



**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

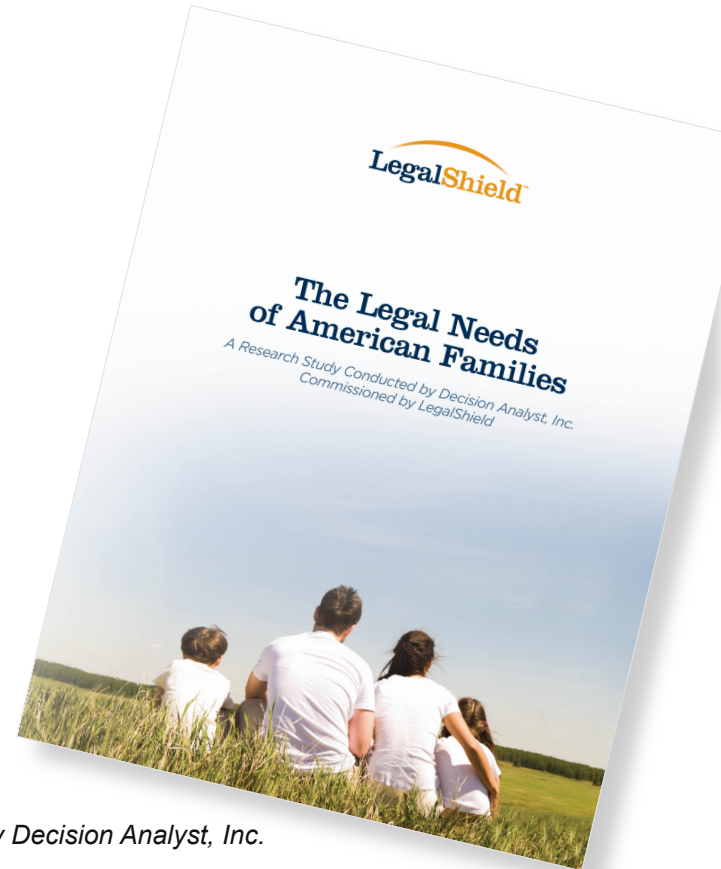
The Most Common Responses to a Legal Dispute

- Ignore the problem
- Try to handle it personally



THE NEED IS THERE

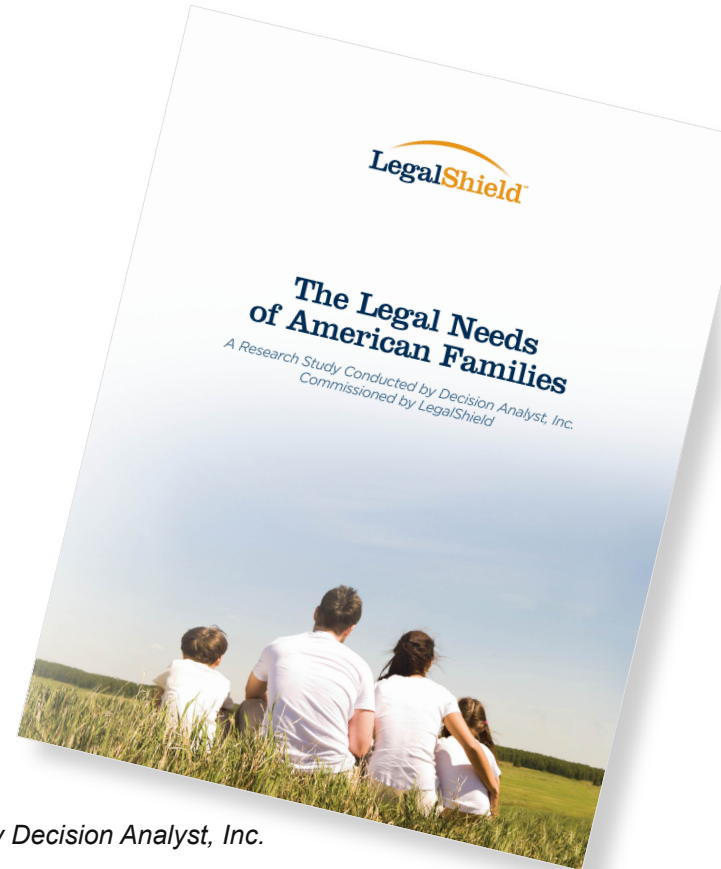
- 93% of respondents believe lawyers charge too much.
- 76% of respondents said that they were hesitant to call a lawyer.
- 9 out of 10 respondents said if cost were more affordable, they would seek legal advice.



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/EMPLOYEES NY – STANDARD PLAN

Pricing \$15.95 month

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 Proxy
- **Traffic-Related Issues**
- **24/7 Emergency Access** for covered situations
- **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.

THE NEW YORK COMPREHENSIVE PLAN INCLUDES. . .

Standard Plan plus...

- Trial Defense Services*
- IRS Audit Legal Services*
- Warranty Assistance
- Review Leases & Documents
- Assistance in Contacting Government Agencies
- Personal Financial Alternatives Review
- Legal Advice on Settlement of an Estate
- Tenant Review and Advice
- Small Claims Court Advice
- Consumer Protection Benefits

*These services available at \$49 per hour.

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

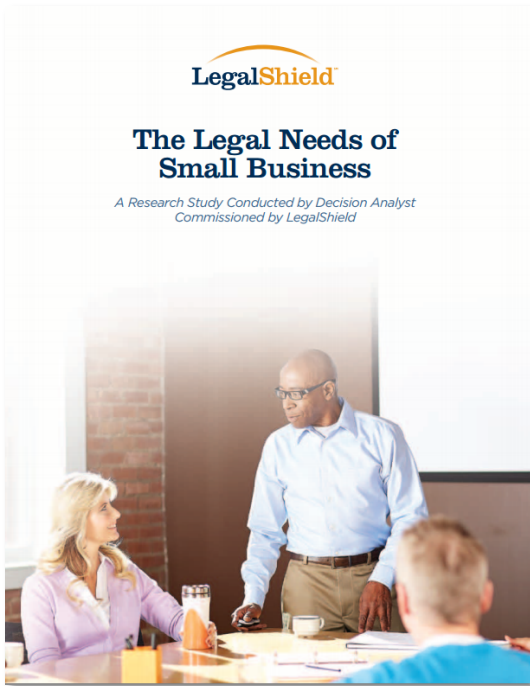
- The member
- The member's spouse
- Never-married dependent children under age 21 and living at home
- Dependent children under age 18 for whom the member is legal guardian
- Full-time college students up to age 23; never-married, dependent children
- Physically or mentally disabled children living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

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	\$39	\$79	\$139
Authorized Users	Up to 2	Up to 3	Up to 5
Legal Correspondence 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
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, 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 "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 player, there are two sections: "Consultant Expertise" and "Response Time".

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.

ROAD AMERICA COMMERCIAL DRIVERS LEGAL PLAN

Pricing \$35.95/mo., \$25 enrollment fee
Group \$32.95/mo., no enrollment fee

Covers Driver and Spouse

- 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
- Bail Bond Service
- Arrest Bond Protection
- Motor Club Services

Basic Commercial Drivers Legal Plan

When you call your Provider Law Firm, they will locate an attorney to act on your behalf. Your Law Firm has the support of qualified attorneys across the country who will help you protect 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:

- You are denied a driver's license.
- 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 restate 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.

DOT and Non-Moving Violations
You and your spouse are entitled to defense citations issued in your motor vehicle including:

- Logbook
- Overheight
- Hazardous material
- Equipment violations
- Overlength
- Overwidth
- Overweight

Property Damage Collection
A Commercial Drivers Legal Plan attorney and spouse collect property damage claims & damage as a result of driving, riding in, or operating a motor vehicle or boat.

- Covers motor damage to your car or truck.
- You may receive up to 2.5 hours of attorney time.

Personal Injury Collection
A Commercial Drivers Legal Plan attorney and spouse collect personal injury claims resulting from driving, riding in, or operating a motor vehicle or boat. You may receive up to 1 hour per claim.

All Other Transportation Related Legal Work
You and your spouse can receive the transportation-related legal work not plan at a 25% discount from the Provider Law Firm's hourly rate. Members are responsible and related fees.

Additional Information and Details:
Benefits are available on the seventh (7th) day after the date of enrollment. Matters occurring before the 7th day will be considered pre-enrollment. The driver and their spouse are protected by one law monthly fee.

All benefits are subject to the following conditions and exclusions: Any fines, court costs, penalties, expert witness fees, bonds, bail bonds, or the member's expenses. Preexisting conditions, charges of DWI/DWI-related matters, drug testing, traffic and criminal-related charges in unincorporated areas are excluded. Also excluded are acts or omissions performed in the commission of any crime under any municipal, state or federal law.

Waiver: Representation provided in the court of original jurisdiction. Representation provided for you and your spouse if you are present for vehicle with the signed consent and permission of the owner of the vehicle. In order to receive legal services under this benefit, you must file within (5) business days of receiving the citation. Appeals are not covered.

Personal Injury and Property Damage Exclusions: Claims for non-transportation-related personal injury and property damage are limited to less and one-half (1/2) the value of the vehicle and include personal injury and property claims that exceed \$2,000. Applies to claims arising as a result of motor vehicle.

All Other Transportation Related Legal Work: Depending on your legal needs, a retainer may be required by your Provider Law Firm. 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 plan. Please consult the plan contract for actual terms, coverage, amounts, conditions and exclusions. Your Provider Law Firm is responsible for determining the terms and conditions of the retainer agreement. These costs are your responsibility and are not included in the plan. Some services may require a separate retainer agreement and other costs have been made if you need representation. 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. It is intended to provide a general overview of the 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 Canada™, Inc., The Paid Legal Firm of Florida, 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.



Road America Plan only available in New York and New Jersey. 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

- 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? NY

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	\$15.95	\$15.95	\$15.95/\$15.95
Family IDShield	\$19.95	\$18.95/\$15.95	\$14.95/\$12.95
Total	\$35.90		\$30.90/28.90

FAMILY LEGALSHIELD + INDIVIDUAL IDSHIELD NY

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	\$15.95	\$15.95
Individual IDShield	\$9.95	\$8.95/\$8.45
Total	\$25.90	\$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.

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.

