Providing Powerful Benefits
Protecting Families & Businesses
Helping Benefits Professionals Meet More Needs
Welcome

Thank you for joining us today!

In the next few minutes you will learn about two revolutionary topics and related trends in the benefits world…
Ask Yourself…

Have you ever…

- Thought about asking a legal question?
- Worried about mortgage issues?
- Had concerns about identity theft?
- Dealt with a civil dispute or divorce?
Ask Yourself…

Have your employees ever…

• Received a moving traffic violation?
• Lost a security deposit?
• Signed a contract?
• Purchased a home?
• Prepared a Will?
Studies Show…

• 57 million full-time working Americans experienced at least one significant legal event in the past 12 months.
• 40% did not seek legal help or advice for their problems

Help mitigate financial issues

• 42% of those who did not hire an attorney said it was because attorneys are too expensive
• 66% of those that hired an attorney through a legal plan said having an attorney lessened the amount of personal resources (time and money) spent to resolve their legal issue

Source: The Legal Needs of American Families. A Research Study Conducted by Decision Analyst, Inc. Commissioned by LegalShield
Bottom Line

Your employees’ legal problems cost them in terms of:
- Absenteeism
- Reduced Productivity
- Increased Health Insurance Costs

Studies show that individuals with legal problems:
- Are absent from work FIVE TIMES MORE than average
- Use their medical benefits FOUR TIMES MORE than average
- Use sick leave TWICE AS OFTEN than average
- Experience a SUBSTANTIAL REDUCTION in productivity
What Is LegalShield?

• LegalShield gives you the ability to talk to a lawyer on any personal 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.

• Under the protection of LegalShield you and your family can live your life on your terms worry-free, every day, every night.
A Lawyer in Your Pocket

“It’s important for members to know that they have access, no matter how big or small the issue, because your time is worth something.”

—Kristy Gillman, LegalShield member
The Main Reasons People Don’t Seek Legal Counsel

- They are intimidated by lawyers
- They don’t know who to call
- They believe it would cost too much

The Most Common Responses to a Legal Dispute

- Ignore the problem
- Try to handle it personally
Our Services

- Personal Legal Advice – Unlimited issues
- Letters/Calls made on your behalf
- Contracts/Documents Reviewed up to 10 pages
- Online Legal Forms/Videos
- Lawyers Prepare —
  - Your Will, Living Will
  - Health Care Power of Attorney
- Traffic–Related Issues
- 24/7 Emergency Access for covered situations
- Trial Defense
  - Pre-Trial
  - Trial
- IRS Audit Assistance
- 25% Preferred Member Discounts*

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

Up to 90% of member inquiries are covered by the plan with no additional fees. All other requests for service are entitled to a 25% discount on the law firm’s hourly rate (including pre-existing issues). Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney’s independent professional judgment.
Who’s covered

- 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
As a Business Owner have you ever...

• Hired or fired employees?
• Had issues collecting debt?
• Been in a situation where you thought the advice of a lawyer might be useful?
• Been in a dispute with a vendor?
• More than 13 million, or nearly 60% of all small businesses have experienced significant legal events in the past two years

• Nearly 60% of small business owners who said they experienced a legal event in the past two years reported not hiring an attorney to help them

• Fewer than 20% of American small businesses subscribe to a legal plan, which could make getting the legal advice and counsel they need easy and affordable

• For small business that subscribe to a legal plan, 100% report they are satisfied with the services they receive

Source: Decision Analyst Report 2013, The Legal Needs of Small Business
Legal Plan for Small Business

When you have questions, your lawyer has answers

- Business Legal Advice
- Up to 3 Authorized Users
- Contracts Review
- Executed Contract Review
- Business Document Review
- Trial Defense
- Legal Correspondence
- Debt Collection Letters
- 25% Preferred Member Discount*
- Service varies by plan**
- Business must be for-profit and cannot be publicly traded

$75/mo.: Up to 50 employees  $125/mo.: 51 to 99 employees

*All other business related requests for service are entitled to a 25% discount to the law firm's hourly rate (including pre-existing issues).
**Review the membership contract for your selected plan and state of residence for full details on benefits, limitations, exclusions.
Why offer Commercial Drivers Legal Plan to your drivers? Because it means increased profits for you...

Company Benefits

- Helps reduce costs associated with driver turnover
  - Recruiting
  - Training
  - Cost of unused equipment
  - Loss of revenue from unused equipment
- Helps protect the company from DOT fines by protecting drivers

Driver Benefits

- Helps protect family assets in the event of a tragic accident
- Helps protect driver's ability to earn a living

Driver and spouse are covered in lower 48 States; driver covered in any type of Motor Vehicle. Product availability is determined by the State where the driver is standing when the product is purchased.

Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney’s independent professional judgment.
Commercial Drivers Legal Plan

• Covers Driver and Spouse
  • Tragic Accident Representation
  • License Reinstatement
  • Moving Violations
  • DOT and non-moving Violations
  • CSA Consultations
  • Property Damage and Personal Injury Collection
  • 25% Discount on all other Transportation Related Legal Work

Pricing $32.95/mth, $25 enrollment fee
Group $29.95/mth, no enrollment fee
Not available in HI, MA, MT, NV, NJ, NY

Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney's independent professional judgment.
Proven Track Record

**About us:**

- Established in 1972
- 3.5 million individuals covered across the USA and Canada
- 34,000 Employee Benefits Accounts
- 47,000 Small Business Accounts
- Over 1 million Identity Theft members
- Proprietary system of provider law firms covering 49 states and 4 provinces in Canada
- Offering a high-quality, cost-effective, legal and identity theft protection services
Third Party Validation

LegalShield has been highlighted in several recent articles

**Why Phone Fraud Is So Big**

“Phone scams continue to increase because of the number of people who have smartphones,” said Jeff Bell, CEO of LegalShield. “Hackers have become more sophisticated and figured out how to break the security measures on smartphones.”

**How to Avoid Getting Hacked**

“How to Avoid Getting Hacked” by Kiplinger.

“How to Avoid Getting Hacked”

“Unfortunately, too many people assume they won’t be targets of hackers and don’t take the appropriate steps to protect their personal and financial data,” says Jeff Bell, CEO of LegalShield, a provider of identity-theft protection services. To lower your risk of becoming a victim, take these precautions:
Identity Theft Trends

Identity theft is currently the number one consumer complaint category in America.

—WWW.CONSUMER.FTC.GOV

Thieves establish new identities.

• Credit fraud
• Social Security fraud
• Driver’s License fraud
• Medical fraud
• Criminal or character fraud
Kroll provides these identity theft services exclusively to LegalShield members

**Kroll**

- World’s leading risk consulting firm
- Fortune 500 clientele
- Prepaid and ready to advise
- Unmatched service since 2003
- The most comprehensive identity theft program in the market
- Founded 1972
IDShield
In Partnership with Kroll

The membership covers all the expected benefits
• Credit monitoring with alerts

Plus several differentiators
• Unlimited consultation with a private investigator
• Privacy monitoring
• 24/7/365 emergency access to an IDShield Private Investigator
• Full restoration/5 Million Dollar Guarantee
• Individual and Family Plans
Child Identity Theft?

The FTC has reported 140,000 to 400,000 children have their identity stolen each year.

According to a recent study, *The Carnegie Mellon Cylab Report*, children are 51 times more likely to be victims of identity theft than adults.

According to the study, the largest fraud committed against a child was $750,000, using a 16-year-old girl’s identity, and the youngest victim was five months old.
IDShield Family Plan—Who’s Covered

- The member
- The member’s spouse
- Up to 8 dependent children
IDShield Individual—Who’s Covered

- Covers the individual member only
At LegalShield it’s simple, you choose which plans work best for you and your family:

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<th>Product</th>
<th>Price Per Month</th>
<th>Group Standalone</th>
<th>Group Bundled</th>
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## Individual IDShield Florida

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<th>Group/Large Group Standalone</th>
<th>Group Price</th>
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<tr>
<td>Basic Legal Plan</td>
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<td>Family IDShield</td>
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In addition to the services provided by our legal plans, members may also receive special member discounts:

- Computer/Office
- Rental car
- Financial Services
- Auto Discounts
- Apparel
- Travel
Benefits That Matter

From the trivial to the traumatic, your employees are covered.

**Real Estate:** Residential/Commercial real estate transactions, landlord/tenant issues, foreclosure and short sale questions

**Consumer Finance:** Retail transactions for warranties, guarantees, and other contracts

**Family Law:** Divorce, child support, child custody, and child visitation

**Traffic Issues:** Moving violations, traffic tickets and auto accidents

**Collections:** Issues with third-party debt collectors
Look What Others Are Saying…

“We have been offering both the Legal Plan and Identity Theft to our 300+ employees for over 8 years. We have a high percentage of utilization, it is easy to administer, and we love working with our agent.”

—Iris Cerrulo, VP of Human Resources, Associated Grocers of Florida

“Seven 7 out of 10 [survey participants] said having a legal insurance plan would be a useful resource in preventing or resolving legal woes.”

“Survey: Employees’ Legal Woes Affect Their Work”
Stephen Miller Society for Human Resource Management (SHRM) Based on 2008 AARG Study “Measuring the Effects of Employee Financial & Legal Woes”

“Group legal plans appeal to a diverse workforce because they provide legal services that are relevant to the entire multigenerational workforce. They are easy to administer and simple for employees to access while helping employers enhance the competitiveness of their overall benefits program…”

“Group Legal Plans: Value for a Diverse Workforce”
Enrollment, Payment and Billing Options

**Enrollment Options**
- Web
- Electronic
- Paper
- Enrollers

**Billing Options**
- Electronic
- Self
- Paper

**Payment Options**
- Self Pay / Bank Draft
  - Checking
  - Savings
  - Credit Card
- Payroll Deduction
- Partial Fringe
- Fringe
Simple Administration

• No long term contract / No claim forms
• Portable (rate stable)
• Flexible payment options / One low rate
• Onsite enrollment
• Cannot be used for employer / employee issues
• Large participation and high utilization
Next Steps

- Complete Survey
- Schedule an appointment
- Work with the person who invited you to complete your paperwork and get started.
Thank You

**LegalShield**

The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage you have selected. Please remember that only the plan contract can give actual terms, coverage, amounts, conditions, and exclusions. Check benefit availability in your state/province.

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Pre-Paid Legal Casualty℠, Inc.
In Florida: Pre-Paid Legal Services, Inc., of Florida
In Virginia: Legal Service Plans of Virginia, Inc.
Pre-Paid Legal Access, Inc.
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