



**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?
- 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 North Americans say they **do not have any form of legal insurance** or legal protection service.
- **Two-thirds** of North 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

57 million full-time working North 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

Family Pricing \$26.00*/Group \$18.50

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 10 pages
- **Lawyers Prepare**
 - Your Will, Living Will, Power of Attorney for Personal Care, Power of Attorney for Personal Property
- **Warranty Assistance**
- **Lease Agreement Review**
- **Help Contacting Government Agencies**

- **Debt Collection Assistance**
- **Tenant Legal Advice**
 - Lease of property for personal use
 - Problems arising with landlords failure to provide proper and necessary services
- **Consumer Protection Benefits**
- **25%-33% Preferred Member Discounts****

If you were my lawyer, what would you charge for these services?



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

* Family Pricing \$26.00 includes consultation on business matters. 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 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

WHO'S COVERED – INDIVIDUAL LEGAL PLAN

Individual Plan \$23.00*/Group \$18.50

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



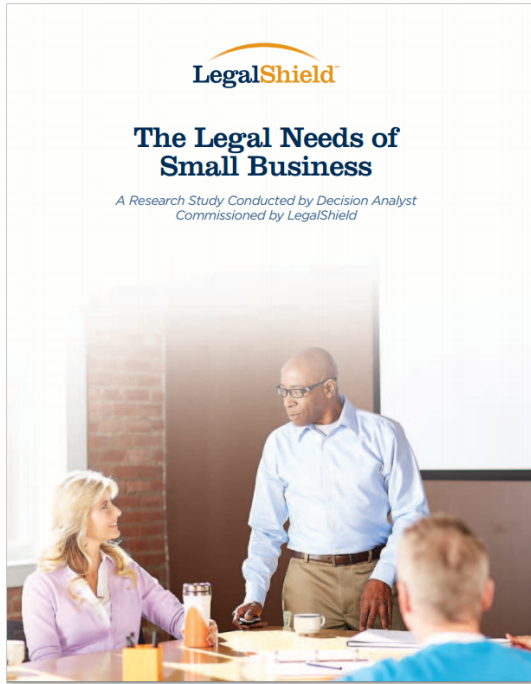
*Individual Plan \$23.00 includes consultation on business matters.
\$10 Enrollment Fee waived on Group/Large Group pricing

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 a lawyer** 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	\$49	\$105	\$175
Designated Users	Up to 2	Up to 3	Up to 5
Legal Consultation	Unlimited minutes & matters	Unlimited minutes & matters	Unlimited minutes & matters
Designated Consultation	3 consultations per year at 30 minutes each	3 consultations per year at 30 minutes each	3 consultations per year at 30 minutes each
Legal Correspondence (up to 6 in any 1 month) 1 follow-up letter per subject matter	20	30	40
Collection Letters per month	5	10	15
Document Review per year 15 page limit each (up to 6 in any 1 month)	20	30	40
Additional Discount	25%	25%	25%

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 floral arrangement. 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 is a dark blue button with the text "GoSmallBiz Supplement \$14.95 per month. That's a 40% savings over retail!". To the right is another dark blue button with the text "Contact your LegalShield associate to get started." and a smaller orange button labeled "END BY ASSOCIATE". Below this section, there's a white box with the heading "Business Consultation" and a play button icon. The text below reads "Get Expert Help When You Need It!" and "Our consultants are here to answer your specific business questions, anytime. It's that simple. Ask for advice, get feedback on your ideas, or get a second opinion - we're here to help you make more informed decisions and run a better business." To the right of this text is a video player showing a man speaking, with the text "Message from Our Chief Consultant" above it. Below the video player, there's a section titled "Consultant Expertise" with a play button icon and the text "Our consulting staff is in-house, never outsourced, and collectively has hundreds of years of combined experience. Our consultants are experienced business owners and experts in the fields of Marketing, Sales, Accounting, Finance, Operations, Human Resources, Technology and more." To the right of this text is another video player showing a man speaking, with the text "Response Time" above it. Below the video player, there's a play button icon and the text "We're dedicated to getting you the answers you need in a timely manner. That's why most questions to our consultants are answered within 1 business day. More complex or detailed questions are answered within 2 business days."

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 covered lives



DEDICATED BUSINESS SOLUTIONS DIVISION

- 34,000 Employee Benefit Accounts (“Groups”)
- 47,000 Small Business Accounts





THE CANADIAN
BAR ASSOCIATION
L'ASSOCIATION DU
BARREAU CANADIEN

“The state of access to justice in Canada is abysmal – and getting worse. Inaccessible justice hurts us all, as the growing number of middle-class Canadians who suffer from it can attest, but its harshest consequences are visited upon the poorest and most vulnerable people in our communities. Over the next three years, 45 percent of Canadians will encounter a legal problem and many will not get the help they need because of perceived or actual barriers.”

—*Canadian Bar Association Access to Justice Committee*



**Identity
Theft is a
major
problem.**



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 North America.

Identity theft manifests itself in many different ways:

- Credit fraud
- Social Insurance fraud
- Operator's Licence fraud
- Medical fraud
- Criminal/Character fraud
- Tax Return fraud





IDSHIELD

We Care

- Always Here for You
 - Expedited Consumer Credit Disclosure
 - Credit disclosure consultation
 - Unlimited Identity Theft 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

Kroll provides these identity theft services exclusively to IDShield members



IDSHIELD FAMILY PLAN —

Stand Alone \$12.95/Group \$9.95

Who's Covered

- The member
- The member's spouse
- Dependent children up to the age of 18

Group pricing available only when purchased with, or added to, a Family or Individual Legal Plan.



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.



Product	Price Per Month	Group Standalone	Group Bundled
Family Legal Plan	\$26.00*	\$18.50	\$18.50
Family IDShield Canada	\$12.95	\$12.95	\$9.95
Total	\$38.95		\$28.45

*Family pricing includes consultation on business matters. Your first month's payment will include a \$10 enrollment fee. *This fee is waived for Group pricing.*

INDIVIDUAL LEGALSHIELD + FAMILY IDSHIELD CANADA

Product	Price Per Month	Group Standalone	Group Bundled
Individual Legal Plan	\$23.00*	\$18.50	\$18.50
Family IDShield Canada	\$12.95	\$12.95	\$9.95
Total	\$35.95		\$28.45

*Individual pricing includes consultation on business matters. Your first month's payment will include a \$10 enrollment fee. *This fee is waived for Group pricing.*

You could save more than the cost of your membership by using MemberPerks at retailer like:



Save 12% on
summer flowers
and gifts



Special pricing
on HP products



Save up to 25% off

WYNDHAM

HOTEL GROUP

20% off the best
available rate

GLASSES.COM

50% off frames + free
shipping

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 province.

Marketed by:

PPL Legal Care of Canada, Inc. dba LegalShield

