



**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

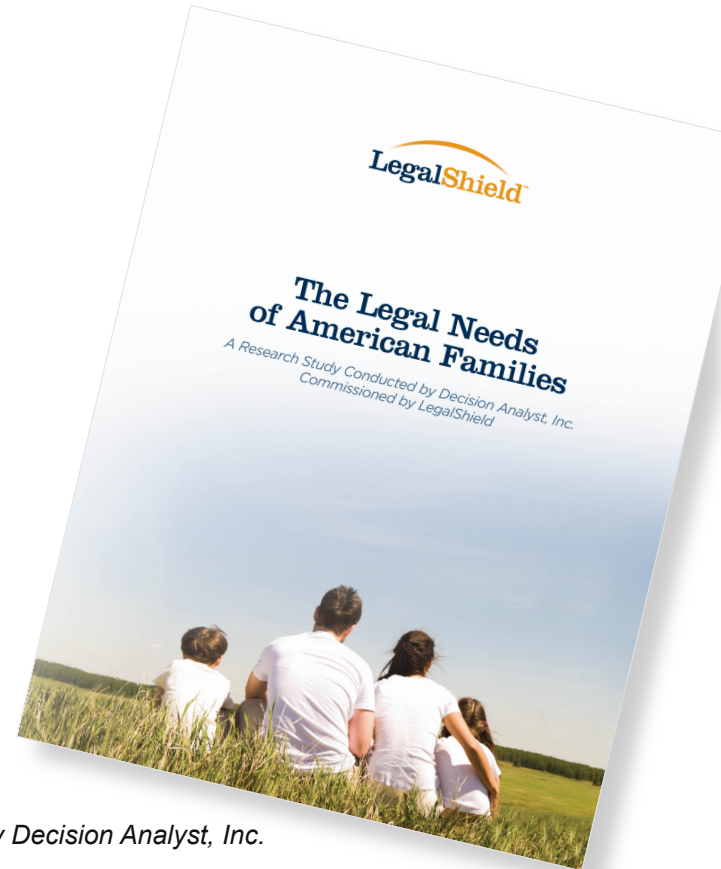
### The Most Common Responses to a Legal Dispute

- Ignore the problem
- Try to handle it personally



## THE NEED IS THERE

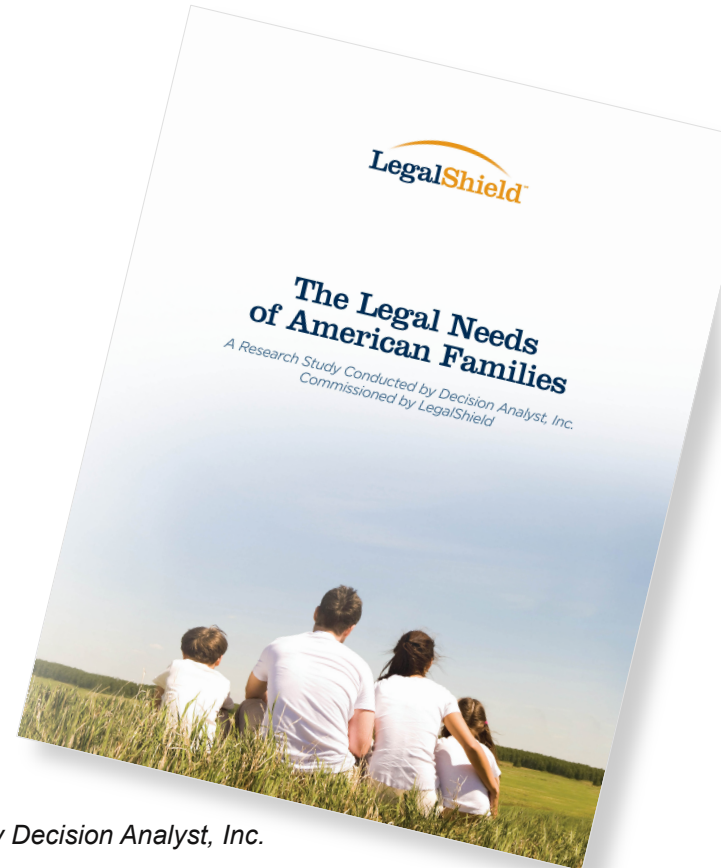
- 93% of respondents believe lawyers charge too much.
- 76% of respondents said that they were hesitant to call a lawyer.
- 9 out of 10 respondents said if cost were more affordable, they would seek legal advice.



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 NV

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

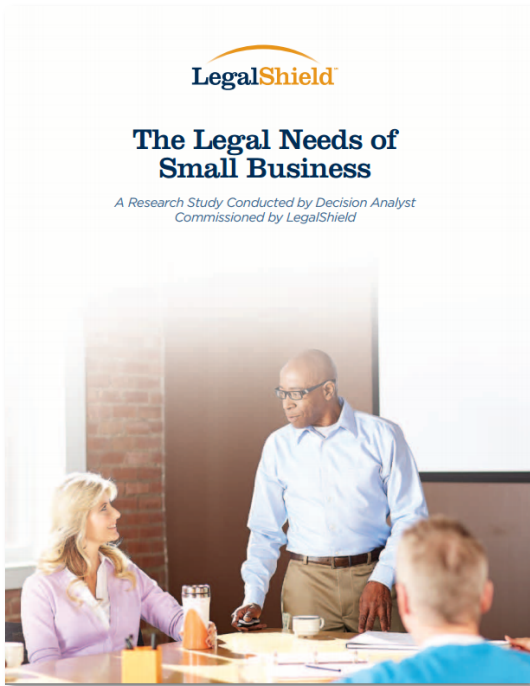
- The member
- The member's spouse
- Never-married dependent children under age 21 and living at home
- Dependent children under age 18 for whom the member is legal guardian
- Full-time college students up to age 23; never-married, dependent children
- Physically or mentally challenged children living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

## SMALL BIZ 10, 50, AND 100 NEW YORK, NEVADA

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

	Small Biz 10	Small Biz 50	Small Biz 100
<b>Employees</b>	10 or fewer	50 or fewer	100 or fewer
<b>Monthly Price</b>	\$39	\$79	\$139
<b>Authorized Users</b>	Up to 2	Up to 3	Up to 5
<b>Legal Correspondence per year</b>	20	30	40
<b>Legal Document Review</b> (up to 15 pages/doc) per year	20	30	40
<b>Debt Collection Letters per month</b>	5	10	15
<b>Reduced Contingency Fee</b>	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 displays 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 shows a smiling man and woman in front of a floral arrangement. Below this 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 banner: "GoSmallBiz Supplement \$14.95 per month. That's a 40% savings over retail!" and "Contact your LegalShield associate to get started." with a "END BY ASSOCIATE" button. The bottom section is titled "Business Consultation" and includes a play button icon, the text "Get Expert Help When You Need It!", and a video player showing a man speaking. The video player has a title "Message from Our Chief Consultant" and a play button. Below the video, there are sections for "Consultant Expertise" and "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](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? NV

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 <sup>NV</sup>

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

Product	Price Per Month	Group Price
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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Pre-Paid Legal Casualty<sup>SM</sup>, Inc.  
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In Virginia: Legal Service Plans of Virginia, Inc.  
Pre-Paid Legal Access, Inc.  
PPL Legal Care of Canada, Inc.

