



**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

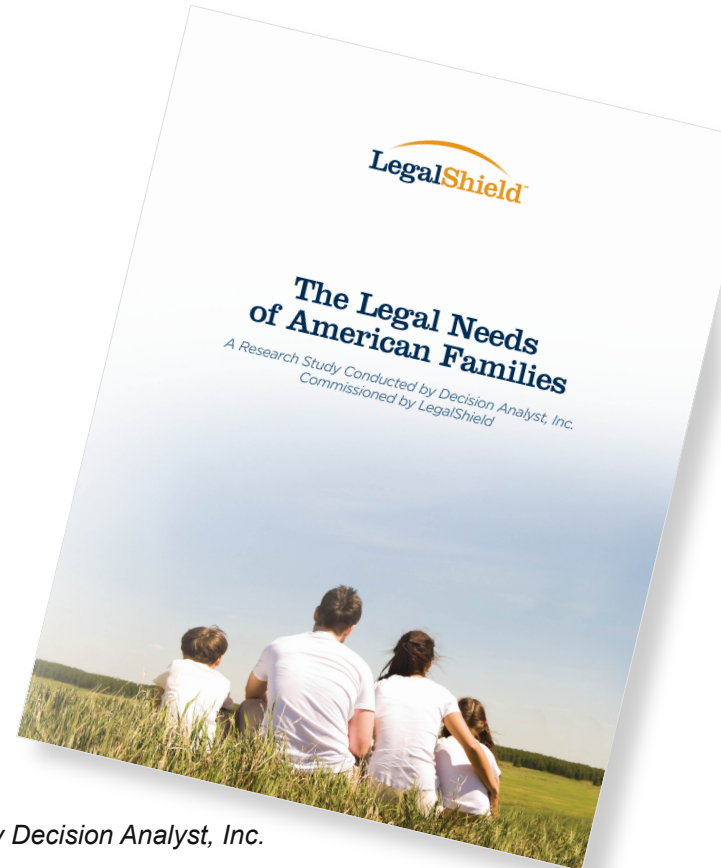
The Most Common Responses to a Legal Dispute

- Ignore the problem
- Try to handle it personally



THE NEED IS THERE

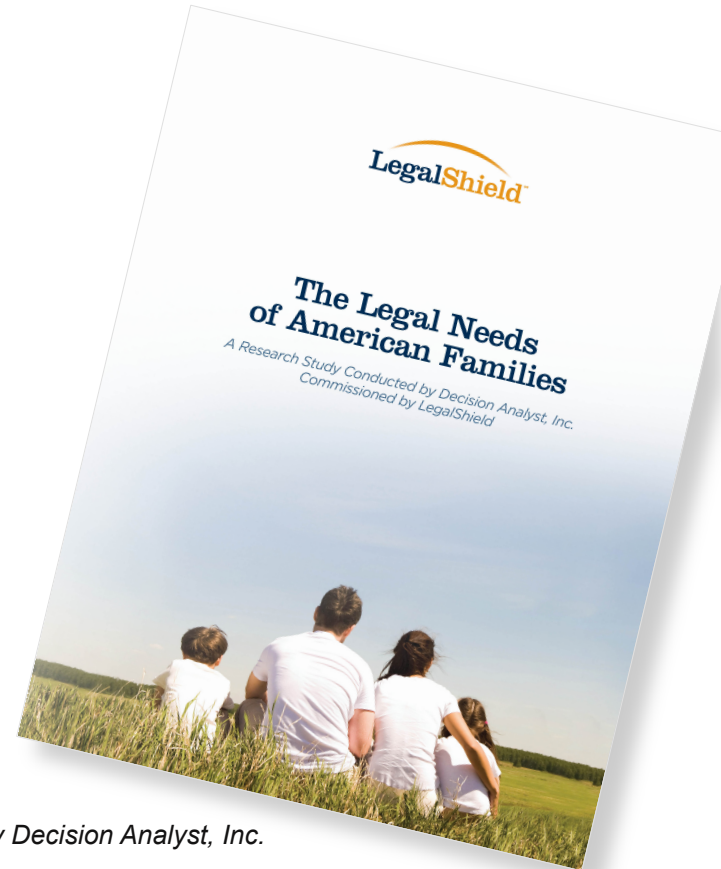
- 93% of respondents believe lawyers charge too much.
- 76% of respondents said that they were hesitant to call a lawyer.
- 9 out of 10 respondents said if cost were more affordable, they would seek legal advice.



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 HAWAII

Family Pricing \$24.95/Group \$23.95

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 \$22.95/Group \$21.95

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



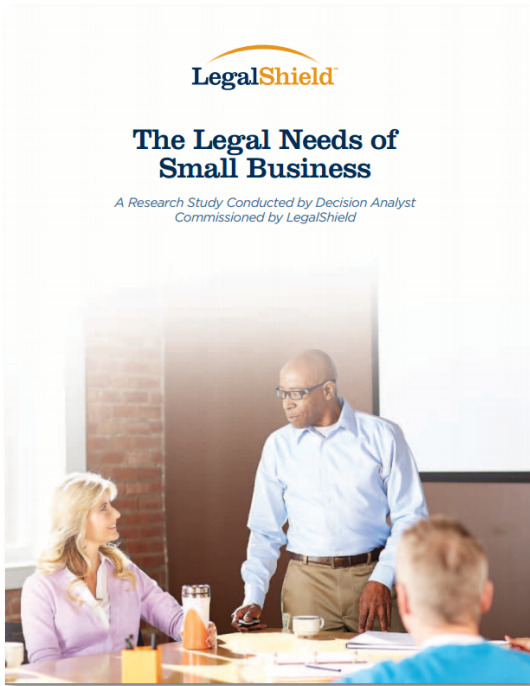
\$10 Enrollment Fee waived on Group/Large Group pricing
Individual Legal Plan not available in: MA, TN, FL, NC, NV, NY

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

SMALL BIZ 10, 50, AND 100 HAWAII

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

	Small Biz 10	Small Biz 50	Small Biz 100
Employees	10 or fewer	50 or fewer	100 or fewer
Monthly Price	\$49	\$109	\$179
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 not available in Canada.

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, there's 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 flower shop. Below the image, there's a dark blue box with the text "We've helped more than 300,000 entrepreneurs run and grow their businesses." To the left of this box, there's a dark blue box with the text "GoSmallBiz Supplement \$14.95 per month. That's a 40% savings over retail!". To the right, there's a dark blue box with the text "Contact your LegalShield associate to get started." and a button labeled "ASK MY ASSOCIATE". Below this, there's a section titled "Business Consultation" with a play button icon and the text "Get Expert Help When You Need It!". This section includes a paragraph about consultants, a video player titled "Message from Our Chief Consultant" showing a man speaking, and a section titled "Consultant Expertise" with a paragraph about the consulting staff. At the bottom, there's a section titled "Response Time" with a paragraph about the response time.

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

- Free credit score and analysis
- Credit monitoring and alerts
- 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 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? HAWAII

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
Family Legal Plan	\$24.95	\$23.95/\$20.95	\$23.95/\$20.95
Family IDShield	\$19.95	\$18.95/\$15.95	\$14.95/\$12.95
Total	\$44.90		\$38.90/33.90

INDIVIDUAL LEGALSHIELD + INDIVIDUAL IDSHIELD HAWAII

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

Product	Price Per Month List Rate	Group/Large Group Standalone
Individual Legal Plan	\$22.95	\$21.95/\$19.95
Individual IDShield	\$9.95	\$8.95/\$8.45
Total	\$32.90	\$30.90/\$28.40

MEMBERPERKS



MEMBERPERKS

MEMBERPERKS

Monthly cost of LegalShield and IDShield Family Plan:

\$38.90



Avg. Cost Per Mo.*	Avg. Savings Per Mo.*
\$130	\$15
\$120	\$31



Cell Service

\$130 **\$15**



TV-Cable/Internet

\$120 **\$31**

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.

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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.

