



LegalShieldSM
Total access. Total freedom.

What is LegalShield?

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

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

- Established in 1972
- 2.1 million requests for legal assistance last year
- 1.4 million memberships across the USA and 4 provinces in Canada
- Proprietary system of provider law firms covering 49 states and Canada
- Offering a high-quality, cost-effective legal and ID theft service



How it works.



LegalShieldSM

There's power in numbers.

With the commitment of 1.4 million LegalShield members, we are able to negotiate comprehensive legal services with dedicated law firms nationwide at a fraction of what they traditionally cost. Because our attorneys aren't waiting to get paid, and instead are prepaid, they're motivated to treat all of our members and their needs equally. Covering 49 states and 4 provinces in Canada, our law firms are experienced, responsive, and reliable. It's power in numbers. It's LegalShield. Total Access. Total Freedom.

Your protection.

A small monthly fee gives you access to a quality law firm in your area. Call about anything you want. It's that simple.

Your law firm.

Just contact your provider firm directly to speak with a lawyer in your area that is experienced in all fields of law. We even provide 24/7 access for emergencies. *(See details on page 6.)*

What your membership includes.

Know your rights in any situation.

LegalShield gives you the ability to talk to an attorney on any matter without worrying about high hourly costs. For one flat monthly fee you can access legal advice, no matter how traumatic or trivial the issue. That's why under the protection of LegalShield you and your family can live your life worry-free, every day, every night, now and forever.

Real Estate

Purchase, Refinance, Foreclosure,
Landlord/Tenant

Consumer Finance

Collections, Warranties, Guarantees
and Other Contracts

Family law

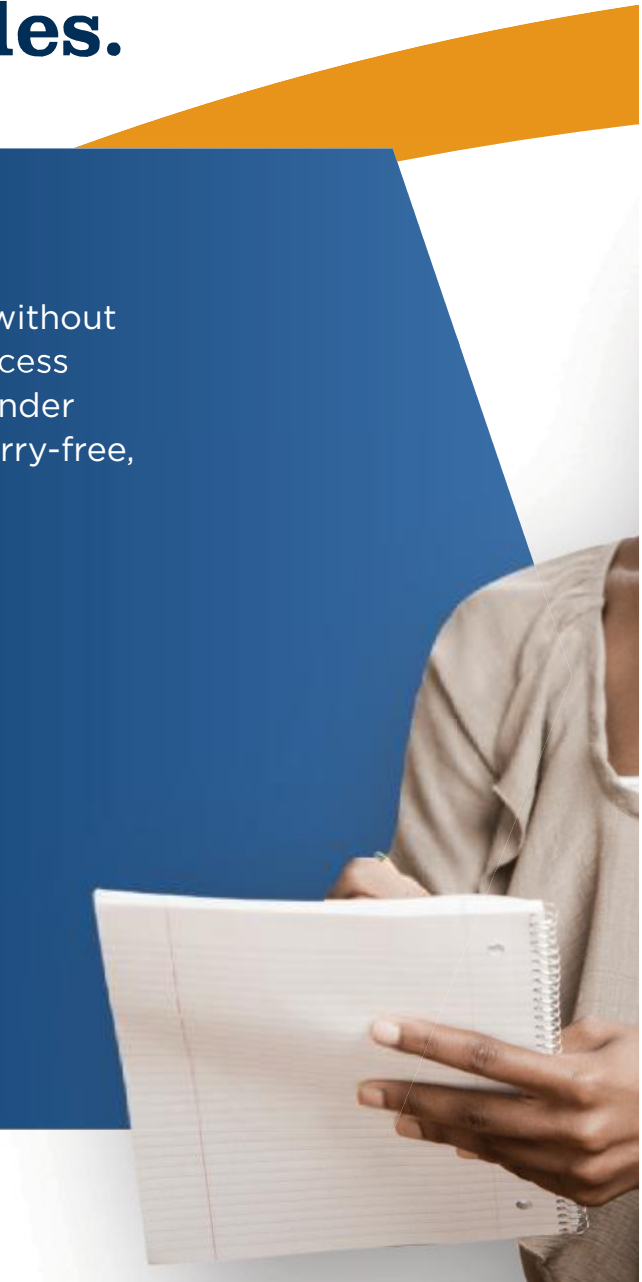
Divorce, Child Support, Child
Custody

Estate Planning

Will, Living Will,
Power of Attorney

Traffic Issues

Moving Violations, Accidents





One call away.

Proven, professional advice is just a phone call away on all matters, from the trivial to the traumatic.

-
- Legal Advice – unlimited issues
 - Letters/calls made on your behalf
 - Contracts & documents reviewed up to 10 pages
 - Lawyers prepare
 - Your Will
 - Living Will
 - Healthcare Power of Attorney
 - Traffic-Related Issues
 - Trial Defense
 - Pre-Trial
 - Representation at trial
 - IRS Audit Assistance
 - 25% Preferred Member Discount
 - 24/7 Emergency Access for covered situations
 - Online legal forms
-

If you were my attorney, what would you charge for these services?

* Turn the page to review your selected plan and state of residence for full details on benefits, limitations and exclusions of the membership.

LegalShield Plan Benefits

Advice*

Unlimited topics, personal or business even on pre-existing conditions

24/7 Emergency Assistance

After-hours consultation for covered legal emergencies 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).

Letters and phone calls on your behalf

Available at the discretion of your Provider Lawyer

Legal Document Review (up to 10 pages each)*

Contracts/documents up to 10 pages each

Standard Will Preparation

- Standard Will with yearly reviews/updates
- Available to covered family members for \$20
- Other documents available: Living Will, Healthcare Power of Attorney

Trial Defense

Assistance if you or your spouse is named defendant or respondent in a covered civil or job-related criminal action filed in court.

This is a general overview of your legal plan coverage for illustration purposes only. See a plan contract for complete terms, coverage, amounts, conditions and exclusions.

Motor Vehicle Services*

- Available 15 days after enrollment
- Available only if member has a valid driver's license and is driving a properly licensed personal motor vehicle
- Moving Traffic Violations
- Accidents: Help with defense for charges of manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide
- Damage recovery, Driver's License Issues & Personal Legal Injury Assistance (up to 2.5 hours of attorney time, up to \$2,000 per claim)

Audit 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 Firms services
- Coverage for this service begins with the tax return due April 15 of the year you enroll

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

*Nevada residents receive 50 hours of phone consultations, five personal document reviews per year.



Your LegalShield Plan Covers:

- The Member
- The Member's Spouse
- Never Married Dependent Children under 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 child living at home

Additional Information:

It is up to the Provider Lawyer's professional judgment as to whether or not your claim, defense or legal position may prevail in court or is frivolous/without merit. Emergency services are subject to conditions imposed by the detaining/questioning authority.

25% off 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 go over these fees with you.

The following are covered only under your 25% discount:

- Lawsuits filed due to conditions that were foreseeable prior to enrollment.
- Charges of DUI/DWI, drug-related matters, hit-and-run, leaving the scene of an accident, unmeritorious cases, issues resulting from operating a commercial vehicle with more than two axles.
- Bankruptcy, divorce, separation, annulment, child custody, other divorce-related matters.
- If you are named in a civil lawsuit or have criminal charges filed against you because you are listed as an owner, manager or associate of the business and had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge.
- Garnishment, attachment, other appeals.
- Charges of Tax Fraud or income tax evasions, Trust returns, business (including Schedule C) and/or corporate tax returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns, or services rendered by an enrolled agent.

Please note, class actions, interventions or amicus curiae filings in which you are a part or potential part are not covered by the LegalShield membership.

Expanded LegalShield Plan

If you feel more susceptible to lawsuits or just desire to have more trial benefit hours available to you, we offer an expanded plan.

For an additional \$9 a month, your trial benefits will begin with 75 hours of attorney time available to you in your first year [17.5 hours of pre-trial time + 57.5 hours of trial time]. This is an additional 15 hours of pre-trial time than the regular plan offers. Remember, your pre-trial hours are those hours when your attorney is researching and preparing for your case. So these hours can be crucial to the outcome of your lawsuit.

With the Expanded Plan, your benefit hours increase each year, through your 5th year of membership:

Year renewal	Pre-Trial Time	Trial Time	Total	More Hours than regular plan!
1	17.5	57.5	75	15
2	23	117	140	20
3	28.5	176.5	205	25
4	34	236	270	30
5	39.5	295.5	335	35

This option is not available in New Jersey, South Dakota or Vermont.

Identity Theft ShieldSM

(Member & Spouse)

Credit Report

- Conveniently log in to our secure website for access to your up-to-date credit report based on data from *Experian*.

Personal Credit Score with Analysis

- In addition to your credit report, we also provide a detailed analysis of your Personal Credit Score with your first credit report.

Continuous Monitoring with Activity Alerts

- Activate continuous credit monitoring via our secure website.
- Your Experian credit file will be monitored continuously.
- Email alerts will notify you of any activity on your credit file. **This email will direct you to our secure site where you can log in to view the alert data.**

Identity Restoration Services

- The experts in identity theft restoration will step in and take over the restoration process for you, should you face an identity theft issue. They will customize the solution and work on your behalf to correct identity theft issues with affected agencies and institutions.
- 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 that you may not be aware of.

Safeguard for MinorsSM

(Under 18)

Safeguard Material

- Valuable information on credit education for minors, advice on the best practices for the use of a child's Social Security Number and personal identifying information, and more.

Monitoring and Alerts

- Monitor for the existence of a credit file in your child's name.
- Receive alerts if any credit files are found.

Consultation

- Consult the experts on any identity theft questions or concerns regarding child identity theft.

Identity Restoration Services

- The experts will take immediate action to correct any damages caused by identity theft. This includes but is not limited to: placing alerts, disputing fraudulent accounts, providing available credit reports, and assisting with obtaining a police report.

Everything you would expect with great identity theft services, PLUS coverage for your children and expert identity restoration services.

Identity Theft Service 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) that 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 Shield 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 their business name, DBA or any other method of identifying their 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.



Need ONE more reason to join LegalShield?

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.
4. Your deceased spouse didn't have an up-to-date will.
5. The IRS selects you for an audit.
6. Your parents die and leave you executor of their estate.
7. You need an attorney's advice on any matter.
8. You need a letter written on your behalf by an attorney.
9. You need a phone call made on your behalf by an attorney.
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.
 16. You are cited with DWI/DUI charges while taking medication.
 17. Creditors threaten to take action against you for your ex-spouse's debts.
 18. A neighbor reports you for child abuse.
 19. You decide to adopt.
 20. A friend is injured on your property and sues you.
 21. Your dog bites a passerby.
 22. A friend owes you money and files bankruptcy.
 23. A stranger calls and demands money or damaging information will be released.
 24. Your car is damaged by a hit-and-run driver.
 25. You accidentally back over a neighbor's garbage can that was not in its proper place.
 26. A hairdresser damages your hair with harsh chemicals.
 27. Your car is repossessed unjustly.
 28. You are subpoenaed.
 29. You are called to jury duty.
 30. Your long drive off the tee injures another player.
 31. You need a 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 faulty merchandise.
 35. A car dealership gains illegal access to your credit history.
 36. You are hit by a bottle at a baseball game.
 37. A tenant falls down stairs and sues you.
 38. Your dog is poisoned.
 39. You are injured when you slip on a wet floor in a public building.
 40. Your cattle trample a neighbor's garden.
 41. Your neighbor's dog barks for hours every night.
 42. Your teenager gets a speeding ticket.
 43. Your landlord enters your apartment without permission.
 44. Your child throws a baseball through a neighbor's car window.
 45. A neighbor's dog attacks and kills your pet.
 46. 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 claims no liability.
 49. A speeding car nicks your car bumper because you have parked in the street.
 50. A merchant refuses to honor a guarantee.

Get started.

Are you ready to experience total peace of mind?

Signing up for LegalShield is simple. Just contact your Independent Associate. And get started today. You'll be able to access legal services almost immediately and a complete membership kit will be on its way. It's that easy. It's that straightforward. It's LegalShield. Total Access. Total Freedom.

Your Provider Law Firm

Now that you've enrolled, be sure to call your Provider Law Firm for consultation.

Name

Phone

Marketed by:

Pre-Paid Legal Services, Inc. and subsidiaries

Pre-Paid Legal CasualtySM, Inc.

In FL: Pre-Paid Legal Services, Inc. of Florida

In VA: Legal Service Plans of Virginia

PPL Legal Care of Canada Corporation

(09/11) 53788 BRO.UNI

© 2011 Pre-Paid Legal Services, Inc.

