



# Employee Legal and Identity Theft Protection Plans



Prepared by LegalShield

Proposal valid for 180 days.



FOR MORE INFORMATION,  
CONTACT YOUR  
INDEPENDENT ASSOCIATE:

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# Protecting Your Bottom Line

with LegalShield & IDShield

**EMPLOYEES ARE FINANCIALLY STRESSED** and unprepared for sudden expenses. When they are dealing with personal finances in the workplace, they lose productivity and **YOUR COMPANY LOSES MONEY.**



**61% of employees** feel that identity theft protection and legal services benefits **increase financial wellbeing.**



**More than 50%** of employees have **not yet finalized their Will.**

## IMPACT of legal matters on employee productivity

**61%** faced a legal event in the last **two years**



**39%** made **phone calls** during the workday



**34%** were **distracted** at work



**30%** took **time off** from work



Financial stress not only decreases productivity, it puts your employees at a greater risk for an injury or illness.

By protecting your employees from the financial stress of an unexpected legal event your employees will be more engaged, focused, and productive—benefiting them and your bottom line!

The LegalShield® Workplace Study was conducted by Echo Research LLC, an independent communication, brand, and reputation research company, among a random sample of 750 U.S. employees and 300 U.S. employers at companies with at least 100 employees between June 24 and 28, 2019. Employees work full-time, 40+ hours, and are offered voluntary financial benefits at their workplace; employers are c-Level, EVP/SVP/VP, director, manager, or other decision-makers of their company's workplace benefit offerings. The overall margin of error is +/- 3.6% (Employees) and +/- 5.7% (Employers) at the 95 percent confidence level. Download a summary of the full findings at [legalshield.com/FinancialWellness](https://legalshield.com/FinancialWellness).

# Why LegalShield?

**BE A SOLUTION** to your employees' need for legal protection.



**76% of Employees**

were **hesitant** to call a lawyer



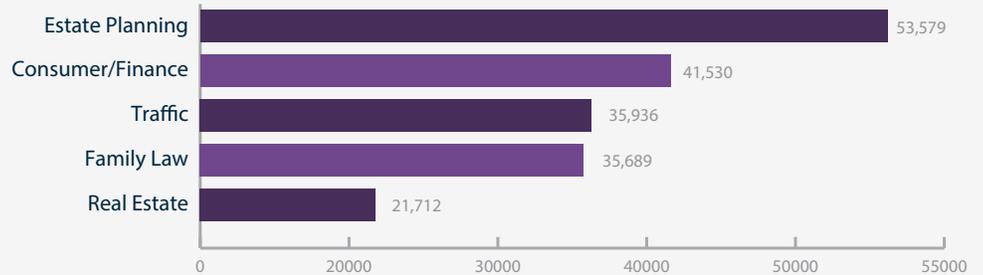
**2/3 of Employees**

had to take at least one day off from work per year to deal with a legal issue

**Common legal life events Include:**

-  traffic tickets
-  rental disagreements
-  automobile accidents
-  credit disputes
-  estate management

The **TOP FIVE** areas of law\*:



\*Top areas of law for which members have requested assistance from LegalShield's provider law firms.

# Why LegalShield?

**WORKING AMERICANS** need and want legal protection.



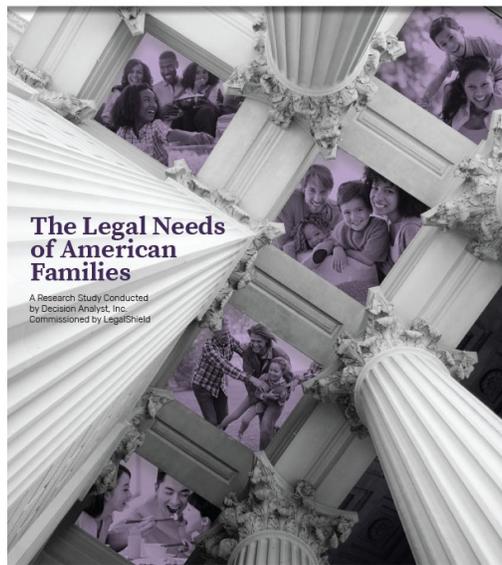
**Nearly 90%  
of Americans**  
do not have a form of  
**legal protection**



**More than 60%**  
would be interested in  
purchasing legal protection



**70% of employees**  
use the service more than  
**3x a year!**



Read more about the value a legal plan provides  
in the [Legal Needs of American Families](#).

# Why LegalShield?

**EMPLOYEES SAVE** on everyday legal issues with LegalShield. An entire year of coverage costs less than \$300, and on average the hourly rate for a lawyer is \$284!\*

**A One Year Membership =  
Approximately One Hour of Legal Services.**

	Typical attorney costs*:	Savings as a LegalShield participant for one year
<b>Standard Will Preparation</b>	<b>\$900-\$1,950</b>	<b>\$661-\$1,711</b>
Medical Directive	\$300-\$650	\$61-\$411
Letter Written on Participant's Behalf	\$300-\$650	\$61-\$411
Document Review	\$300-\$650	\$61-\$411
Complex Phone Consultation	\$300-\$650	\$61-\$411
Consultation & Review, with a Letter Written on Participant's Behalf	\$600-\$1,300	\$361-\$1,061
Complex Consultation & Review	\$750-\$1,625	\$511-\$1,386

\*These are ranges based on hourly rates of LegalShield attorneys. This is not a quote or guarantee of any actual legal fees or costs. Actual hourly rates, fees and costs may vary based on geographical needs, legal issues or experience required. Cost ranges are calculated by multiplying the normal hourly fee of general (lowest) and specialized (highest) attorneys in the selected state by the average number of hours billed for that service. Costs shown above represent attorney fees in the state of Alabama.

# Why LegalShield?

Under the protection of LegalShield,  
**PARTICIPANTS DON'T HAVE TO WORRY ABOUT HIGH  
HOURLY COSTS** or about figuring out which attorney to use—  
we'll do that for them.

We have lawyers across the U.S. and Canada  
with an average of **22 years experience.**



Return Call  
from Attorney:

**4 hours  
or less**



Document  
Review:

**3 business  
days**



Letter or Phone Call to  
Resolve Complaint:

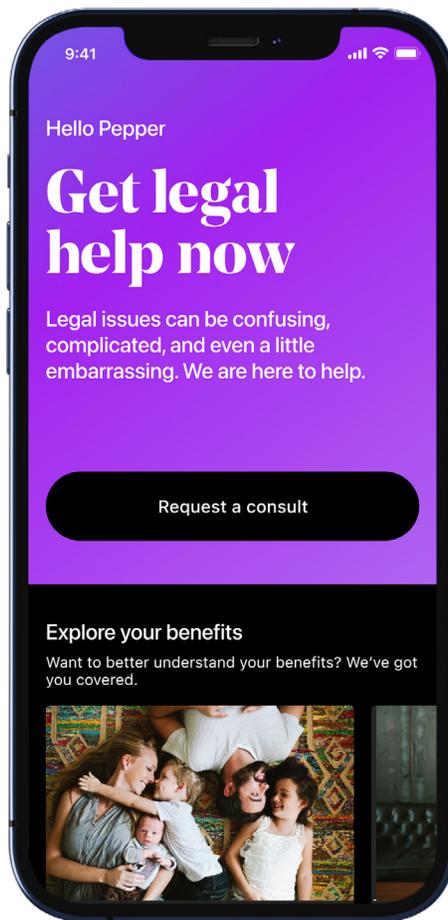
**3 business  
days**

# Why LegalShield?

Legal protection at the **TAP OF A BUTTON.**

**THE LEGALSHIELD MOBILE APP PUTS A LAW FIRM  
IN THE PALM OF PARTICIPANTS' HANDS.**

They can connect directly with their dedicated law firm and more!



# Why LegalShield?

LegalShield directly empowers approximately 4 million members.  
Here are some of our **MEMBER STORIES**.

**Very helpful. Responsive.** Knowledgeable. This coverage is in the top five necessary things I believe a family must invest.”

**- N.S.**

*LegalShield Member*

**I’ve had LegalShield for almost 20 years** and always feel that comfort and peace of mind that I can call upon them.”

**- L.D.**

*LegalShield Member*

**I have been a member for over 10 years.** I have used the services probably five or six times and each time got the information I needed quickly. They have always been specific in telling me exactly what I needed to do. What I have spent in monthly premiums is only a fraction of what I would have spent in legal fees. Some of our questions have been concerning real estate, owner financing/selling property, vehicle transfer questions and more. It has been WELL worth having this membership!”

**- P.W.**

*LegalShield Member*

# LegalShield Plan

A comprehensive and affordable  
**LEGAL SOLUTION.**

## THE LEGALSHIELD PLAN PROVIDES BENEFITS FOR THE FOLLOWING:

### FAMILY

- Adoption
- Conservatorship
- Divorce
- Domestic Violence Protection
- Guardianship
- Juvenile Court Proceedings
- Name Change
- Prenuptial Agreements
- Administrative Hearing



### FINANCIAL

- Affidavits
- Bankruptcy
- Consumer Credit/Protection
- Contracts/Financial Disputes
- Debt Collection
- Probate
- IRS Audit Protection
- Rental Agreements
- Medicaid/Medicare Disputes
- Personal Property Disputes
- Promissory Notes
- Social Security Disputes
- Veterans Benefits Disputes



### HOME

- Contractor Disputes
- Deeds
- Landlord/Tenant Issues
- Foreclosure
- Neighbor Disputes/Easements
- Refinancing
- Purchase/Sale of House
- Real Estate Contracts/Financial Disputes
- Smalls Claims Assistance
- Zoning Variances
- Mortgages



### AUTO

- Driver's License Restoration
- Moving Traffic Violations/Traffic Ticket
- Motor Vehicular Homicide Defense
- Property Damage Claims



### ESTATE PLANNING

- Living Will/Wills
- Powers of Attorney
- Living Trusts/Trusts
- Codicils



### GENERAL SERVICES

- 25% Preferred Member Discount
- Telephone Advice
- Document Review
- 24/7 Emergency Access
- Mobile App



This is a general overview of the legal plan available from LegalShield. See a plan contract for specific state of residence for complete terms, coverage, amounts, conditions and limitations. General Limitations: The following items are not covered by the service, including advice and consultation: business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense; matters or disputes between any person, entity or covered person and the Provider Attorney and/or LegalShield; any matter covered by any insurance policy; Native American legal issues; frivolous or unethical matters; matters for which an attorney-client relationship exists prior to becoming eligible for benefits. For all other personal legal matters, advice and consultation is provided. Additional document review/preparation or representation is also included for certain matters. Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty, Inc.; Pre-Paid Legal Access, Inc.; LS, Inc. ; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation.

# LegalShield's Legal Plan

Expected and unexpected legal issues arise every day. But with a LegalShield Legal Plan, a small monthly fee gets participants access to advice and counsel on an unlimited number of personal legal issues from lawyers with an average of 22 years experience.

## ADVICE & CONSULTATION

### Advice

- Toll-free phone consultations with our dedicated provider law firms for any personal legal matter, even on pre-existing conditions

### Letters & Phone Calls on the Participant's Behalf

- Available at the discretion of the provider lawyer

### Contract & 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 the participant is arrested or detained, seriously injured, served with a warrant or if the state tries to take their child(ren).

## FAMILY ASSISTANCE

### Uncontested Name Change Assistance\*

- Uncontested name change prepared by the participant's provider law firm

### Uncontested Adoption Representation\*

- Representation by the participant's provider law firm for uncontested adoption proceedings

### Uncontested Separation/Divorce Representation\*

- Representation by the participant's provider law firm for uncontested legal separation, uncontested civil annulment and uncontested divorce proceedings

## REPRESENTATION

### Trial Defense Services

- Assistance if the participant or their spouse are named defendant in a covered civil action filed in court

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

## DOCUMENT PREPARATION

### Standard Will Preparation

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

### Residential Loan Document Assistance

Mortgage documents (as required of the borrower by the lending institution) prepared by the participant's provider law firm for the purchase of their primary residence

## AUTO

### Motor Vehicle Services

- Non-criminal moving traffic violation assistance
- Motor vehicle-related criminal charge assistance for manslaughter, involuntary manslaughter, negligent homicide or vehicular homicide
- 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 only if participant 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 the participant is notified of an audit by the IRS
- An additional 2.5 hours if a settlement is not achieved within 30 days
- If the case goes to trial participants receive 46.5 hours of their provider law firm's services
- Coverage for this service begins with the tax return due April 15 of the year the participant enrolls

## ADDITIONAL BENEFITS

### 25% Discount

- The participant may continue to use their provider law firm for legal situations that extend beyond plan coverage. The additional services are 25% off the law firm's standard hourly rates. The provider law firm will let the participant know when the 25% discount applies and go over these fees with them.

### The Plan Covers:

- The participant
- The participant's spouse/domestic partner
- Never-married dependent children under age 26 living at home or are full-time college students
- Dependent children under age 18 for whom the participant is legal guardian
- Physically or mentally disabled children living at home

\*These services are available after the participant's membership has been active 90 consecutive days from the effective date of the participant's 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.

Some limitations apply. Services and benefits vary by state. See a plan contract for specific state of residence for complete terms, coverage, amounts, conditions, and limitations. This legal plan overview does not include NY and NV (see a plan contract for those specific states).

# LegalShield's Provider Law Firms



## FULL SERVICE ESTABLISHED PROVIDER LAW FIRMS:

- Knowledgeable in all areas of law
- Average firm tenure with LegalShield is 19 years
- Average attorney experience is 22 years
- Paid on a per-capita basis



LegalShield has built and successfully maintains  
**THE ONLY PROPRIETARY NATIONWIDE  
NETWORK OF PROVIDER LAW FIRMS.**



# Why IDShield?

Identity theft has been one of the top consumer complaints filed with the Federal Trade Commission (FTC) for over 15 years. According to the Consumer Response Annual Report from the FTC, 55% of the credit or consumer complaints received by the Bureau of Consumer Financial Protection were about incorrect information appearing on credit reports.<sup>1</sup>

## Protecting Your Bottom Line

IDShield is the most comprehensive identity protection and restoration product available. Our one bureau service monitors a participant's TransUnion credit report and triggers an alert when their personally identifiable information (PII) appears on a credit check – giving them the chance to review potentially fraudulent activity.

## Best In Class Monitoring

We monitor participants' identity from every angle, not just their Social Security number, credit cards and bank accounts. With High Risk Application and Transaction Monitoring, we check to see if the details connected to a participant's identity are safe. If any change in status occurs, they'll receive a push notification or email alert immediately.

# 64%

of Americans have personally experienced a data breach

# 49%

feel that their personal information is less secure than it was 5 years ago

# 41%

have encountered fraudulent charges on their credit card

"Americans and Cybersecurity" Pew Research Center, Washington, D.C. January 26, 2017  
<http://www.pewinternet.org/2017/01/26/americans-and-cybersecurity/>

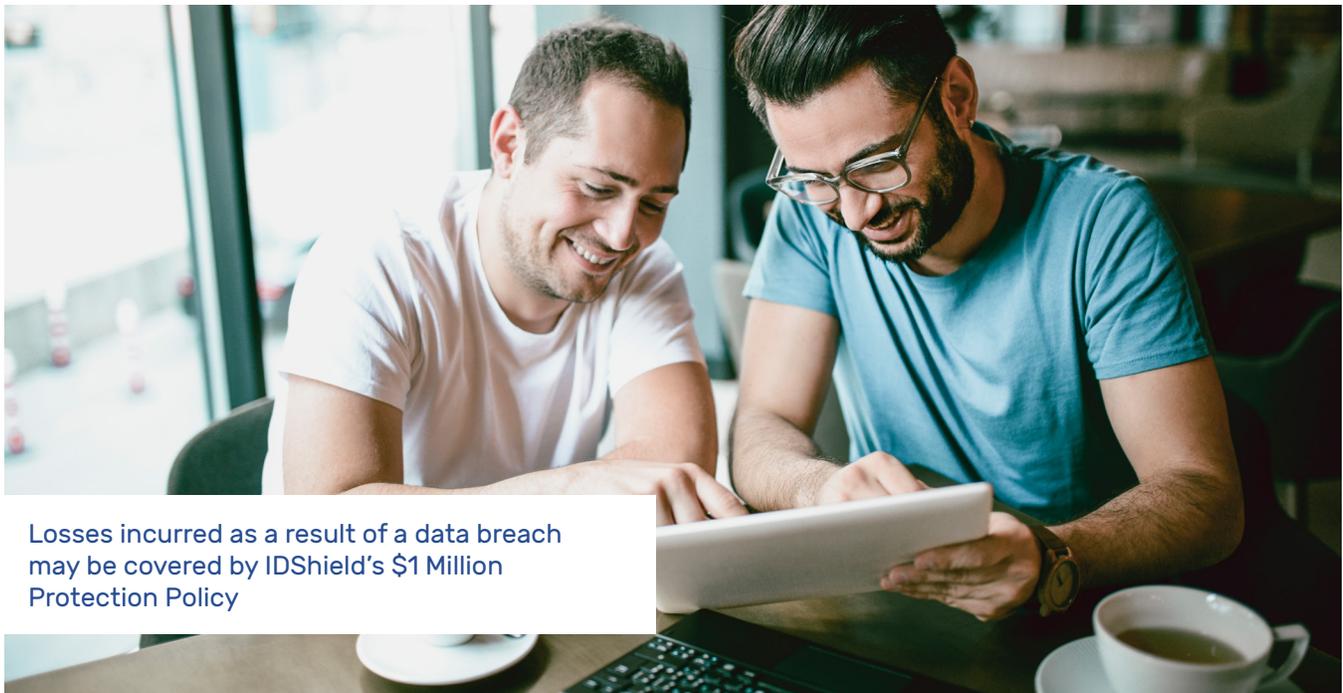
Sources: 1. Consumer Financial Protection Bureau (March 2018). Consumer Response Annual Report.

# IDShield Plan Features Come with an Unlimited Service Guarantee.

	Individual	Family
Coverage for Spouse and up to 10 Dependent Children		✓
Credit Monitoring with Alerts	✓	✓
Instant Hard Inquiry Alerts	✓	✓
Investment Account Number Monitoring	✓	✓
New Application Alerts via SSN/PII	✓	✓
Username/Password Monitoring	✓	✓
Enhanced Sex Offender Monitoring & Alerts	✓	✓
\$1 Million Protection Policy	✓	✓
Medical Data Report Consultation	✓	✓
Mother's Maiden Name Monitoring	✓	✓
NPI Monitoring on Dark Web	✓	✓
Solicitation Reduction Links	✓	✓
Telecom Account Application Monitoring	✓	✓
Rent-to-Own Monitoring	✓	✓
Buy-Here-Pay-Here Auto Loans	✓	✓
Auto Pawns/Title Pawns	✓	✓
Enhanced Sub-Prime Loans	✓	✓
Public Records Monitoring	✓	✓

	Individual	Family
Unlimited Service Guarantee	✓	✓
Credit Score Tracker	✓	✓
Social Media Monitoring	✓	✓
Court Records Monitoring	✓	✓
Payday Loan Monitoring	✓	✓
Address Change Verification	✓	✓
Internet Dark Web Monitoring	✓	✓
Identity Threat Alerts	✓	✓
Mobile App	✓	✓
Auto Monitoring	✓	✓
Consultation on Any Cyber-security Question	✓	✓
Sex Offender Consultation	✓	✓
Lost Wallet Consultation	✓	✓
Full-Service Restoration	✓	✓
Live Member Support	✓	✓
24/7 Emergency Assistance	✓	✓
NEW! Privacy and Reputation Management Consultation and Restoration	✓	✓

\*Above is a 1B benefits chart. Limitations may apply.



Losses incurred as a result of a data breach may be covered by IDShield's \$1 Million Protection Policy



# Features & Benefits



## Unlimited Service Guarantee

If identity theft happens, we'll do whatever it takes for as long as it takes to restore the participant's identity.



## \$1 Million Protection Policy

IDShield provides a \$1 Million Protection Policy, provided by a leading national carrier. This covers costs incurred as a result of identity theft – such as:

- Lost Wages
- Travel Expenses
- Elder and Child Care
- Initial Legal Consultation
- Certified Public Accountant Costs

## Credit Monitoring

IDShield monitors participants' TransUnion credit report. If changes or inquiries are made, participants will receive an instant alert. IDShield continuously monitors TransUnion reports for the following:

- Delinquent Account
- New Address
- New Tradeline
- Settlement
- Card Over Limit
- Lost or Stolen Card
- Participant Noted as Deceased
- Fraud or Victim Statement
- Bankruptcy
- Liens and Judgements
- New Employment
- New Collection

## Credit Threat Alerts

IDShield monitors for changes or updates found on the participant's credit report in real time. We pull data from over 200 million files that represent nearly every credit-active consumer in the United States.



**Comprehensive Monitoring**



**Real-Time Alerts**



**Username and Password Combination Monitoring**

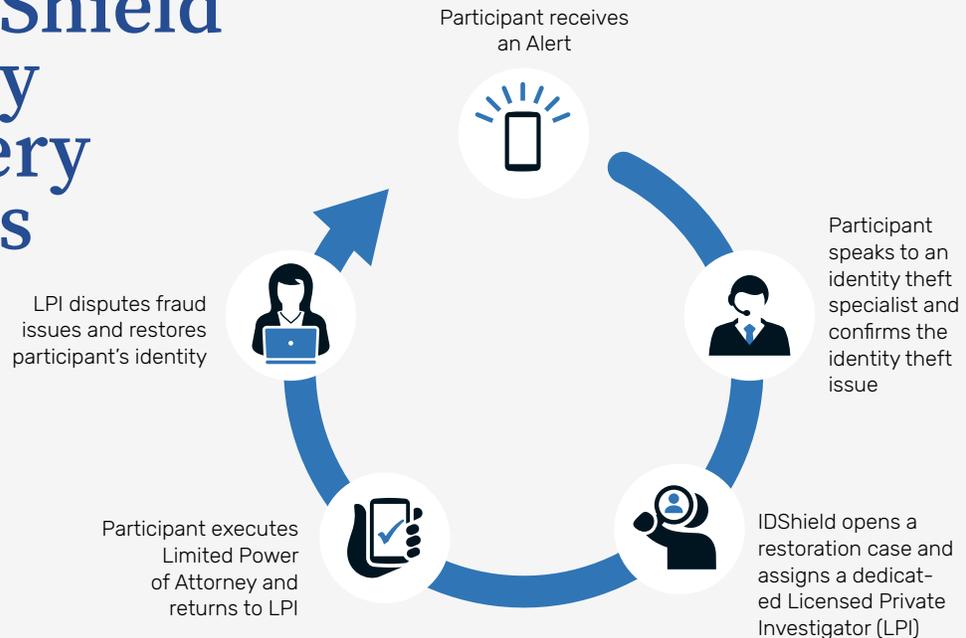


**Identity Restoration**



**State-of-the-Art Technology**

# The IDShield Identity Recovery Process



## We monitor the following data points:

- Full Name
- Date of Birth
- Social Security Number
- Driver's License
- Passport Number
- Mailing Address
- Phone Numbers (up to 10)
- Bank Account Numbers (up to 10)
- Credit/Debit Card Numbers (up to 10)
- Retail Card Numbers (up to 10)
- Medical ID Numbers (up to 10)
- Investment Account Number (up to 10)
- Username and Password Combinations (up to 10)
- Mother's Maiden Name
- National Provider Identifier Number
- Telecom Account Application Monitoring
- Rent-to-Own Monitoring
- Buy Here/Pay Here Auto Loans
- Auto Pawns/Title Pawns
- Enhanced Sub-Prime Loans

## Identity Threat Alerts

Participants receive an alert via email or push notification on the IDShield mobile app if their information is found online. Alerts contain details on the threat, including links to where the exposure occurred – giving participants the opportunity to look over the information to either dismiss the notification or escalate the issue with our Licensed Private Investigators.

## Username/Password (Credentials) Monitoring

This powerful, proprietary feature helps prevent takeovers of the participant's social, financial and other online accounts by monitoring the internet, dark web and deep web. Participants will receive an alert if we find that any of their username/password combinations have been exposed so they can change the password on that exposed account.

## Credit Score Tracker

The credit score tracker gives participants the ability to watch their TransUnion credit score with a map that shows a 12-month historic view of their credit trends from the past year – beginning when the service was first activated.

## Auto Monitoring

IDShield's auto-monitoring provides participants with monitoring services directly on the effective date of the plan. Using the participant's full or partial Social Security Number (SSN), name, address and date of birth provided at time of enrollment, the participant's identity is automatically monitored. During account activation, participants are encouraged to provide further information to enable the full monitoring services the plan provides. To activate their account participants will be asked questions about their credit history or public record to successfully authenticate their account and confirm their identity.

The following services are available for auto monitoring:

- Credit Monitoring
- Court Records Monitoring
- Public Records Monitoring
- Address Change Monitoring

Only the named participant is subject to auto monitoring. Spouse and dependent child monitoring will require separate set up by accessing the participant dashboard.

## Dark Web and Internet Monitoring

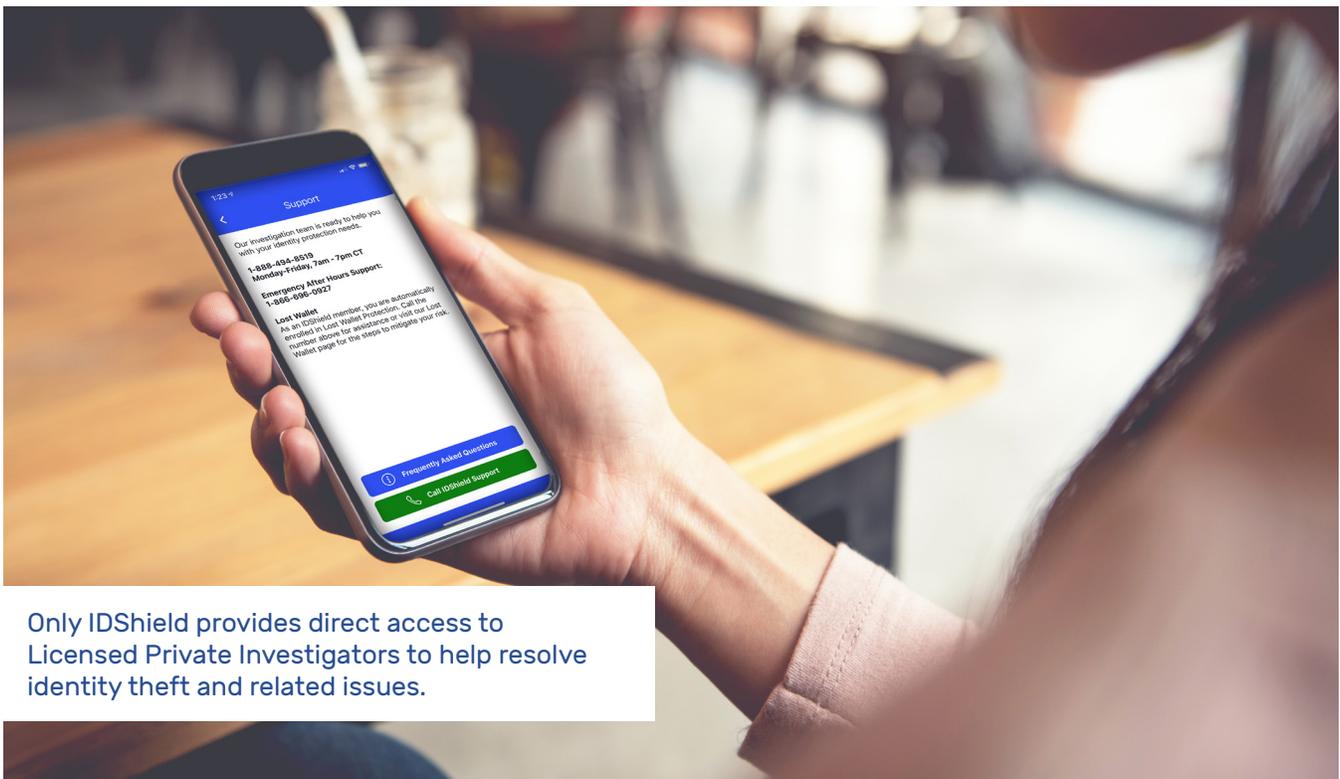
Millions of records are for sale on the dark web so real-time monitoring is vital. IDShield's Dark Web and Internet Monitoring provides extensive scans of online sources for identity data and sends participants real-time alerts if their PII is found. IDShield reviews thousands of websites and data points across the dark web to see if participant information has been exposed.

## Instant Hard Credit Inquiry Alerts

Credit report inquiries are created when a participant's PII is used to apply for bank/credit cards, utility or rental query or many types of loans – including home, auto, business, mortgage, home equity or student loans. IDShield notifies participants when their information appears on these reports, empowering them to take action if their data has been exposed by reviewing the alert with an investigator.

## 24/7 Emergency Assistance

In the event of an identity theft emergency, IDShield provides emergency access to live support 24/7, ensuring participants can get help right away.



Only IDShield provides direct access to Licensed Private Investigators to help resolve identity theft and related issues.

## High Risk Application and Transaction Monitoring

Financial institutions use specific technology to verify the identity of new account holders before processing high-risk transactions. IDShield monitors these processes to determine if details for a new bank account or large money transfer are associated with a participant's personal data. Our application and transaction monitoring can potentially catch identity theft 90 days faster than traditional credit monitoring alone. Furthermore, IDShield can better secure a participant's online financial records by monitoring unauthorized use of username and password combinations used for online banking or insurance accounts.

This service monitors processes related to:

- Instant Credit Applications
- Financial Account Updates
- Credit Line Increases
- Money Transfers
- Activity on New Accounts
- Customer Payment Activity
- Online W-2 Access
- Online Prescription Management
- Fund Transfers

## Lost Wallet Support

Losing a wallet can be stressful, but our investigators are there to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.

## Medical Data Report

Our site provides a link to sources of medical data reports. Participants can retrieve and review these reports for inaccurate or fraudulent information.

## Death Index Monitoring

IDShield searches the National SSN Death Index and will send an alert if the participant's information is found in the database.

## New! Privacy and Reputation Management Consultation and Restoration

IDShield provides consultation and guidance on ways participants can protect their privacy, reputation and personally identifiable information across the internet and on their smart devices. IDShield provides anti/



cyber bullying, password, privacy and reputation management consultation for:

- Data broker sites (Spokeo, MyLife, etc.)
- Social media platforms (Facebook, LinkedIn, Twitter, Instagram and YouTube)
- Voice assistance devices (Alexa, Google, etc.)
- Online browsers (Brave, Ghost, etc.)
- Smart TVs

## Social Media Monitoring

IDShield monitor's participant's social media accounts for privacy and reputational risks. The participant's accounts (e.g. Facebook, Instagram, Twitter, LinkedIn, etc.) are monitored to see if personal information has been exposed through image captions, posts and comments. We'll even inform a participant when their social content presents reputational risks such as foul language, drug references or discriminatory terms. Participants can control the sensitivity level of their alerts based on options chosen in their account settings- including categories for profanity, violence and more.

### **Cyberbullying**

If any covered participant is being bullied, online or face-to-face, we'll connect them to local agencies / authorities, school administrators and counselors and provide guidance on how to navigate the situation and reduce the impact of bullying on the victim.

### **Public Records Monitoring**

IDShield monitors over 78 billion public record reports from more than 10,000 diverse sources to screen for 34 different pieces of PII – including name, address, phone number, email, SSN and more. The records contain the public, private and regulated data of over 283 million U.S. consumers which are checked for matches of participant information.

These reports include details on:

- Bankruptcy
- Motor Vehicle Records
- Driver's License Records
- Criminal Records
- Business Licenses
- Tax Assessor Records
- Residencies
- Lease History
- Registrations
- Deeds

### **Court Records Monitoring**

IDShield can determine if a participant's identity is associated with a criminal act by monitoring court records connected to their name, SSN and date of birth. Criminals can fraudulently use stolen identities, causing victim's information to falsely appear on citations, arrest records, felonies, traffic offenses and convictions. IDShield monitors millions of dockets from the Administration of the Courts, the Department of Corrections, county courts and other legal agencies in search

of participant data. If a match is found, the participant will receive an alert with the details.

### **Payday Loan Monitoring**

IDShield provides non-credit loan monitoring for short-term payday or similar cash advance loans. We screen online, rent-to-own and payday lender storefronts for unauthorized activity.

### **Telecom Monitoring**

Monitors phone number history associated with an individual and any phone number changes with a database of more than 1.2 billion landlines and mobile phones. Participants will be assured that their phone number is not being redirected.

### **Address Change Monitoring**

IDShield monitors participants' address history in the United States Postal Service through the National Change of Address database, providing an 18-month snapshot of the nearly 40 million Americans who move each year. This service scans for change of address requests and sends a notification if participant information appears in the database.

### **Child Monitoring**

With the IDShield Family Plan, we'll monitor up to 10 dependent children under the age of 18. Participants receive an alert if their child's SSN is used to create any new accounts or included in credit applications, loans, court documents, etc.

### **Enhanced Sex Offender Monitoring and Alerts**

Participants can learn if a registered sex offender lives near them. They'll also receive alerts when a new offender moves into their neighborhood, out of their neighborhood or if someone in their neighborhood becomes registered. Participants can search within a five-mile radius of their home address.



### **Unlimited Consultation**

Participants have unlimited access to consultation with an identity theft specialist who can provide advice on any identity-related issues or concerns. A participant doesn't have to be the victim of identity theft to take advantage of our consultation services.

### **Licensed Private Investigators**

Participants have access to consultation services provided by our Licensed Private Investigators. If a participant experiences an identity theft event, one of our investigators will walk them through their issues with one-on-one advice tailored to the specific situation. Participants will have access to an assigned and dedicated investigator throughout the restoration process. All Licensed Private Investigators are licensed in the state of Oklahoma.

### **Full Service Restoration**

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore a participant's identity to its pre-theft status. The investigator will work on a participant's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies. No other company offers this high level of professional service.

### **IDShield Mobile App**

The IDShield mobile app makes it easy for participants to access their benefits. Participants can view their alerts and update their IDShield Membership directly via the app.

Features include:

- Push Notification for Identity Threats
- Credit Score Tracker
- Access to IDShield Licensed Private Investigators
- 24/7 Emergency Assistance

### **Solicitation Reduction**

Reducing mail and phone solicitation helps lower the risk of thieves finding personal information to exploit. Our identity theft specialists are available to provide advice and assistance to reduce the number of unsolicited offers for credit cards and insurance participants receive.

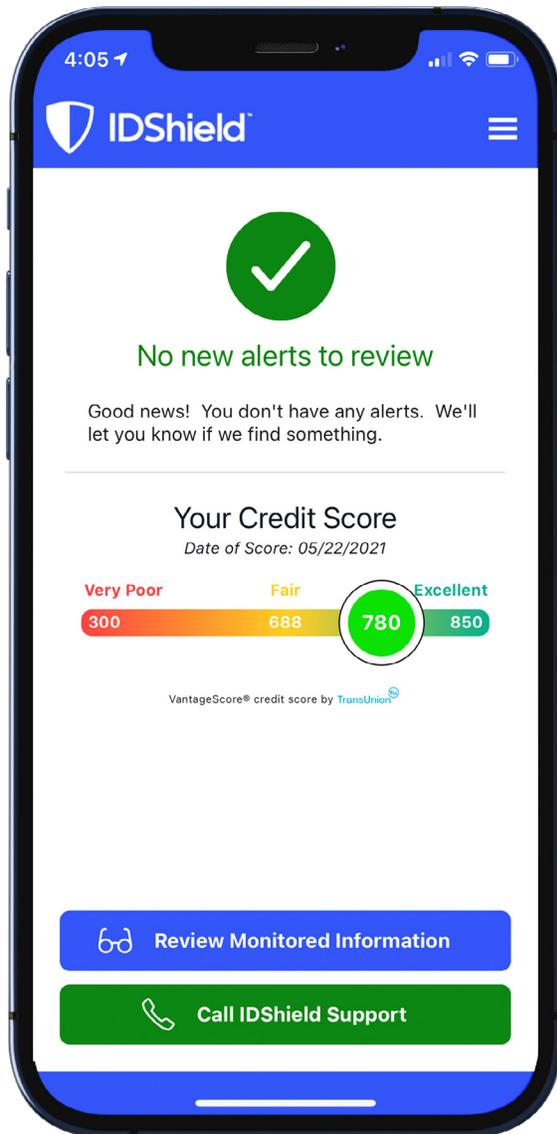
### **Sub-Prime Loan Monitoring**

Sub-prime monitoring searches transaction data for rent-to-own, buy-here pay-here auto loans, title pawn and sub-prime loan applications. Participants will be notified when new transactions are discovered.

### **New Application Alerts**

For certain types of account applications, third parties will take participants' information, compare it to public records and return a fraud score. IDShield scans a national ID verification database to determine if a new application has been submitted with participants' information. We continuously monitor to see if any new accounts or transactions appear.

# The New IDShield™ Mobile App for Participants



## Track alerts and have on-the-go access 24/7!

- Identity threat and credit inquiry alerts
- Credit Score Tracker
- Direct access to IDShield's identity theft specialists
- 24/7 emergency access
- And more!



*IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. For complete terms, coverage and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Reimbursement Policy ("Policy") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expense reimbursement and legal costs as a result of a covered identity fraud. The amount of coverage is dependent on the type of identity theft plan. See a Policy for complete terms, coverage, conditions and limitations related to family members who are eligible for coverage under the Policy. For a summary description of benefits for the Policy coverage see <https://idshield.cloud/summary-of-benefits>.*

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# Plan Pricing

LegalShield	
PLAN TYPE	MONTHLY RATE
LegalShield Family Plan	

IDShield	
PLAN TYPE	MONTHLY RATE (Individual/Family)
IDShield Individual Plan	
IDShield Family Plan	

### WHO IS COVERED:

**FAMILY PLAN:** The participant, their spouse/partner, never-married dependent children under the age of 26 and living at home or full time in college, dependent children of the participant under the age of 18 for whom they are legal guardian and/or physically or mentally challenged children living at home.

### WHO IS COVERED:

**INDIVIDUAL PLAN:** The participant only.

**FAMILY PLAN:** The participant, their spouse/partner and up to 10 dependent children under the age of 18. Dependent children of the participant or participant's spouse ages 18-26 are eligible for consultation and restoration services only. Note that monitoring services are not available for dependent children ages 18-26.

Combo	
PLAN TYPE	MONTHLY RATE (Individual/Family)
LegalShield & IDShield Individual Plan Combo	
LegalShield & IDShield Family Plan Combo	

This is a general overview of the legal plan available from LegalShield. See a plan contract for specific state of residence for complete terms, coverage, amounts, conditions and limitations. General Limitations: The following items are not included in the service, including advice and consultation: business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense; matters or disputes between any person, entity or covered person and the Provider Attorney and/or LegalShield; any matter covered by any insurance policy; Native American legal issues; frivolous or unethical matters; matters for which an attorney-client relationship exists prior to becoming eligible for benefits. For all other personal legal matters, advice and consultation is provided. Additional document review/preparation or representation is also included for certain matters.

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. For complete terms, coverage and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Reimbursement Policy ("Policy") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expense reimbursement and legal costs as a result of a covered identity fraud. The amount of coverage is dependent on the type of identity theft plan. See a Policy for complete terms, coverage, conditions and limitations related to family members who are eligible for coverage under the Policy. For a summary description of benefits for the Policy coverage see <https://idshield.cloud/summary-of-benefits>.



# LegalShield Company Overview

**BUSINESSES** across the United States and Canada  
**TRUST LEGALSHIELD TO HELP PROTECT THEIR EMPLOYEES  
AND THEIR BOTTOM LINE.**

Founded in 1972, LegalShield has more than 1,751,000 participants that are covered by its legal and identity theft plans. IDShield provides identity theft protection to one million individuals. LegalShield and IDShield serve more than 141,000 businesses.

# LegalShield Security Overview

LegalShield protects **PARTICIPANTS'**  
**PERSONALLY IDENTIFYING INFORMATION** from all angles.

By taking the following compliance and security precautions, we ensure participants' data is kept secure.

## COMPLIANCE STANDARDS:

- By following NIST SP 500-53 guidelines and SANS Critical Security Controls, LegalShield assets are protected from cyber-attacks, human errors and more.
- Performance for safeguarding customer data is tested annually through third-party SOC2 type II and SOC3 reports.
- Privacy practices are outlined in a documented privacy policy.
- Data is kept secure over public networks by using EV SSL Certificates.
- Further safeguards include continuity/disaster recovery testing.
- LegalShield continually evaluates our practices with internal and third-party tests for PCI DSS compliance.

## DATA AND PHYSICAL SECURITY:

- Security guards offer onsite protection 24/7/365.
- Physical access to servers and protected documents requires badge access.
- Security measures are strengthened through encryption, firewalls, intrusion detection systems, content filtering, penetration testing, vulnerabilities scanning and secure file transfers.
- Employees undergo background screening and receive regular training on security practices.
- Servers and workstations are protected via centralized anti-virus/anti-malware management systems.
- Account access is further secured through multi-factor authentications systems.
- Roles-based access to data limits physical and network access to those who need it.
- Safeguards are monitored via SIEM security analytics.
- LegalShield premises are secured with surveillance and alarm systems.
- Only use secured data centers located in the U.S.



# Enrollment Overview

We keep **IMPLEMENTATION, ENROLLMENT AND ADMINISTRATION** simple and hassle-free

We provide an abundance of enrollment marketing material from benefit booklet inserts, videos to breakroom posters, to help your employees understand the value you are providing to them.

We are compatible with external enrollment vendors and their platforms and offer the following three enrollment options:

1. Face to face enrollments
2. A customized electronic enrollment site:
3. A secure electronic file transfer

LegalShield processes enrollments within 24-48 hours of being received.