



**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

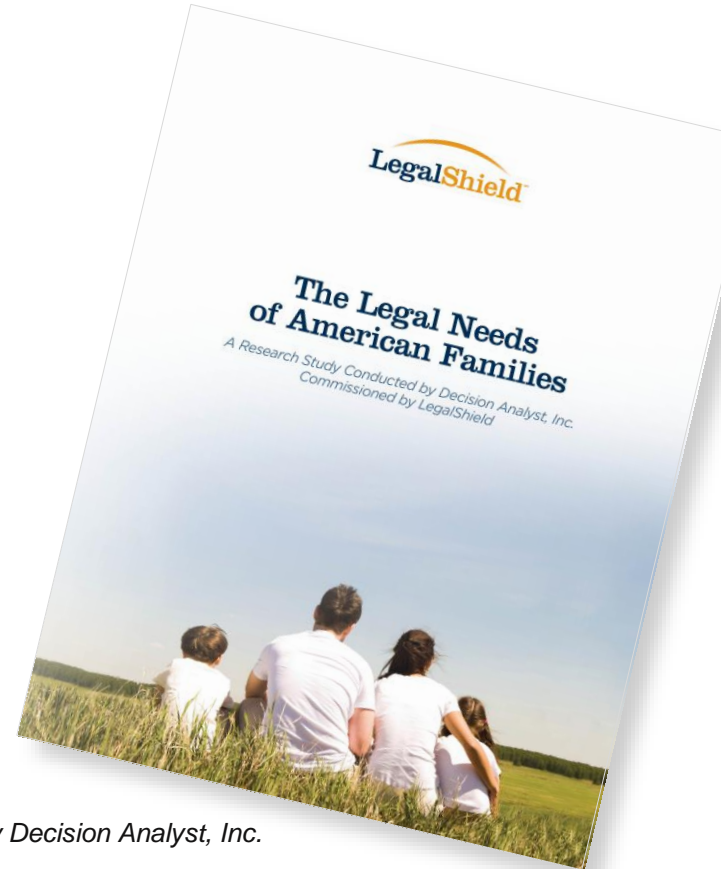
The Most Common Responses to a Legal Dispute

- Ignore the problem
- Try to handle it personally



THE NEED IS THERE

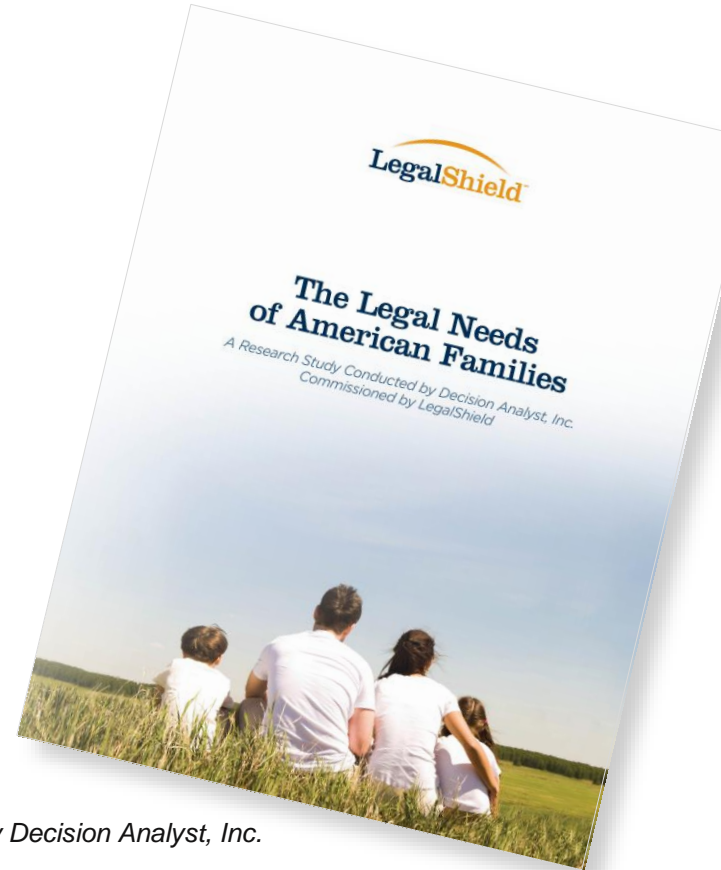
- 93% of respondents believe lawyers charge too much.
- 76% of respondents said that they were hesitant to call a lawyer.
- 9 out of 10 respondents said if cost were more affordable, they would seek legal advice.



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.

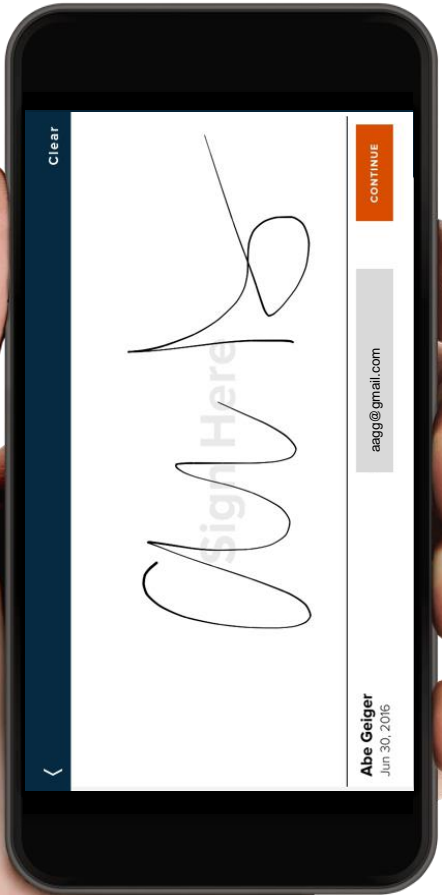
40% did not seek legal help or advice for their problems

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.**



TAP. CALL. EQUAL ACCESS.

- YOUR Law firm
- YOUR IDShield advisor
- OUR member services
- 24/7/365 emergency access

(for covered items)



LS APP FEATURES

- “**Snap**” feature allows you to send speeding tickets directly to your LegalShield law firm
- Download your **Will questionnaire**
- Review your basic plan information
- Access your **MEMBERPerks** account



LEGAL PLAN

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

Our Services

- **Personal Legal Advice** on unlimited issues
 - **24/7 Emergency Access** for covered situations
 - **Letters/Calls** made on your behalf
 - **Contracts/Documents Reviewed** up to 15 pages
 - **Online Legal Forms/Videos**
 - **Lawyers Prepare**
 - Your Will, Living Will, Health Care Power of Attorney
 - **Traffic-Related Issues**
 - **IRS Audit Assistance**
- **Trial Defense**
 - Pre-Trial
 - Trial
 - **Family/Domestic Services***
 - Uncontested Divorce
 - Uncontested Adoption
 - Uncontested Separation/Annulment
 - Uncontested Name Change
 - **25% Preferred Member Discounts****
- If you were my lawyer, what would you charge for these services?**



\$10 Enrollment Fee waived on Group/Large Group pricing

* No family benefits are available to individual plan members. Ask your Independent Associate for details.

** 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, including full-time college students, under age 26 and living at home
- Dependent children under age 18 for whom the member is legal guardian
- Physically or mentally disabled children living at home

WHO'S COVERED – INDIVIDUAL LEGAL PLAN

Pricing \$17.95/Group \$16.95/Large Group \$14.95

- Enrollees who are not married
- Do not have domestic partners
- Do not have minor children or dependents



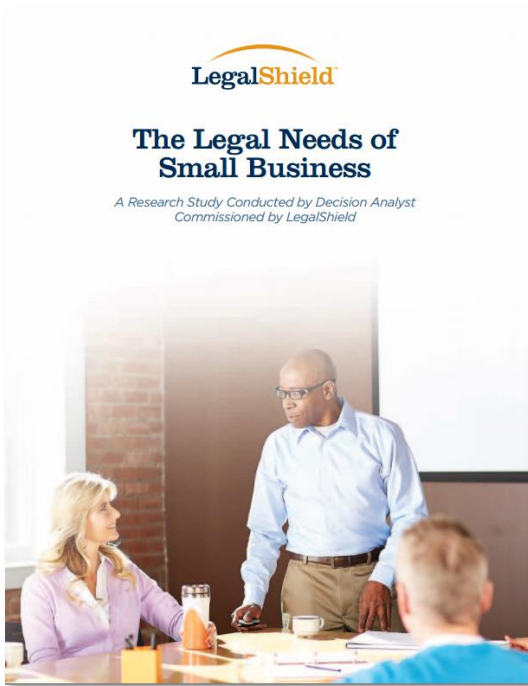
\$10 Enrollment Fee waived on Group/Large Group pricing
Individual Legal Plan not available in: MA, FL, NC, NV, NY

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

SmallBiz Plan Benefits — Business must be for-profit and cannot be publicly traded

	SmallBiz 10	SmallBiz 50	SmallBiz 100
Employees	10 or fewer	50 or fewer	100 or fewer
Monthly Price	\$39	\$89	\$149
Authorized Users	Up to 2	Up to 3	Up to 5
Legal Telephone Consultation	Unlimited	Unlimited	Unlimited
Legal Calls or Letters per year	20	30	40
Legal Document Review (up to 15 pages/doc) per year	20	30	40
Debt Collection Letters per month	5	10	15
Trial Defense	None	75 Total Hours up to 15 Pre-trial	75 Total Hours up to 25 Pre-trial
Reduced Contingency Fee	25%	25%	25%

Rates vary in certain States. **Small Business Plan Cost NV and NY without Trial Defense:** SmallBIZ50= \$79/month, SmallBIZ100= \$139/month. **In HI:** SmallBIZ 10= \$49/month, SmallBIZ 50= \$109/month, SmallBIZ 100 = \$179/month. These plans are available in Canada, please see Canadian Presentation for Details..

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 is a dark blue banner with the goSmallBiz logo and the text "EXCLUSIVE OFFER FROM LegalShield". The main content area features a large image of a smiling man and woman in front of a floral arrangement. Below the image is a dark blue box with the text "We've helped more than 300,000 entrepreneurs run and grow their businesses." There are two dark blue buttons: "GoSmallBiz Supplement \$14.95 per month. That's a 40% savings over retail!" and "Contact your LegalShield associate to get started." with a "VIEW AN ACCOUNT" button. Below this is a section titled "Business Consultation" with a play button icon and the text "Get Expert Help When You Need It!". Underneath, there's a paragraph about consultants being available 24/7. Below that is a section titled "Consultant Expertise" with a person icon and a paragraph about the consulting staff's experience. At the bottom, there's a section titled "Response Time" with a thumbs up icon and a paragraph about the response time for questions. On the right side of the "Business Consultation" section, there is a video player showing a man speaking.

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 who will defend you in the court of original jurisdiction for the following charges:

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 within the driver and their spouse are provided by one law meeting time.

All benefits are subject to the following conditions and exclusions: Any fines, court costs, or attorney's fees are excluded. Preexisting conditions, charges of DWI/DWI related matters, DWI unemployment cases are excluded. Also excluded are acts or omissions performed in the course of employment provided for and covered within the contract.

Moving: Representation provided in the court of original jurisdiction. Representation provided to clients 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 motor vehicle.

All Other Transportation Related Legal Work: Depending on your legal needs, a retainer deduction. Your Provider Law Firm is responsible for determining the amount of the retainer, report within ten (10) 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 ten 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 Paid Legal Services, Inc. and subsidiaries; The Paid Legal CounselSM, Inc.; The Paid Legal Access, Inc.; In FL: The Paid Legal Services, Inc.; In Florida; In VA: Legal Service Plans of Virginia, Inc.; and PFL Legal Care of Canada Corporation.

LegalShield

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

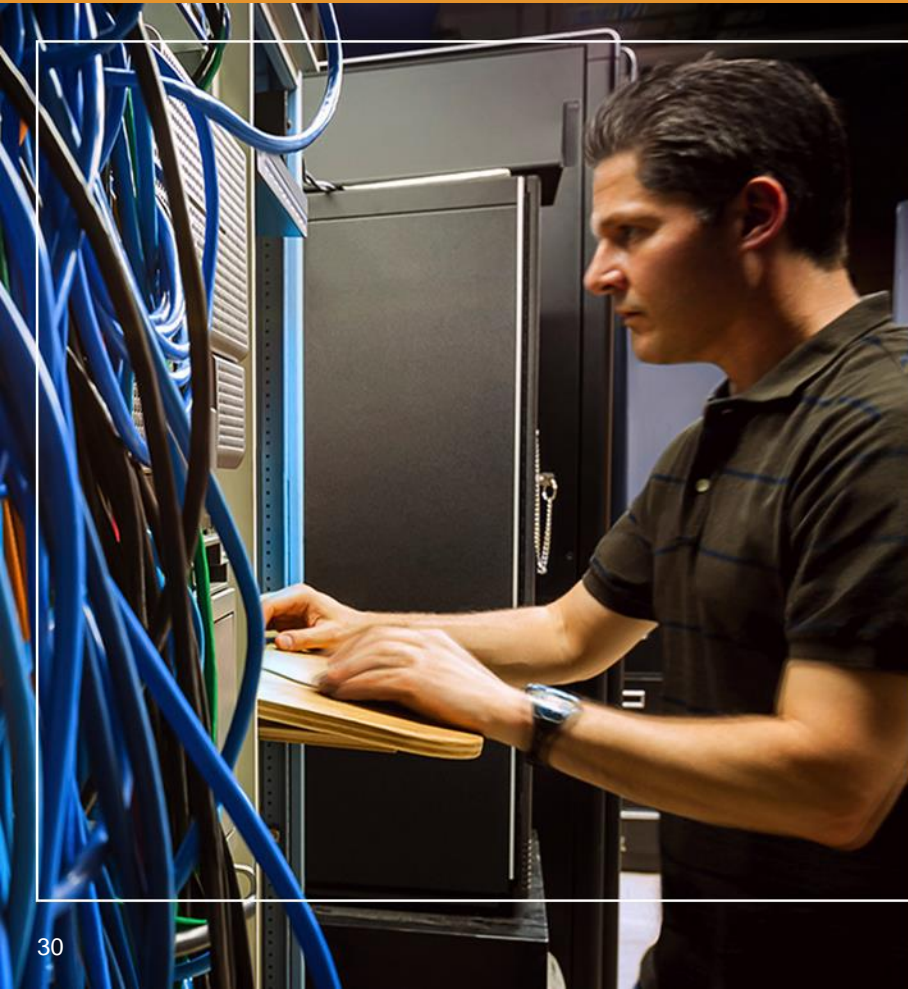
IDENTITY THEFT

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
 - Drivers License
 - Passport
 - Address
 - Email
 - Phone Number/Name
 - 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 [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 26

** Dependents who fall into the category of 18-26 under this will receive unlimited consultation and complete restoration by Kroll licensed private investigators. Note that monitoring is not available for dependents in this category.*



IDSHIELD INDIVIDUAL

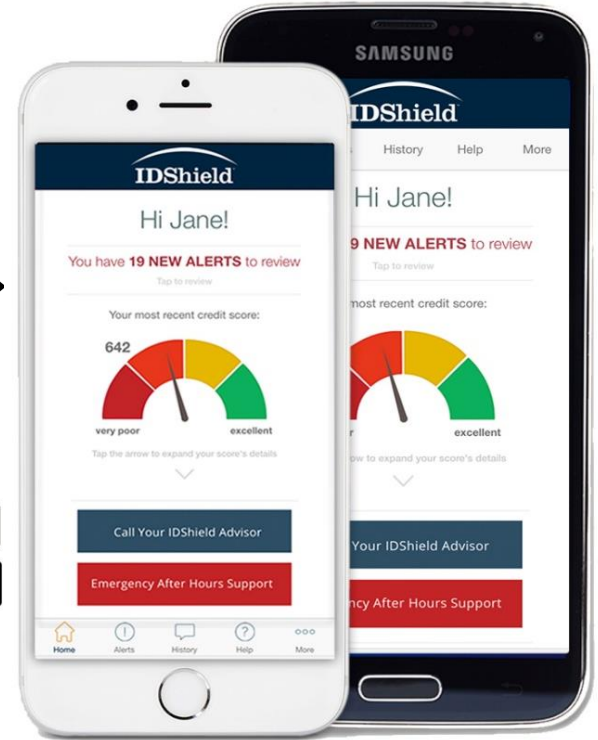
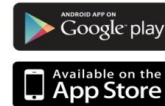
Pricing \$9.95/Group \$8.95/Large Group \$8.45

Who's Covered

- Covers the individual member only

IDSHIELD APP FEATURES!

1. Alerts
2. Push Notifications
3. Credit Score – Member's most recent credit score will be displayed on home page of app
4. Easy Login
5. Monitored
6. View your case and call history
7. Updated App Design





Product	Price Per Month	Group/Large Group Standalone	Group/Large Group Bundled
Family Legal Plan	\$19.95*	\$18.95/\$15.95	\$18.95/\$15.95
Family IDShield	\$19.95	\$18.95/\$15.95	\$14.95/12.95
Total	\$39.90		\$33.90/\$28.90



Product	Price Per Month List Rate	Group/Large Group Standalone
Individual Legal Plan	\$17.95*	\$16.95/\$14.95
Individual IDShield	\$9.95	\$8.95/\$8.45
Total	\$27.90	\$25.90/\$23.40

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

- MyGroup Account Administration Site
- 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 CasualtySM, 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.

