



What is LegalShield?

It's total access. It's total freedom.

Everyone deserves legal protection. And now, with LegalShield, everyone can access it. No matter how traumatic. No matter how trivial. Whatever your situation is, we are here to help. From real estate to divorce advice, identity theft and beyond, we have your rights covered. Welcome to total peace of mind. Welcome to LegalShield.

What your membership includes.

Know your rights in any situation.

LegalShield gives you the ability to talk to an attorney on any 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. That's why under the protection of LegalShield you and your family can live your life worry-free, every day, every night, now and forever.

- Legal Advice – unlimited issues
- Letters/calls made on your behalf
- Contracts & documents reviewed up to 15 pages
- Mortgage document assistance
- Lawyers prepare
 - Wills for you and Covered Family Members
 - Living Will
 - Healthcare Power of Attorney
- Traffic-Related Issues (15 day waiting period)
 - Speeding tickets/ Accidents
- IRS Audit Assistance
- Uncontested Name Change
- Uncontested Separation
- Uncontested Divorce
- Uncontested Adoption (all uncontested 90 day waiting period)
- Trial Defense
 - Pre-Trial Representation at trial
- 25% Preferred Member Discount
- 24/7 Emergency Access for covered situations
- Online legal forms

What is Identity Theft Shield

Everything you expect with great identity theft protection PLUS expert restoration services.

- Credit Report
- Personal Credit Score with Analysis
- Continuous Monitoring with Activity Alerts
- Identity Restoration Services

Your LegalShield Plan Covers:

- The Member
- The Member's Spouse
- Never Married Dependent Children under 26 living at home
- Dependent Children under age 18 for whom the Member is legal guardian
- Full-Time College Students up to age 26 never married, dependent children
- Physically or mentally challenged child living at home

Your Identity Theft Shield Covers:

- The Member
- The Member's Spouse
- Dependents under 18

Special Group Rates:

Convenient Payroll Deduction Amount

- Legal/ID Theft Shield combo \$25.90
- LegalShield stand-alone \$15.95
- ID Theft Shield stand-alone \$14.95



Everyone deserves legal protection.

At LegalShield, we've been offering legal plans to our members for over 40 years, creating a world where everyone can access legal protection—and everyone can afford it. Unexpected legal questions arise every day and with LegalShield on your side, you'll have access to a quality law firm 24/7, for covered personal situations. From real estate to divorce advice, speeding tickets to Will preparation, and beyond, we're here to help you with any personal legal matter—no matter how traumatic or how trivial it may seem. Because our dedicated law firms are prepaid, their sole focus is on serving you, rather than billing you.

Our Promise to You

As one of the first companies in North America 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 650 employees dedicated to serving you, our promise remains the same: to provide outstanding legal services by quality law firms at an affordable price.

Why LegalShield

For as little as \$20 a month, LegalShield gives you the ability to talk to an attorney on any personal legal matter without worrying about high hourly costs. That's why, under the protection of LegalShield, you and your family can live your lives worry free.

Some of the services you will receive for personal legal matters include the following:

- Advice on an unlimited number of topics
- Letters and phone calls on your behalf
- Legal document review, up to 15 pages each
- Will preparation
- Trial defense hours
- Video law library
- Forms service center

Even better, you don't have to worry about figuring out which attorney to use—we'll do that for you. Our experienced attorneys focus specifically on our members and provide 24/7 access for covered emergencies.

Learn more about the LegalShield Legal Plan at
www.legalshield.com/info/legalplan



LegalShield Legal Plan

Your LegalShield provider law firm will be there to offer advice or assistance on a variety of legal issues. Below is a brief sampling of the areas that the LegalShield Legal Plan covers.

Family Matters

- Uncontested Adoption Representation*
- Alimony
- Child Custody
- Child Support
- Child Visitation Rights
- Conservatorship
- Domestic Violence Protection
- Guardianship
- Juvenile Court Proceedings
- Uncontested Name Change Assistance*
- Parental Responsibilities
- Prenuptial Agreements
- School Administrative Hearing
- Uncontested Divorce Representation*
- Uncontested Separation Representation*

Auto

- Drivers License Restoration, Revocation, Suspension
- Non-Commercial, Non-Criminal Moving Traffic Violations
- Motor Vehicular Homicide Defense
- Property damage claims up to \$5,000

Estate Issues

- Codicils
- Health Care Power of Attorney
- Irrevocable Trust
- Living Will
- Revocable Trust
- Wills

Financial

- Affidavits
- Bankruptcy
- Consumer Credit
- Consumer Protection
- Contracts/Financial Disputes
- Debt Collection
- Durable/Financial Power of Attorney
- Estate Administration/Closing
- Inheritance Rights Protection
- Installment Sale Contracts
- IRS Audit Protection
- IRS Collection Defense
- Rental Agreements
- Medical Disputes
- Medicare Disputes
- Personal Property Disputes
- Promissory Notes
- Social Security Disputes
- Veterans Benefits Disputes

Home

- Building Code Disputes
- Contractor Disputes
- Deeds
- Evictions
- Foreclosure
- Neighbor Disputes/Easements
- Primary Residence Refinancing
- Purchase/Sale of House
- Real Estate Contracts/Financial Disputes
- Secondary Residence Coverage
- Security Deposits
- Smalls Claims Assistance
- Zoning Variances
- Residential Loan Document Assistance

Your Plan Covers:

- *The member*
- *The member's spouse*
- *Never-married dependent children under age 26 living at home*
- *Dependent children under age 18 for whom the member is legal guardian*
- *Never married, dependent, children who are full-time college students up to age 26*
- *Physically or mentally disabled children living at home*

25% off additional legal services

If you are in need of additional legal services, you may continue to use your provider law firm for legal situations that extend beyond plan coverage. The additional services are 25% off the law firm's standard hourly rates. Your provider law firm will let you know when the 25% discount applies and will go over these fees with you. Please note: Class actions, interventions, or amicus curiae filings in which you are a party or potential party are not covered by the LegalShield membership.

Legal services may vary by state.

*Available after the membership has been active 90 consecutive days.

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For detailed information about the legal services provided for personal matters by the LegalShield contract, go to <http://www.legalshield.com/info/legalplan>. Business issues are not included; however, plans providing those services are available. Ask your Independent Associate for details.



LegalShield Identity Theft PlanSM

Your identity is personal. Keep it that way. Identity theft affects millions of Americans each year. And while it can take just minutes to happen to you, recovering from the financial damage and emotional toll it inflicts often takes years. Victims of identity theft can face issues such as lost job opportunities, problems with securing a loan, harassment from debt collectors, or even possible arrest for crimes committed by the identity thief. To avoid these issues, the LegalShield Identity Theft Plan equips you with the information and expertise you need to help prevent theft and resolve issues related to identity theft.

Arm yourself and your family.

To ensure you have the best coverage possible, the LegalShield Identity Theft Plan covers not only you and your spouse but can also include any dependent under the age of 18 with the addition of Safeguard For Minors.

Benefits include:

Credit Report and Personal Credit Score

Conveniently log in to our secure website for access to your up-to-date credit report based on data from Experian, including a detailed analysis of your personal credit score.

Continuous Monitoring with Safety Alerts

With our secure website, you can continuously monitor your Experian credit report and receive email alerts regarding any activity on your credit file.

Identity Consultation and Restoration Services

If you ever encounter or have questions about how to guard yourself against identity theft, we've retained the experts at Kroll Advisory Solutions, the world's leading consulting company in identity theft restoration, to provide the information you need to take whatever action necessary. Or if you prefer to sign a limited power of attorney, Kroll will step in and take over the restoration process for you. Restoration includes the following:

- **Seven-year fraud alert notifications will be sent to all three national credit repositories**
- **Proactive searches of local and national databases for any activity in your name**

Safeguard for MinorsSM

This benefit is available for any dependent under the age of 18 and gives valuable information on credit education, including advice on the best practices for the use of a child's Social Security number. It also includes monitoring and alerts for credit files in your child's name. Experts are available for consultation and can provide immediate support as needed, including placing alerts, disputing fraudulent accounts, providing available credit reports, and assisting with obtaining a police report.

For more information regarding LegalShield's Identity Theft Plan, visit:



LegalShield Identity Theft Restoration

LegalShield has retained Kroll Advisory Solutions to take over your restoration process - all you have to do is sign a **Limited Power of Attorney** and forward it to Kroll to begin the process. If you prefer not to sign a Limited Power of Attorney, Kroll will assist you in taking action yourself. The items listed below are common scenarios performed during identity restoration. There may be additional areas of work performed depending on specific identity theft situations.

RESTORATION PREPARATION

Benefit	Limited POA	No POA
Assist in organizing details of issues	✓	✓
Explain fraud victim's rights	✓	✓
Educate you on the process and your responsibilities	✓	✓
Assist in gathering and completing paperwork, including police reports	✓	✓
Send Fraud Packet to victim with list of contact numbers (for immediate fraud alerts): <ul style="list-style-type: none"> • Equifax Fraud Center • Experian Fraud Center • TransUnion Fraud Center • Federal Trade Commission • Social Security Administration • United States Postal Service 	✓	✓
Issue Fraud Alert to all three credit repositories	✓	✓
Provide fraud victim assistance material	✓	✓
Assist you with questions as you work through the process	✓	✓

RESTORATION PROCESS

Within 24 hours of receiving the signed Limited Power of Attorney, we will:

Benefit	Limited POA	No POA
Issue fraud alert to Social Security Administration (SSA)	✓	
Issue Fraud Alert to Federal Trade Commission (FTC)	✓	
Issue Fraud Alert to U.S. Postal Service (USPS)	✓	

After receiving both signed Limited Power of Attorney and tri-merged credit report, we will:

Benefit	Limited POA	No POA
Issue Fraud Victim statements and work with all three national repositories (Experian, TransUnion, Equifax) to restore credit accuracy	✓	
Review credit history with you and verify if fraud includes items like: <ul style="list-style-type: none"> • Public Records (Liens, judgments, bankruptcies) • Credit Accounts (New and/or derogatory) • Address • Prior employment 	✓	✓
Issue Fraud Alert to and work with affected financial institutions and credit card companies	✓	

WHENEVER A FRAUD ISSUE WARRANTS

Benefit	Limited POA	No POA
Determine if creditors extended credit due to misuse of your identifying information	✓	
Confirm creditor contact information	✓	
Contact creditors and collection agencies to dispute all fraudulent accounts	✓	
Notify and work with the collection agencies of creditors holding fraudulent accounts	✓	
Turn over any current accounts to fraud, requesting affidavits of documentation forwarded to you	✓	
Search Criminal Data in your country of residence to look for criminal activity being committed in your name	✓	
Search US Criminal Records indicator to search a wide variety of national criminal databases	✓	
Search Department of Motor Vehicles records in your state	✓	
Perform a Social Security trace to look for additional addresses that may be attached to your name	✓	
Perform a search to verify if you have been submitted to Social Security Administration as dead for insurance fraud or other reasons	✓	
Request a check clearinghouse file disclosure to determine if you have been submitted as having been involved in fraudulent banking activities	✓	
Assist you in working with law enforcement personnel	✓	
Use licensed attorneys where appropriate to perform these duties	✓	
Offer additional assistance we can reasonably provide based on your issue	✓	✓
Provide a list of attorneys who may be able to help you with legal issues—any subsequent relationship is exclusively between you and the attorney	✓	✓

CASE CLOSING PROCESS

Benefit	Limited POA	No POA
Provide a tri-merged credit bureau report follow up 120 days after resolution of your identity theft issues	✓	
Update member	✓	
Continue restoration until complete	✓	
Responsibility for Kroll's Fraud Solutions Practice will cease when Kroll receives verification from you that the issue is resolved	✓	✓

EXCLUSIONS:

Legal Remedy - Any stolen identity event where the victim is unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences. **Dishonest Acts** - Any dishonest, criminal, malicious or fraudulent acts, if the member(s) who suffered the fraud personally participated in, directed or had knowledge of such acts. **Financial Loss** - Membership services do not cover any financial losses attributed to the stolen identity event, including, but not limited to money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or direct. **Pre-existing Stolen Identity Event Limitations** - If either the victim had knowledge of, or reasonably should have had knowledge of, the pre-existing stolen identity event based on information provided to them prior to enrollment in the Identity Theft Plan program, such an event or the consequences caused by it are not covered. **Business** - A covered stolen identity event does not include the theft or unauthorized or illegal use of a business name, DBA or any other method of identifying business activity.

Identity theft services provided by Kroll, Inc., the world's leading risk consulting company with almost 40 years of experience in security and risk mitigation.

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