

A man and a woman are sitting on a bright orange sofa in a modern office setting. The man, on the left, is wearing a light-colored striped shirt and grey trousers, and is smiling while looking at a document held by the woman. The woman, on the right, is wearing a blue off-the-shoulder top and black pants, and is also smiling. The background shows a large, open office space with a high ceiling and exposed white structural beams. The floor is made of dark wood.

**Peace of mind.
For your employees.**
And for you.

Legal benefits your employees can rely on.

It's easy for them.

Using LegalShield is simple. Members dial a toll-free number, and they're connected with a designated provider law firm. They describe their situation, and a lawyer experienced in that area of law will call them back within eight hours. We make it easy for your employees, which in turn makes it easy for you.

What is LegalShield?

LegalShield gives your employees the ability to talk to an attorney about any matter without worrying about high hourly costs. From the trivial to the traumatic and everything in between, our plans are designed to meet the most common legal needs encountered by employees and their families. Plus, at one low monthly fee, it's completely affordable.

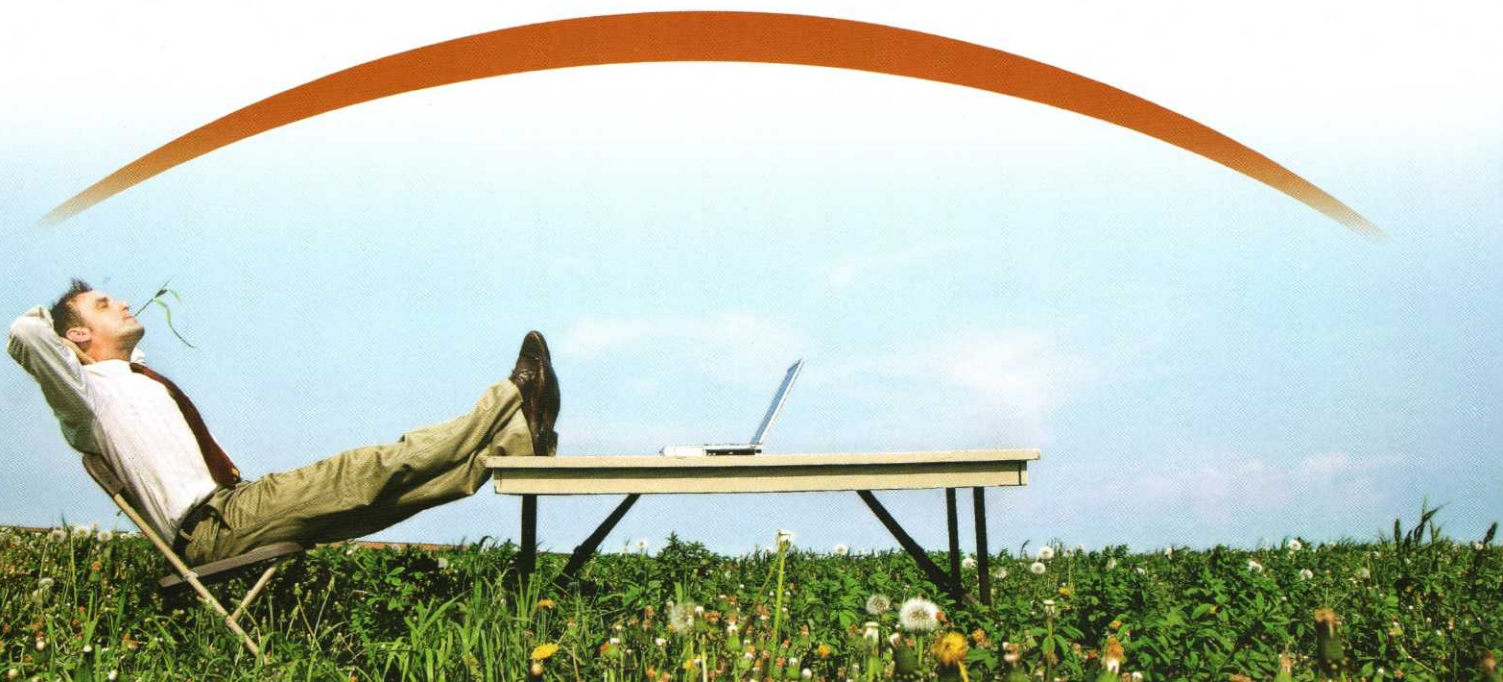
And easy for you.

A flexible employee benefit program should not only include the best services for its participants but also easy maintenance procedures for its administrators. All of our legal service plans are created with consideration of the demands faced by human resource personnel, including:

- **Simplified implementation**
- **On-site enrollment process**
- **Designated service representatives**

Plus there are no claim forms to file, the payroll deduction is one low rate, and large participation and high utilization are encouraged. It's truly win-win coverage, combining the confidence they need with a company you can trust.

LegalShield lets you worry less. And live more.



Your employees will benefit. And so will you.

LegalShield takes the stress and strain of legal issues off your employees' shoulders and puts their focus back at work, where it belongs. With more and more legal situations arising every day, it can be difficult for employees to handle the amount of paperwork, phone calls and money required to resolve an issue without cutting into work time.

- ***Reduce absenteeism.***

According to Russell Research (April 2007), one in three employees took time off work an average of 13 days a year for a legal problem. However, 70% of those enrolled in a group legal plan did not take any vacation days toward resolving their legal issues, compared to half of those who hired their own attorney (Harris Interactive, 2011).

- ***Increase productivity.***

Workers enrolled in a legal plan spent 25% less time resolving their legal matters compared to those who hired an attorney on their own (4.4 weeks vs. 6.1 weeks on average, Harris Interactive, 2011).

- ***Decrease employee stress.***

When employees are stressed from legal or identity theft issues, their health suffers and medical claims may go up.

- ***Keep a progressive company image.***

Show that you care about your employees. Seventy percent of Americans have at least one new or ongoing legal issue each year, and 50% of Americans do not even have a Will (Harris Interactive, 2011).

LegalShield offers employees:

- Unlimited attorney access
- Family coverage
- Affordable pricing
- A dedicated customer support team
- Letters written on their behalf
- Calls made on their behalf





**LegalShield benefits put
your employees first.**

Contact Information

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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 spouse.

To ensure you have the best coverage possible, the LegalShield Identity Theft Plan covers you and your spouse.

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**

For more information regarding LegalShield's Identity Theft Plan, visit: www.legalshield.com/info/idt



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.

Marketed by: Pre-Paid Legal Services, Inc. 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

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Everyone deserves legal protection.

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. Unexpected legal questions arise every day and with LegalShield on your side, you'll have access to a top-quality law firm 24/7, for covered situations. From real estate to divorce advice, speeding tickets to will preparation, and beyond, we're here to help you with any 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 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 less than \$20 a month, LegalShield gives you the ability to talk to an attorney on any 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 include the following:

- Unlimited personal or business advice
- Letters and phone calls on your behalf
- Legal document review
- 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 emergencies.

For more information, visit:

<http://www.legalshield.com/info/standardplan>

* Trial defense hours are provided at a reduced rate in New York and Washington.



LegalShield Standard Plan

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



Family Matters

- Adoption
- Alimony
- Child Custody
- Child Support
- Child Visitation Rights
- Conservatorship
- Divorce
- Domestic Violence Protection
- Guardianship
- Insanity/Infirmary
- Juvenile Court Proceedings
- Name Change
- Parental Responsibilities
- Prenuptial Agreements
- School Administrative Hearing



Auto

- Drivers License Restoration
- Drivers License Revocation
- Drivers License Suspension
- Minor Traffic Ticket
- Motor Vehicular Homicide Defense



Estate Issues

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



Financial

- Affidavits
- Bankruptcy
- Civil Damage Claims Defense
- 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
- Lease Contracts
- Medical Disputes
- Medicare Disputes
- Personal Property Disputes
- Promissory Notes
- Social Security Disputes
- Veterans Benefits Disputes



Home

- Building Code Disputes
- Contractor Disputes
- Deeds and Mortgage
- 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

Your Plan Covers:

- **The member**
- **The member's spouse**
- **Never-married dependent children under age 21 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**

Legal services may vary by state.

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.

Marketed by: Pre-Paid Legal Services, Inc. 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