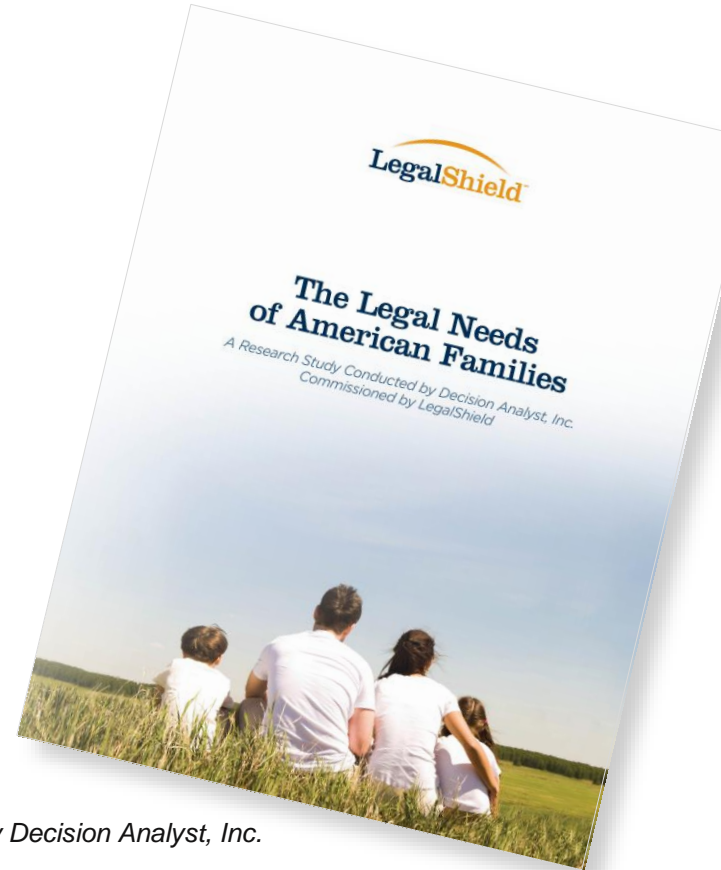
- 93% of respondents believe lawyers charge too much.
- 76% of respondents said that they were hesitant to call a lawyer.
- 9 out of 10 respondents said if cost were more affordable, they would seek legal advice.



Source: *The Legal Needs of American Families. A Research Study Conducted by Decision Analyst, Inc. Commissioned by LegalShield*

## THE MARKET IS READY

- Nearly 90% of Americans say they do not have any form of legal insurance or legal protection service.
- Two-thirds of Americans say they have never heard of any such plans or services.
- More than 60% reported they would be interested in purchasing legal protection.



Source: *The Legal Needs of American Families. A Research Study Conducted by Decision Analyst, Inc. Commissioned by LegalShield*





## BOTTOM LINE FOR EMPLOYERS

Employee legal problems cost employers in terms of:

- Absenteeism
- Reduced Productivity
- Increased Health Insurance Costs

**57** million full-time working Americans experienced at least one significant legal event in the past 12 months.

**40%** did not seek legal help or advice for their problems

Source: *The Legal Needs of American Families. A Research Study Conducted by Decision Analyst, Inc. Commissioned by LegalShield*



## YOU NEED LEGALSHIELD

- LegalShield gives you the ability to talk to a lawyer on any personal legal matter **without worrying about high hourly costs.**
- For **one flat monthly fee**, you can access legal advice, no matter how traumatic or trivial the issue.
- Under the protection of LegalShield you and your family can live your life on your terms **worry-free, every day, every night.**





## A LAWYER IN YOUR POCKET

“It’s important for members to know that they have access, no matter how big or small the issue, because your time is worth something.”

—*Kristy Gillman, LegalShield member*

# LEGAL PLAN FOR INDIVIDUALS AND EMPLOYEES FL

Pricing \$17.00 month / \$15.95 month Group

## Our Services

- **Legal Advice** on unlimited issues
- **Letters/Calls** made on your behalf
- **Contracts/Documents Reviewed** up to 10 pages
- **Online Legal Forms/Videos**
- **Lawyers Prepare**
  - Your Will, Living Will
  - Health Care Power of Attorney
- **Traffic-Related Issues**
- **24/7 Emergency Access** for covered situations
- **Trial Defense**
  - Pre-Trial
  - Trial

- **IRS Audit Assistance**
- **25% Preferred Member Discounts\***

If you were my lawyer, what would you charge for these services?



\* Up to 90% of member inquiries are covered by the plan with no additional fees. All other requests for service are entitled to a 25% discount on the law firm's hourly rate (including pre-existing issues).

Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney's independent professional judgment.



## WHO'S COVERED

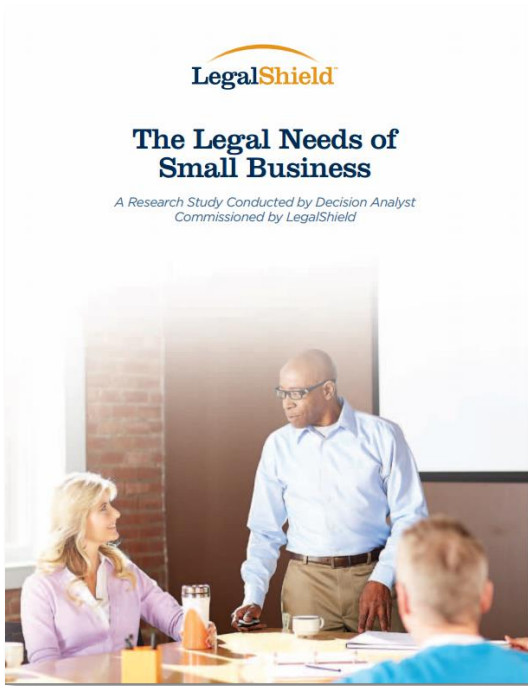
- The member
- The member's spouse
- Never-married dependent children under age 21 and living at home
- Dependent children under age 18 for whom the member is legal guardian
- Full-time college students up to age 23; never-married, dependent children
- Physically or mentally challenged children living at home

## **AS A BUSINESS OWNER HAVE YOU OR THOSE YOU EMPLOY EVER...**

- Hired or fired employees?
- Had issues collecting debt?
- Been in a situation where you thought the advice of a lawyer might be useful?
- Been in a dispute with a vendor?
- Signed a contract?



## SMALL BUSINESS FACTS

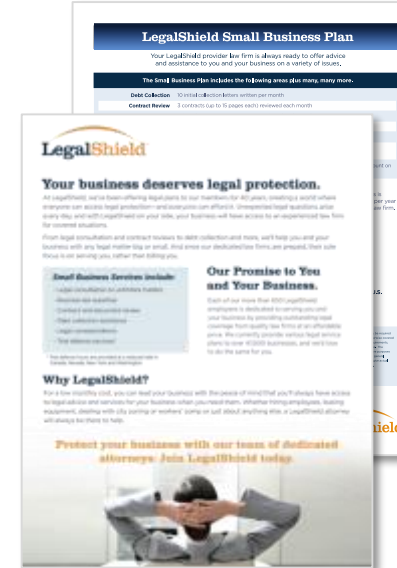


- Nearly 60% of small businesses have experienced **significant legal events** in the past two years
- Those who experienced a legal event in the past two years reported **not hiring an attorney** to help them citing high costs as the reason
- Owners reported spending an **average of \$7,600** in legal expenses per year

## LEGAL PLAN FOR SMALL BUSINESS FL

### When you have questions, your lawyer has answers

- Business Legal Advice
- Up to 3 Authorized Users
- Contracts Review
- Executed Contract Review
- Business Document Review
- Trial Defense
- Legal Correspondence
- Debt Collection Letters
- 25% Preferred Member Discount\*
- Service varies by plan\*\*
- Business must be for-profit and cannot be publicly traded



**\$75/mo.:** Up to 50 employees    **\$125/mo.:** 51 to 99 employees

\*All other business related requests for service are entitled to a 25% discount to the law firm's hourly rate (including pre-existing issues).

\*\*Review the membership contract for your selected plan and state of residence for full details on benefits, limitations, exclusions.



# goSmallBiz.com

\$14.95 per month + Business Plan

## Business Consultation

- Unlimited Business Consultation

## Sales & Marketing

- DIY Website Builder
- Digital Marketing Dashboard
- Customer Relationship Manager
- Expert Web Analysis

## Human Resources

- HR Document Builder

## Online Learning Center

- Mentoring with Fran Tarkenton
- Online Learning Courses
- Weekly Business Updates

## Tax & Accounting

- Transaction Tracker

## Legal Resources

- Business and Legal Forms
- Corporate Minutes Writer
- Risk Assessment

The screenshot shows the goSmallBiz.com website interface. At the top, there's a navigation bar with the goSmallBiz logo and a phone number (866.467.6249). Below the navigation bar, a dark blue banner features the goSmallBiz logo and the text "EXCLUSIVE OFFER FROM LegalShield". The main content area includes a large image of a smiling man and woman in front of a floral arrangement. Below the image, a dark blue box contains the text "We've helped more than 300,000 entrepreneurs run and grow their businesses." Two dark blue buttons are positioned below the text: "GoSmallBiz Supplement \$14.95 per month. That's a 40% savings over retail!" and "Contact your LegalShield associate to get started." with a "VIEW BY ACCOUNT" button. The bottom section of the page is titled "Business Consultation" and includes a play button icon, the text "Get Expert Help When You Need It!", a paragraph about consultants, a "Consultant Expertise" section with a person icon, and a "Response Time" section with a thumbs-up icon. A video player is visible on the right side of the bottom section.

## COMMERCIAL DRIVERS LEGAL PLAN

Why offer Commercial Drivers Legal Plan to your drivers?  
Because it means increased profits for you...

### Company Benefits

- Helps reduce costs associated with driver turnover
  - Recruiting
  - Training
  - Cost of unused equipment
  - Loss of revenue from unused equipment
- Helps protect the company from DOT fines by protecting drivers



Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney's independent professional judgment.

## COMMERCIAL DRIVERS LEGAL PLAN

Why offer Commercial Drivers Legal Plan to your drivers?  
Because it means increased profits for you...

### Driver Benefits

- Helps protect family assets in the event of a tragic accident
- Helps protect driver's ability to earn a living
- Driver and spouse are covered in lower 48 States; driver covered in any type of Motor Vehicle.
- Product availability is determined by the State where the driver is standing when the product is purchased.



Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney's independent professional judgment.

## COMMERCIAL DRIVERS LEGAL PLAN

Pricing \$32.95/mo., \$25 enrollment fee  
Group \$29.95/mo., no enrollment fee

### Driver Benefits

- Tragic Accident Representation
  - License Reinstatement
  - Moving Violations
  - DOT and non-moving Violations
  - CSA Consultations
  - Property Damage and Personal Injury Collection
  - 25% Discount on all other Transportation Related Legal Work
- Not available in HI, MA, NV, NJ, NY

### Basic Commercial Drive

When you call your Provider Law Firm, they will locate an attorney. Your Law Firm has the support of qualified attorneys across the country anywhere in the U.S.

### Basic Commercial Drivers Legal Plan Benefits

**Tragic Accident Representation**  
If you or your spouse is charged with a criminal act because of a serious traffic accident, a Commercial Drivers Legal Plan attorney will defend you in the court of original jurisdiction for the following charges:

- Manslaughter
- Involuntary manslaughter
- Vehicular homicide
- Negligent homicide

**License Reinstatement**  
You and your spouse have 25 hours of legal help from a Commercial Drivers Legal Plan attorney in each of the following situations:

- Your driver's license is cancelled, suspended, or revoked by the Department of Public Safety or Department of Motor Vehicles where a right to appeal is provided to you by statute.
- Assistance is needed to retest or maintain a driver's license because of job-related or medical reasons.

**Moving Violations**

- Defense of non-criminal moving violations in the court of original jurisdiction.
- Defense by an attorney located through your Commercial Drivers Legal Plan Provider Law Firm.
- The attorney appointed for you is usually located in the area where you received the ticket.

**Additional Information and Guidelines:**  
Benefits are available on the seventh (7th) day after the date of enrollment. Matters occur only if the driver and their spouse are protected by one law membership fee.

All benefits are subject to the following conditions and exclusions: Any fines, court costs, or out-of-pocket expenses, including attorney's fees, charges of out-of-pocket expenses, and other non-reimbursable costs are excluded. Also excluded are acts or omissions performed in the course of employment or other duties within the contract.

**Moving:** Representation provided in the court of original jurisdiction. Representation provided only with the express consent and permission of the owner of the vehicle in order to enter the (2) business days of receiving the citation. Appeals are not covered.

**Personal Injury and Property Damage:** Includes license and personal injury and includes the filing of a lawsuit and includes personal injury and property claims that exceed medical expenses.

**All Other Transportation Related Legal Work:** Depending on your legal needs, a retainer deduction. Your Provider Law Firm is responsible for determining the retainer or out-of-pocket expenses, report within two (2) business days, and any out-of-pocket expenses. The Provider Law Firm cannot provide any legal services until payment of the retainer and one Law Firm at least five business days in advance so they may prepare for your case.

Plan not available in AK, HI, MA, MT, NJ, NY, TN or WA. The information contained in this material is for illustrative purposes only and is not a contract. You must review this plan. Please consult the plan contract for actual terms, coverage, amounts, conditions, and exclusions.

Contracts issued by The LegalShield Services, Inc. and subsidiaries, The LegalShield Company, Inc., The LegalShield Access, Inc., The LegalShield Legal Services, Inc., The LegalShield Legal Services of Virginia, Inc., and PFL Legal Care of Canada Corporation.



### Legal protection on and off the road.

At LegalShield, we've been offering legal plans to our members for 40 years, creating a world where everyone can access legal protection—and everyone can afford it. As a commercial driver, your livelihood depends upon being on the road and unexpected legal situations can arise every day, and with LegalShield you and your spouse will have access to a qualified law firm when you need it.

On and off the road, we're here to help you with any legal matter from the trivial to the traumatic. And since our dedicated law firms are paid in advance, their sole focus is on serving you, rather than billing you.

### Our promise to you.

As one of the first companies in the United States to provide legal expense plans to consumers, we now provide legal services to over 1.4 million families across the U.S. and Canada—representing approximately 4 million people. And with over 700 employees dedicated to serving you, our promise remains the same: to provide outstanding legal coverage by quality law firms at an affordable price.

### Why LegalShield?

For a low monthly cost, LegalShield gives you the ability to talk to an attorney on any matter without worrying about high hourly costs. We understand that because of your profession, any legal situation you might find yourself in not only affects you, but your family as well, and possibly even your ability to earn a living as a commercial driver. That's why under the protection of LegalShield, we'll help you take care of the legal needs on the job allowing you to worry less and live more.



Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney's independent professional judgment.

## LEGALSHIELD

- Established 1972
- Annual revenue approximately \$450 million
- 3.7 million covered lives across U.S.A. and Canada
- 2.1 million requests for legal assistance annually
- More than 650 employees based in Ada, Oklahoma including extensive in-house customer service representatives



## **IDSHIELD**

- More than 200,000 personal identity consultations
- Nearly 10,000 individual identities restored
- Over 1 Million IDShield members





## DEDICATED BUSINESS SOLUTIONS DIVISION

- 34,000 Employee Benefit Accounts (“Groups”)
- 47,000 Small Business Accounts
- 12,000 Commercial Driver Legal Plans





*“LegalShield allows ordinary business owners and citizens to have the quality representation every American needs when entering a courthouse or evaluating legal avenues.”*

—Karen White, Executive Director,  
Conference of Western Attorneys General (CWAG)



*“LegalShield provides access to justice to all citizens. It opens the courthouse doors and levels the playing field for everyone.”*

—Buddy Caldwell, Attorney General, State of Louisiana



*“Originally Pre-Paid Legal Services, Inc.— now LegalShield, this company and product balances the scales of justice for all of our citizens.”*

—Mike Moore, former Attorney General, State of Mississippi



*“Providing **access to justice** has been a long and constant goal of the legal bar. LegalShield provides people from every walk of life, affordable and quality representation to the legal system.”*

—James R. "Duke" Aiona, Retired Circuit and Family Court Judge,  
State of Hawaii, Former Lieutenant Governor State of Hawaii



**Identity  
Theft is a  
major  
problem in  
America.**

## IMPACT OF IDENTITY THEFT IN AMERICA

### Widespread

**16.6M**

people, or 7% of all U.S. residents age 16 or older, were victims of one or more incidents of identity theft

### Financial

**24.7B**

direct and indirect losses

### Emotional

**6.0M**

people—36% of identity theft victims—reported moderate or severe emotional distress as a result



## Kroll

- World's leading risk consulting firm
- Fortune 500 clientele
- Prepaid and ready to advise
- Unmatched service since 2003
- The most comprehensive identity theft program in the market
- Founded 1972



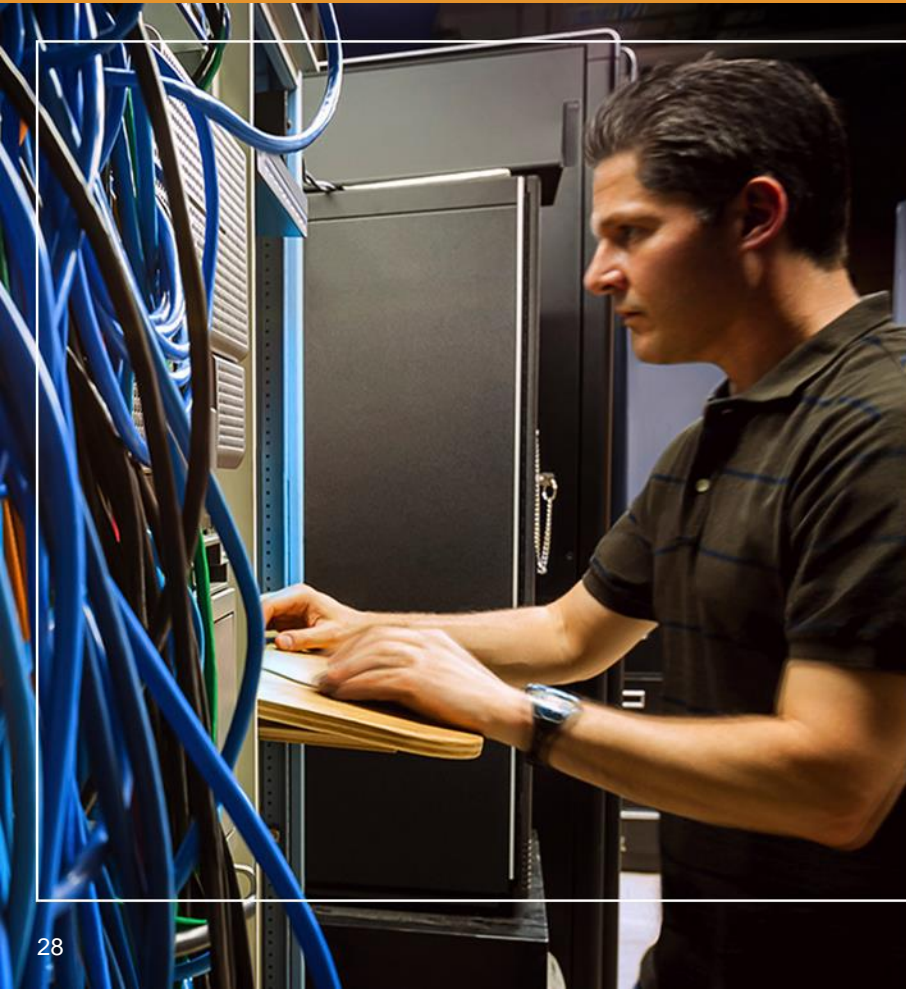
## IDENTITY THEFT

Identity theft is repeatedly the #1 consumer complaint category in America.

Identity theft manifests itself in many different ways:

- Credit fraud
- Social Security fraud
- Driver's License fraud
- Medical fraud
- Criminal/Character fraud
- Tax Return fraud





## IDSHIELD

### We Monitor What Matters

- Your Privacy
  - SSN
  - Date of Birth
  - DMV
  - Passport
  - Address
  - Email
  - Web persona
  - And more!
- Your Security
  - Bank accounts
  - Credit card
  - Loans
  - And more!



## IDSHIELD

### We Care

- Always Here for You
  - **24/7/365** emergency hotline
  - Unlimited non-emergency consultation
  - Free mobile app



PATRICK O.  
*Kroll Licensed Private Investigator*

## IDSHIELD

### We Restore Your Identity

- Team of Licensed Private Investigators
  - Do whatever it takes
  - As long as it takes
  - Clear your records for life
- \$5 Million Service Guarantee

**Kroll provides these identity theft services exclusively to IDShield members**





## IDSHIELD

- Security monitoring
- Privacy monitoring
- Quarterly Credit Score Tracking
- Unlimited Identity Theft consultation
- Comprehensive Identity Restoration
- \$5 million service guarantee

Exclusions and limitations apply. Services and benefits vary by state/province. See [www.legalshield.com/fullplandetails](http://www.legalshield.com/fullplandetails) [and select your state/province] for specifics . Please review plan details for complete terms, conditions and exclusions before purchase.



## **IDSHIELD FAMILY PLAN —**

Family Pricing \$19.95/Group \$18.95/Large Group \$15.95

### **Who's Covered**

- The member
- The member's spouse
- Up to 8 dependent children up to the age of 18



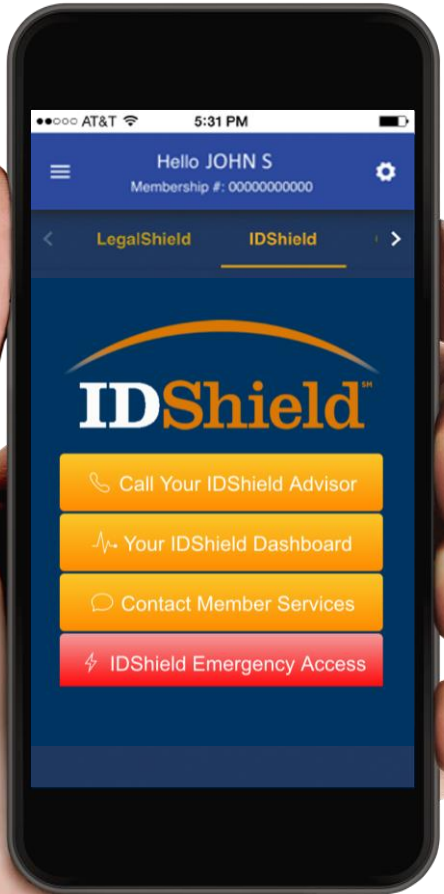


## **IDSHIELD INDIVIDUAL**

Pricing \$9.95/Group \$8.95/Large Group \$8.45

### Who's Covered

- Covers the individual member only



## TAP. CALL. EQUAL ACCESS.

- YOUR Law firm
- YOUR IDShield advisor
- OUR member services
- 24/7/365 emergency access (for covered items)



Download for free at the App Store or Google Play.

## WHAT'S RIGHT FOR YOU? FL

At LegalShield it's simple, you choose which plans work best for you and your family:

Product	Price Per Month	Group/Large Group Standalone	Group/Large Group Bundled
Basic Legal Plan	\$17.00	\$15.95	\$15.95/\$15.95
Family IDShield	\$19.95	\$18.95/\$15.95	\$14.95/\$12.95
Total	\$26.95		\$30.90/28.90

## FAMILY LEGALSHIELD + INDIVIDUAL IDSHIELD <sup>FL</sup>

At LegalShield it's simple, you choose which plans work best for you and your family:

Product	Price Per Month	Group/Large Group Standalone
Family Legal Plan	\$17.00	\$15.95
Individual IDShield	\$9.95	\$8.95/\$8.45
Total	\$26.95	\$24.90/24.40

## MEMBERPERKS



**MEMBERPERKS**

## MEMBERPERKS

Monthly cost of LegalShield and IDShield Family Plan:

**\$39.90**



	Avg. Cost Per Mo.*	Avg. Savings Per Mo.*
Cell Service	\$130	\$10
Auto/Home Insurance	\$155	\$36



Cell Service

**\$130**

**\$10**



Auto/Home Insurance

**\$155**

**\$36**

Average monthly savings opportunities with MemberPerks:

**\$46.00**

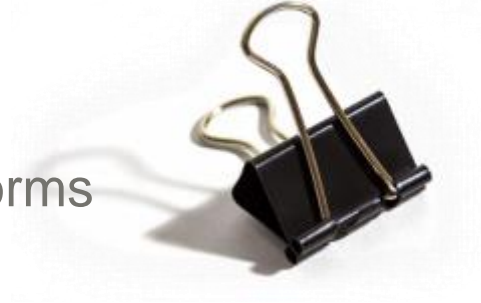
## BENEFITS FOR EMPLOYERS

- It's expensive for a business to provide a discount program to its employees.
- LegalShield gives employers the ability to extend discounts and perks normally reserved for employees at large corporations.
- Included with a LegalShield or IDShield membership!
- No additional cost to employer.







## **SIMPLE ADMINISTRATION**

- No long term contract / No claim forms
- Portable (rate stable)
- Cannot be used for employer / employee issues
- Large participation and high utilization
- Guaranteed Issued Product
- No Underwriting



## FLEXIBLE ENROLLMENT, PAYMENT AND BILLING OPTIONS





### Enrollment Options

-  Web
-  Electronic
-  Paper
-  Onsite Enrollers

### Billing Options

-  Electronic
-  Self
-  Paper

### Payment Options

-  Self Pay / Bank Draft
  - Checking
  - Savings
  - Credit Card
-  Payroll Deduction
-  Partial Fringe
-  Fringe

## NEXT STEPS

- ✓ Complete Survey
- ✓ Schedule an appointment
- ✓ Work with the person who invited you to complete your paperwork and get started.



## THANK YOU

### LegalShield

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

Marketed by Pre-Paid Legal Services, Inc. dba LegalShield or applicable subsidiary:  
Pre-Paid Legal Casualty<sup>SM</sup>, Inc.  
In Florida: Pre-Paid Legal Services, Inc., of Florida  
In Virginia: Legal Service Plans of Virginia, Inc.  
Pre-Paid Legal Access, Inc.  
PPL Legal Care of Canada, Inc.

