LegalShield | IDShield

Life happens... Are you prepared?
Save time, money, and get peace of mind!

Have you ever:

- ☐ Needed your Will prepared or updated?
- ☐ Worried about being a victim of identity theft?
- ☐ Received a moving traffic violation?
- ☐ Signed a contract?
- ☐ Been concerned about your child's identity?
- ☐ Lost your wallet?

The LegalShield Membership Includes:

- **Dedicated Provider Law Firm** Direct access, no call center
- **Advice and Consultation** for any personal legal matter, even pre-existing matters
- **Letters/Phone Calls** on a lawyer's letterhead, made on your behalf
- **Document Review** up to 15 pages each
- **Residential Loan Document Assistance** for the purchase of your primary residence, once per membership year
- **Will Preparation** Standard Will, Physician's Directive and Living Will
- **24/7 Emergency Access** for covered situations
- **Speeding Ticket Assistance** with non-criminal, moving traffic matters when driving with a license and proper registration
- **Income Tax Audit Services** includes representation if audited by the IRS on your personal tax return
- **Trial Defense** when named defendant in a covered civil lawsuit
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** available 90 consecutive days from the effective date of your plan
- **25% Off Additional Legal Services** includes discounted rates for additional legal services

The LegalShield + IDShield Dual Membership Includes:

Credit Counseling and Education Available exclusively to those with both a LegalShield and IDShield Membership, our Identity Theft Specialists will provide one-on-one education to help you understand your valuable credit rating and actions that are likely to have an impact on your credit score. Additionally, your provider law firm can offer legal consultation on the laws surrounding credit scores and lending as well as draft letters on your behalf and review documents up to 15 pages.

The IDShield Membership Includes:

- **3 Bureau Credit Monitoring** triples your security with monitoring from all 3 major credit bureaus with instant activity alerts
- **High Risk Application and Transaction Monitoring** monitors new account applications to detect potentially fraudulent accounts
- **Social Media Monitoring** scans social accounts for reputational and privacy risks
- **Hard Credit Inquiry Alerts** monitors your credit report for new inquiries such as bank account and credit card applications
- **Identity Consultation Services** receive consultation on any identity-related issue
- **Identity Fraud Protection Plan** covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event
- **Unlimited Service Guarantee** ensures that we won't give up until your identity is restored!
- **Full-Service Restoration** provides one-on-one consultation to resolve identity related issues
- **24/7 Emergency Access** includes live support for identity theft emergencies
- **Trend Micro Maximum Security** defends against ransomware and other threats.
- **VPN Proxy One** turns a public hotspot into a secure Wi-Fi via Virtual Private Network (VPN) with bank-grade data encryption to keep your information protected from hackers
- **Password Manager** provides multiple device protection and privacy for your digital life

Put your law firm and identity theft protection in the palm of your hand with the LegalShield and IDShield mobile apps!

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE OR VISIT:

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313-215-5304

LegalShield

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Receive counseling on:

- **Debt Management** Offer education on healthy debt management and how to follow a spending plan.
- **Understanding Credit Card APR** Understand what APR is and how it factors into your monthly payments on borrowed monies.
- **Actions That Impact Your Credit Rating** Educate on actions that can impact credit ratings, understanding those ratings and how they can influence interest rates.
- **Identity Theft Risk Management** Guidance on how to mitigate the risks of identity theft. Including how to block unwanted calls and texts, awareness of circulating scams, ploys to gain access to personal information and phishing awareness.
- **Reducing Exposure to Identity Theft** Offer Privacy Management and Reputation Management alongside additional tools available through the IDShield Membership to proactively reduce risks.
- **How New Credit Report Entries Can Impact Credit ratings** Educate consumers on best practices when applying for credit to limit any negative impacts.
- **How to Build Credit** Share tips on how to build a strong credit file such as keeping a low balance, paying on time and maintaining a low credit ratio.
- **How Credit Scores Influence Loans and Interest Rates** Explain how credit score is used to determine if a consumer is a risk when extending credit. In addition, the credit score is used to help determine the interest rates and fee's financial entities charge, based on the determined credit risk.
- **Causes of Credit Score Changes** Education as to what components can lead to changes in a credit score. These include, but are not limited to, debt to credit ratio, payment history and different scoring systems or algorithms.
- **How Collections and Inquiries Affect Credit Reports** Credit activity can impact a consumer's score in a positive or negative way. For example, hard inquiries and collections will decrease your score by as little as 5 points and up to 110 points. We will educate consumers on best practices when applying for credit to limit any negative impacts.
- **Financial Budgeting** Provide information to assist customers in creating a budget.
- **How Debt Settlement Affects Credit Score** Educate customers on how debt settlement impacts a credit score short and long term, potential outcomes of settling for a lesser amount, and how this impacts a person in the future.
- **Reviewing Suspicious Activity** Assistance in reviewing any suspicious activity reported by the service with coaching and education on how to determine the difference between legitimate and suspicious activity.
- **Home Buying Coaching** Education and consultation on purchasing a home to offer understanding on how to work on credit issues, understanding the various loan terms, interest rates and how your credit plays into the overall process.
- **Mortgage Risks and Education** Guidance on understanding the various loan terms, interest rates and how your credit plays into the overall process.
- **Creating a Budget** Coaching on how to calculate monthly income, pick a budgeting method and monitor your progress to help you decide what to spend each month.
- **Spending Habits** Assistance in tracking spending habits and coaching in how to improve those habits to best position the consumer for financial stability.

Individual Plan

$21.95
LegalShield Plan

$16.95
IDShield Plan

$38.90
Dual Plan

Family Plan

$21.95
LegalShield Plan

$31.95
IDShield Plan

$50.90
Dual Plan

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan for complete terms, coverage, amounts and conditions. IDShield is a product of LegalShield. LegalShield provides access to identity theft protection and restoration services. 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 Protection Plan ("Plan") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.

Affordable legal protection tailored to your business needs.

Hiring an attorney for your business can be expensive, and DIY legal isn't always that helpful. LegalShield's Small Business Legal Plans remove the cost barrier and give you access to a provider law firm for an affordable monthly fee. With LegalShield you are not alone. Three levels of coverage are available.

All plans include:

Advice, Consultation and Research. Legal consultation and research for business-related legal issues, such as employment, contract disputes, equipment leases and more.[1]

Letters or Phone Calls. Help with business legal matters with professional communications on your behalf.[2]

Designated Consultation. Telephone consultations on business legal matters such as tax issues, securities, intellectual property, immigration and more.

Document Review. Put business-related legal documents through legal review.

Collection Letters. A collection letter from a provider attorney on your behalf could help you recoup payments more efficiently.

25% Member Discount. Receive a 25% discount from the Provider Attorney's hourly rate for additional business legal work.[3]

Plus and Pro plans also include:

IRS Audit Legal Services.[4] Legal assistance in the event of an IRS audit, investigation or examination of the member's federal tax return.

Expanded Interstate Services. Receive coverage for select legal services in all 50 states.

Flat Fee Services. Save money by paying flat fees for certain legal services.

[1]Business legal matters covered under the Designated Consultations Benefit are excluded. Out-of-state consultations are not covered under this benefit for Small Business Essentials.
[2]Excludes collection letters under this plan benefit as collection letters are covered under a separate plan benefit.
[3]Discount does not apply to legal services rendered pursuant to the designated consultations benefit, contingency fee cases or fees set by a court.
[4]Available for a flat fee of $50 per hour in New York.

Choose the plan that's right for your business.

	Essentials $49/month 2 Users	Plus $99/month 3 Users	Pro $169/month 5 Users
Advice, Consultation & Research	Unlimited number of consultations on covered business matters and up to 1 hour of legal research per matter (in state only)	Unlimited number of consultations on covered business matters and up to 1 hour of legal research per matter (includes out of state)	Unlimited number of consultations on covered business matters and up to 1 hour of legal research per matter (includes out of state)
Letters or Phone Calls[1]	10 communications each year, limit of 3 per month (additional available for $75 each)	20 communications each year, limit of 5 per month (additional available for $75 each)	40 communications each year, limit of 10 per month (additional available for $75 each)
Designated Consultation	3 designated 30-minute telephone consultations per year for business legal matters related to Tax, Copyright, Trademark, Patents, Securities, Intellectual Property, Antitrust, Immigration and legal issues out of state	5 designated 30-minute telephone consultations per year for business legal matters related to International Law, Tax, Copyright, Trademark, Patents, Securities, Intellectual Property, Antitrust, Immigration, and non-domestic legal issues in Canada	5 designated 30-minute telephone consultations per year for business legal matters related to International Law, Tax, Copyright, Trademark, Patents, Securities, Intellectual Property, Antitrust, Immigration, and non-domestic legal issues in Canada
Document Review[1]	10 document reviews each year, limit of 3 per month – up to 15 pages (additional available for $75 each)	20 document reviews each year, limit of 5 per month – up to 20 pages (additional available for $75 each)	40 document reviews each year, limit of 10 per month – up to 25 pages (additional available for $75 each)
Collection Letters[1]	5 collection letters per month (additional available for $75 each)	10 collection letters per month (additional available for $75 each)	15 collection letters per month (Additional available for $75 each)
Trademark & Copyright services[2]	25% discount off the provider attorney's hourly rate for business legal work	1 per year, additional available for $500 each	1 per year, additional available for $250 each
Employee Handbook Drafting	25% discount off the provider attorney's hourly rate for business legal work	$750 flat fee, once per year	$500 flat fee, once per year
Custom Contract Drafting	25% discount off the provider attorney's hourly rate for business legal work	$250 each, up to 25 pages	$250 each, up to 25 pages
IRS Audit Services	25% discount off the provider attorney's hourly rate for business legal work	25 hours[3]	50 hours[3]
25% Member Discount[4]	On additional business legal matters	On additional business legal matters	On additional business legal matters

[1]Half of your available number of services can be used for out-of-state matters with Small Business Plus and your total allotment of services can be used for out-of-state matters with Small Business Pro.

[2]Filing fees, search fees, opinion letters, or other expenses will be paid by the Member.

[3]Receive up to 25 hours for Small Business Plus ("Plus") and 50 hours for Small Business Pro ("Pro") from a provider attorney in the event of an IRS audit, investigation or examination of the Member's federal tax return. This service includes one initial hour of consultation and advice within the first 30 days of receiving notification from the IRS. Beginning on the 31st day, a provider attorney provides 2.5 hours (Plus) or 5 hours (Pro) of representation or negotiation services prior to a lawsuit. If the Member is sued by the IRS, or after paying the disputed tax the Member sues the IRS, 21.5 hours (Plus) or 44 hours (Pro) of trial time or services are available. Coverage for IRS legal services begins with a tax return filed in the same year as the Effective Date of the membership.

[4]25% discount off the provider attorney's hourly rate for business legal work. This discount does not apply to legal services rendered pursuant to the designated consultations benefit, contingency fee cases or fees set by a court.

LegalShield™

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE:

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Eligibility: LegalShield Small Business Plans are only available to legal, for-profit businesses.

This is a general overview of the Small Business Legal Plans available from LegalShield for illustration purposes. LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. Small Business Legal Plans and certain benefits are not available in all states. See a Small Business Legal Plan contract for a specific state for complete terms, coverage, amounts and conditions. Custom contract drafting services don't include mergers and acquisitions, initial public offerings, or private placements, administrative or regulatory matters or franchise agreements and legal matters covered under Designated Consultations, pleadings or any documents related to administrative proceedings or lawsuits. Negotiations and redrafts are available under the 25% discount from the Provider Attorney's hourly rate.

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LegalShield® | MEMBERPERKS

Save with these incredible MEMBERPERKS

Your LegalShield and IDShield Memberships are simply amazing. In addition to the privileges that are already yours, we have added these MEMBERPERKS 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. MEMBERPERKS can save you enough to pay for your membership for years to come!

RECEIVE EXCLUSIVE DISCOUNTS

Access your members-only discounts in categories such as:

- APPAREL
- AUTOMOTIVE
- BOOKS, MOVIES & MUSIC
- CELL PHONES
- ELECTRONICS
- FINANCE
- FLOWERS & GIFTS
- FOOD
- HEALTH & WELLNESS
- HOME SERVICES
- INSURANCE & PROTECTION SERVICES
- OFFICE & BUSINESS
- REAL ESTATE & MOVING SERVICES
- SPORTS & OUTDOORS
- TICKETS & ENTERTAINMENT
- TRAVEL

WHAT MEMBERS ARE SAYING:

"MEMBERPerks pays for my membership!"
– Martha S.

"I saved 20% at Advance Auto and I also saved 30% on movie tickets on date night with my wife. This membership is it!"
– Andre E.

"I am receiving 8% off my Verizon cell phone monthly charge!"
– Paulette M.

Enjoy preferred member pricing on some of your favorite brands and services.

Office DEPOT OfficeMax | Harry & David Happiness Delivered | SKECHERS DIRECT MORE THAN JUST WORK SHOES | VIVIDSEATS | verizon | Postmates | amc THEATRES | Holiday Inn Club Vacations | HOME CHEF | MAJOR LEAGUE BASEBALL | AND MANY MORE!

Getting Started

To sign up, simply log in at legalshield.perkspot.com. 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.

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