



**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

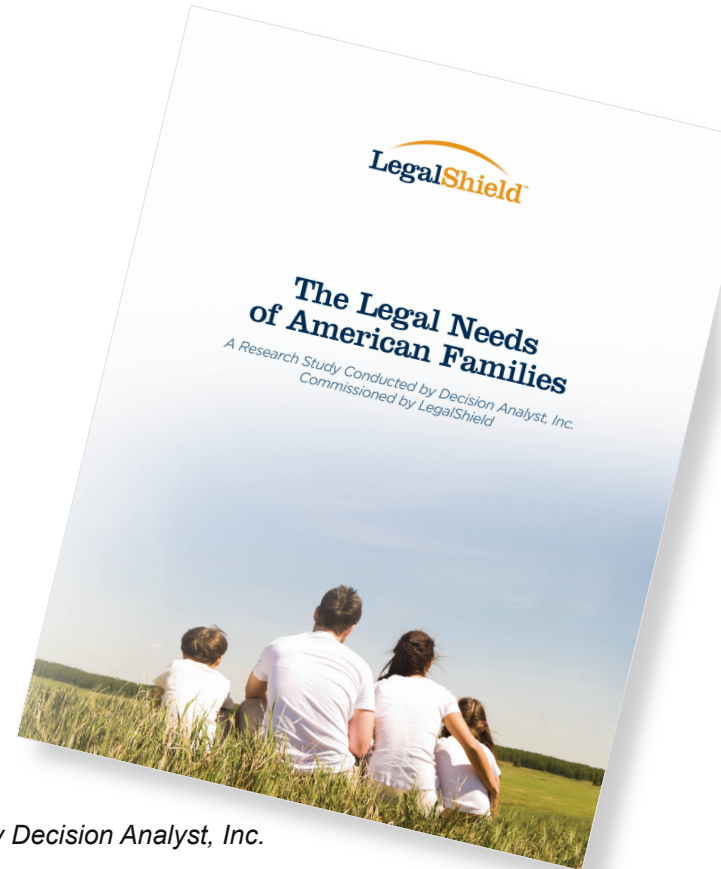
The Most Common Responses to a Legal Dispute

- Ignore the problem
- Try to handle it personally



THE NEED IS THERE

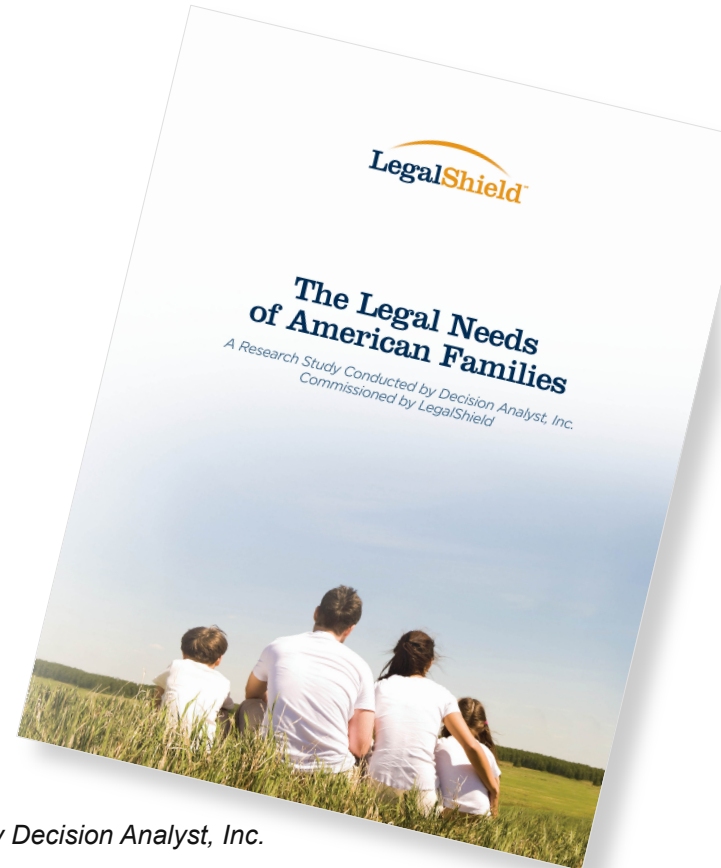
- 93% of respondents believe lawyers charge too much.
- 76% of respondents said that they were hesitant to call a lawyer.
- 9 out of 10 respondents said if cost were more affordable, they would seek legal advice.



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 MA

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

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? MA

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	\$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 MA

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:

\$30.90



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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