





HAVE YOU EVER?

- Needed your Will prepared or updated
- Been overcharged for a repair or paid an unfair bill
- Had trouble with a warranty or defective product
- Signed a contract
- Received a moving traffic violation
- Had concerns regarding child support

- Worried about being a victim of Identity theft
- Been concerned about your child's identity
- Lost your wallet
- Worried about entering personal information on-line
- Feared the security of your medical information
- Been pursued by a collection agency

WHAT IS LEGALSHIELD?

Founded in 1972, LegalShield has 1.5 million memberships protecting and empowering 4.1 million lives and serving 140,000 businesses throughout the United States and Canada. Our members can talk to a lawyer on any personal legal matter, no matter how trivial or traumatic, all without worrying about high hourly costs. LegalShield has provided identity theft protection since 2003 with Kroll, the world's leading company in ID Theft consulting and restoration.

THE LEGALSHIELD® MEMBERSHIP INCLUDES:

- ✓ Personal Legal advice on unlimited issues
- / Letters/ calls made on your behalf
- ✓ Contracts & documents reviewed (up to 15 pages)
- ✓ Residential Loan Document Assistance
- ✓ Lawyers prepare your Will, your Living Will and your Health Care Power of Attorney
- ✓ Moving Traffic Violations (available 15 days after enrollment)
- ✓ IRS Audit Assistance
- Trial Defense (if named defendant/ respondent in a covered civil action suit)
- ✓ Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)
 - 25% Preferred Member Discount (Bankruptcy, Criminal) Charges, DUI, Other Matters, etc.)
 - 24/7 Emergency Access for covered situations

LegalShield legal plans cover the member: member's spouse; never married dependent children under 26 living at home; dependent children under age 18 for whom the member is legal guardian; never married, dependent children up to age 26 if a full-time college student; and physically or mentally disabled dependent children. An individual rate is available for those enrollees who are not married, do not have a domestic partner and do not have minor children or dependents. No family benefits are available to individual plan members. Ask your Independent Associate for details.

THE IDSHIELD[™] MEMBERSHIP INCLUDES:

Privacy Monitoring

Monitoring your name, SSN, date of birth, email address (up to 10), phone numbers (up to 10), driver license & passport numbers, and medical ID numbers (up to 10) provides you with comprehensive identity protection service that leaves nothing to chance.



Security Monitoring

SSN, credit cards (up to 10), and bank account (up to 10) monitoring, sex offender search, financial activity alerts and quarterly credit score tracking keep you secure from every angle. With the family plan, Minor Identity Protection is included and provides monitoring for up to 8 children under the age of 18.

Consultation

Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection.

Full Service Restoration



Complete identity recovery services by Kroll Licensed Private Investigators and our \$5 million service guarantee ensure that if your identity is stolen, it will be restored to its pre-theft status.

IDShield Plans are available for Groups at individual or family plan rates. A family rate covers the member, member's spouse or domestic partner and up to 8 dependents up to the age of 26*.

¹⁰Dependents that are over 18, under 26, and either live at home or are a full time student, and have never been married will receive unlimited consultation and complete restoration by Kroll licensed private investigators. Monitoring is not available for dependents in this category.

Individual Family LegalShield \$7.36 \$6.90 **IDShield** \$3.90 \$7.36 Combined \$10.80 \$13.34

For more information, please call your independent associate:

This is a general overview and is for illustrative purposes only. Plans and services vary from state to state. See a plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.

Brian Minyard 321-206-6879 BrianMinyard@LegalshieldAssociate.com

Payroll Deduction Bi-Weekly

LegalShield

101 Reasons To Use LegalShield

Unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a quality law firm for covered personal situations, even 24/7 for emergency situations, no matter how traumatic or how trivial they may seem. Because our dedicated law firms are prepaid, their sole focus is to serve you, rather than bill you.

- 1. You don't have an up-to-date will.
- 2. You don't understand the difference between a trust and a will.
- 3. Family members challenge your parent's will.
- You don't understand your health insurance plan or new legislation.
- 5. You are selected for an audit.
- 6. Your parents die and leave you executor of their estate.
- 7. You are tired of hidden cell phone fees.
- 8. You do not have a retirement savings plan.
- 9. You lose your personal identification.
- 10. You receive a speeding ticket.
- **11.** You are buying or selling your home.
- **12.** Your driver's license is suspended.
- **13.** Your landlord raises rent in violation of your verbal agreement.
- 14. Your teenager is accused of shoplifting.
- **15.** You decide to change your name.
- Your new washing machine doesn't wash.
 Creditors threaten to take action against
- you for your ex-spouse's debts.
- A neighbor or school reports you for child abuse.
- 19. You adopt a child.
- A friend or neighbor is injured on your property.
- 21. You need child support enforced.
- A friend owes you money and files bankruptcy.
- A caller demands money or damaging information will be released.
- Your car is damaged by a hit-and-run driver.
- You accidentally back over a neighbor's garbage can.
- **26.** A hairdresser damages your hair with harsh chemicals.
- Your car is repossessed unjustly.
- 28. You are subpoenaed or served with legal papers.
- **29.** You are called to jury duty.
- Your long drive off the tee injures another player.
- **31.** You need your lease agreement reviewed.
- **32.** Your son is injured in a football game.
- **33.** A neighbor trips over a rake in your yard.
- **34.** A jeweler sells you defective merchandise.
- **35.** A car dealership gains illegal access to your credit history.
- 36. You are hit by a bottle at a baseball game.
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- **37.** A friend falls down your stairs and sues you.
- You need help with credit card liability resolution.
- You are injured when you slip on a wet floor in a public building.
- Your livestock trample a neighbor's garden.
- Your neighbor's dog barks for hours every night.
- **42.** Your teenager gets a speeding ticket.
- **43.** Your landlord enters your apartment without permission.
- Your child throws a baseball through a neighbor's car window.
- **45.** You don't have a Living Will or Medical Power of Attorney.
- Your boat is damaged while in storage.
- **47.** Your landlord refuses to refund your cleaning deposit.
- **48.** You lose an expensive watch in a hotel and the manager denies liability.
- **49.** A speeding car nicks your bumper because you parked in the street.
- A merchant refuses to honor a guarantee.
 You have an accident driving your friend's boat.
- **52.** Your spouse claims a right to your earnings.
- **53.** A club sends merchandise after you cancel your membership.
- **54.** You are refused service at a restaurant.
- 55. A property manager refuses to rent to you.56. You are denied credit for no apparent reason.
- 57. An online auction goes sour.
- **58.** The repair shop threatens small claims court for money you don't owe.
- **59.** Your car insurance is canceled when your teenager has an accident.
- **60.** Your child needs special education in public school.
- 61. You made a sizable gift to charity.
- 62. Angry words result in a slander law suit.
- 63. You need a patent for an invention.
- 64. You need a copyright for your manuscript.65. You are wrongly accused of committing a crime.
- 66. Your right to privacy has been invaded.
- 67. Your car is vandalized in a parking lot.
- 68. A postal carrier slips on your unshoveled
- walk and breaks his or her leg. 69. You have questions about escrow in a home purchase.

- **70.** You're stopped for speeding and a friend is in possession of marijuana.
- **71.** Your teenager wrecks the car and a friend is injured.
- 72. You care for your elderly parents.
- 73. You receive disability.
- 74. You are cheated by a door-to-door salesman.
- **75.** A repairman charges more than a given estimate.
- 76. A creditor tries illegal collection tactics.
- 77. An accident results in a personal injury.
- **78.** You are scheduled to appear in small claims court.
- Your new house has bad plumbing and a leaky roof.
- **80.** You take a vacation and your room is a view of the trash dumpster.
- 81. A minor is caught breaking into your home.
- 82. You have a fender bender while driving a friend's car.
- 83. Law enforcement enters your property without a warrant.
- **84.** You have a question about an easement on your property.
- **85.** Your neighbor's dog bites your child.
- **86.** You have a property line dispute over a newly installed fence.
- **87.** You're asked to testify as a witness to a crime.
- 88. You need a premarital agreement.
- 89. You're buying or selling a car.
- **90.** Your child's school demands a drug or alcohol test.
- **91.** Your bank sends a foreclosure notice after one house payment is late.
- **92.** A retail store won't accept the return of defective merchandise.
- 93. A repairman won't stand behind his work.
- 94. A trespasser is caught poaching on your land.
- **95.** You are leasing an apartment.
- **96.** You receive a letter from a creditor and it is not your debt.
- 97. A bank reports bad credit activity unjustly.
- **98.** You need advice concerning a divorce.
- **99.** Someone injures your dog on your property.

you.

100. You can't make heads or tails out of the new tax forms.101. Your spouse uses physical force against

LegalShield Legal Plan

Expected and unexpected legal issues arise every day. But with a LegalShield Legal Plan, a small monthly fee gets you access to advice and counsel on an unlimited number of personal legal issues from lawyers with an average of 19 years experience.

Advice & Consultation

Toll-free phone consultations with your Provider Law Firm for any personal legal matter, even on pre-existing conditions

Letters and Phone Calls

on Your Behalf

Available at the discretion of your Provider Lawyer

Contract and Document Review

Contract/document review up to 15 pages each

24/7 Emergency Assistance

After-hours legal consultation for covered legal emergencies. Specific coverage depends on plan, such as: if you're arrested or detained, if you're seriously injured, if you're served with a warrant, or if the state tries to take your child(ren).

Family Matters (family plan only) Uncontested Name Change

Assistance*

One (1) uncontested name change prepared per member year by Provider Law Firm

Uncontested Adoption Representation*

Representation by your Provider Law Firm for uncontested adoption proceedings

Uncontested Separation/Divorce Representation*

Representation by your Provider Law Firm for uncontested legal separation, uncontested civil annulment and uncontested divorce proceedings

Representation Trial Defense Services

Assistance if you or your spouse are named defendant or respondent in a covered civil action filed in court

Year	Pre-Trial Time	Trial Time	Total
1	2.5	57.5	60
2	3	117	120
3	3.5	176.5	180
4	4	236	240
5	4.5	295.5	300

For more information contact your Independent Associate:

Document Preparation Standard Will Preparation

- Will preparation and annual reviews and updates for covered members
- Other documents available: Living Will, Health Care Power of Attorney

Residential Loan Document Assistance (family plan only)

Mortgage documents (as required of the borrower by the lending institution) prepared by your Provider Law Firm for the purchase of your primary residence

Auto

Motor Vehicle Services

- Non-criminal moving traffic violation assistance
- Motor vehicle-related criminal charge assistance
- Up to 2.5 hours of help with driver's license reinstatement and property damage collection assistance of \$5,000 or less per claim
- Available 15 days after enrollment
- Available only if member has a valid driver's license and is driving a noncommercial motor vehicle

IRS

IRS Audit Legal Services

- One hour of consultation, advice or assistance when you are notified of an audit by the IRS
- An additional 2.5 hours if a settlement is not achieved within 30 days
- If your case goes to court, you'll receive 46.5 hours of your Provider Law Firm's services
- Coverage for this service begins with the tax return due April 15 of the year you enroll

Additional Benefits 25% Preferred Member Discount

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 go over these fees with you.

Your Plan Covers:

Family Plan:

- The member
- The member's spouse/ domestic partner
- 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

Individual Plan:

An individual rate is available for those enrollees who are not married, do not have a domestic partner and do not have minor children or dependents. No family benefits are available to individual plan members. Ask your Independent Associate for details.

*These services are available 90 consecutive days from the effective date of your membership. 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.



At the touch of a finger, connect with your LegalShield Provider Law Firm for legal guidance you can trust. The app includes Snap by LegalShield! Connecting with your law firm when you get a speeding ticket is a "snap."

Download the free app from the App Store or Google Play.



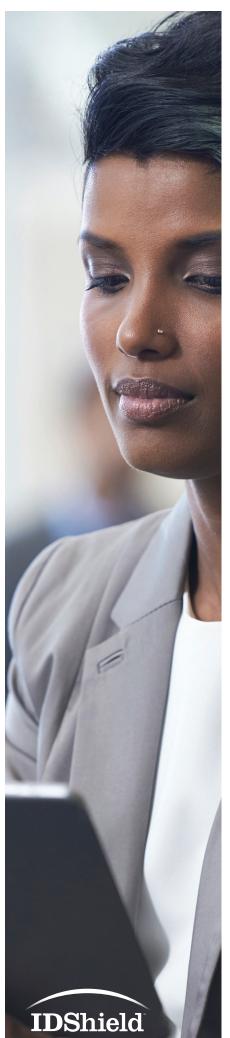
Protect yourself from getting less and paying more.

IDSHIELD INDIVIDUAL

IDSHIELD FAMILY (You, your spouse/domestic partner and up to 8 minors)

IDShield vs. LifeLock	IDShield FAMILY	LifeLock Advantage	IDShield INDIVIDUAL	LifeLock Advantage
COVERAGE				
Adults Eligible	2	2	1	1
Children Eligible	8	2	-	-
CONSULTATION				
Identity Threat Alerts	\checkmark	~	\checkmark	~
Unlimited Consultations with				
Licensed Private Investigator	~		~	
Emergency Assistance 24/7	~		\checkmark	
Live Member Support	\checkmark	~	\checkmark	~
Reduce Pre-Approved				
Credit Card Offers/Junk Mail	~	~		~
Credit Inquiry Alerts	\checkmark		\checkmark	
Lost Wallet Assistance	\checkmark	~	\checkmark	~
Data Breach Notifications	\checkmark	~	\checkmark	~
Sex Offender Search	\checkmark		\checkmark	
Mobile App	\checkmark	~	\checkmark	~
Social Security Number Fraud Detection	\checkmark		\checkmark	
IDENTITY RESTORATION				
Complete Identity Restoration	\checkmark	~	\checkmark	~
Limited Power of Attorney	\checkmark		\checkmark	
Dedicated Licensed Private Investigator	~		\checkmark	
\$5 Million Service Guarantee	\checkmark		\checkmark	
MONITORING SERVICES				
Credit Report Monitoring	\checkmark	~	\checkmark	~
Quarterly Score Tracker	\checkmark		\checkmark	
Black Market Website Surveillance	\checkmark	~	\checkmark	~
Minor Identity Protection Included	\checkmark	~		
Social Security Number Monitoring	~	~	\checkmark	~
Bank Account Number Monitoring	\checkmark	~	\checkmark	~
Credit/Debit Card Number Monitoring	\checkmark	~	\checkmark	~
Name Monitoring	\checkmark		\checkmark	
Date of Birth Monitoring	\checkmark	~	\checkmark	~
Medical ID Number Monitoring	 	~	\checkmark	~
Email Address Monitoring	 Image: A start of the start of	~	\checkmark	~
Phone Number Monitoring	\checkmark	~	\checkmark	~
Drivers License Number Monitoring	~	~	\checkmark	~
Passport Number Monitoring	\checkmark		\checkmark	
Address Change Verification	~	~	\checkmark	~
File Sharing Network Searches	\checkmark		\checkmark	
Fictitious Identity Monitoring	~	~	\checkmark	~
Payday Loan Monitoring	 Image: A start of the start of		\checkmark	
Court Record Monitoring	 Image: A set of the set of the	~	\checkmark	~

This comparison is based on information that is publicly available on August 10, 2015 and on plans at similar price points, without discounts. This is a summary only. Each company may have more plans available. As with all plans, some exclusions apply. See company contracts and materials for full details. Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield* and subsidiaries; Pre-Paid Legal CasualtySM, Inc.; Pre-Paid Legal Access, Inc.; In FL: Pre-Paid Legal Services, Inc. of Florida; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation.



Beyond Your Membership



Save With These Incredible MEMBERPERKS

Your LegalShield and IDShield memberships are simply amazing. And, in addition to the privileges that are already yours, we have added these **MEMBER**PERKS with hundreds of merchants and thousands of discounts. Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. Members have the opportunity to save, on average, over \$2,000 per year. **MEMBER**PERKS can save you enough to pay for your membership for years to come!

We hope you enjoy them, and please know how much we value you for being part of the LegalShield family.



These benefits are for LegalShield and IDShield members. All offers or promotions are subject to change without notice.



Getting Started

To sign up, simply login at **legalshield.com**, click on the Resources tab, then click on **MEMBER**PERKS. If you don't already have an account, follow the simple on-screen instructions to make an account with your personal or work email and LegalShield membership number.

Get the most out of your membership



Your Quick-Start Guide

Your LegalShield and IDShield memberships are powerful things. Make sure you're getting the most out of them to maximize their value.

1. Digital Membership Kit

Once you have signed up for a LegalShield legal plan, you will receive a digital member kit by email approximately 72 hours after your application is processed.



- You will receive an email confirmation with your membership number and a membership card you can print out.
- Now you can call your law firm for consultation on an unlimited amount of personal legal matters.
- If you do not have an e-mail, enrolled in the individual plan, OR completed the Spanish application, you will receive your member kit in the mail within seven business days.

2. Go To www.mylegalshield.com

Use your membership number to set up your account. You'll need to do this before downloading the free apps.

- This becomes your portal to access even more benefits.
- Access information about your law firm, FAQs, videos, free forms, and more!

3. Activate Your Identity Theft Plan

Enter your identity information that you want us to guard. Member can activate their IDShield account within 24 hours.



• Also available through www. mylegalshield.com if you

signed up for both the LegalShield and IDShield plans.If you only signed up for the IDShield plan, go to www. myidshield.com.

• Your membership number has an "M" at the end of it—no space—and any spouse/partner has an "S" at the end of the same number.

4. ownload the Apps

After you have created your accounts, get your free apps for Android or iPhone! You can connect with your provider firm or an identity theft specialist at the touch of a button.



 After setting up your member accounts at www.mylegalshield.com or www.myidshield.com, search for

the LegalShield and IDShield apps at your Google Play or App store.

5. Complete Your Will Questionnaire

While it may feel daunting, creating a Will doesn't have to be a difficult task. Preparing it is included at no additional cost as part of your LegalShield membership!

- Download the Will Questionnaire and view the Will Webinar video at www.mylegalshield.com home page.
- Consult with your provider law firm in regards to any questions in completing your Will Questionnaire.
- Fill out the questionnaire.
- Send it to your Provider Firm.

6. Save with Exclusive MemberPerks

Hundreds of vendors offer thousands in discounts available only to you as a

LegalShield or IDShield member. In many cases, you can save the cost of your membership—and

beyond!



MEMBERPERKS

- Go to www.mylegalshield.com, click on the Resources tab and then on MemberPerks.
- Follow the instructions to set up your MemberPerks.

Need help? If you have questions about your membership, contact Member Services by email at **MemberServices@legalshield.com**, by using the **MyLegalShield** smart phone app, or by phone at **1-800-654-7757**.

