



# We protect and empower.

## Who We Are

Our mission for over 45 years has been to be an innovator and disrupter in the market of legal services. In a perfect world, you'd never need a lawyer, but in an unpredictable world it helps to have a unique delivery model giving you direct access. LegalShield has made smart legal coverage simpler, easier and more affordable.

## A Team Of Lawyers

We're taking legal representation and making it; accessible, affordable, full-service coverage. LegalShield has a network of dedicated law firms in 50 states and 4 Canadian provinces made up of seasoned lawyers with an average of 22 years' experience. Our Provider Law Firms provide legal protection to over a million members, even in covered emergency situations, 24/7/365 days a year.

## Why Legalshield

For one low monthly cost, LegalShield puts an attorney in the palm of your hand. LegalShield created a model for legal coverage in which you know exactly what you're getting and precisely how much you're paying for it. Once you sign up, you can sit back, relax, and know you're covered by an entire law firm.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty<sup>SM</sup>, Inc.; Pre-Paid Legal Access, Inc.; In FL: LS, Inc; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation

Protecting the legal rights of millions of North Americans, LegalShield is the largest legal plan provider. With 45 years of experience in customer centric legal plans, we hold our lawyers and employees to high service standards. We've replaced the traditional provider network approach, with a modernized service network that places the participant's needs first and provides a high-tech, high-touch service experience.

## Advice & Consultation

### Advice

Toll-free phone consultations with your Provider Law Firm for any personal legal matter, even on pre-existing conditions

### Letters and Phone Calls on Your Behalf

Available at the discretion of your Provider Lawyer

### Contract and 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 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).

## Family Matters

### Uncontested Name Change Assistance\*

Uncontested name change prepared by Provider Law Firm

### Uncontested Adoption Representation\*

Representation by your Provider Law Firm for uncontested adoption proceedings

### Uncontested Separation/Divorce Representation\*

Representation by your Provider Law Firm for uncontested legal separation, uncontested civil annulment and uncontested divorce proceedings

Assistance if you or your spouse are named defendant or respondent in a covered civil action filed in court

## Representation

### Trial Defense Services

Assistance if you or your 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 members
- 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 your Provider Law Firm for the purchase of your 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 member 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 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 trial, you'll receive 46.5 hours of your Provider Law Firm's services
- Coverage for this service begins with the tax return due April 15 of the year you enroll

## Additional Benefits

### 25% Preferred Member Discount

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

## Your Plan Covers:

### Family Plan:

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

\*These services are available 90 consecutive days from the effective date of your membership. For detailed information about the legal services provided by the LegalShield contract, go to <http://www.legalshield.com/info/legalplan>. Business issues are not included; however, plans providing those services are available.

Specific exclusions apply. See plan contract for complete terms, coverage, amounts, conditions and exclusions.

## Access LegalShield on the go!

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The LegalShield app puts your law firm in the palm of your hand. Tap to call your law firm directly, access free legal forms, and send info directly to your law firm with features like Prepare Your Will and Snap (for speeding tickets). The LegalShield app makes it easy to access legal guidance you can trust.

### Download the free app from the App Store or Google Play.

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FOR MORE INFORMATION,  
CONTACT YOUR  
INDEPENDENT ASSOCIATE:

Fred Wood  
Toll Free: (877) 215-3812 Cell: (609)334-3152  
Website: <https://frederickjwood.wearelegalshield.com>



# LegalShield Legal Plan Supplement

The LegalShield legal plan gives you great protection for your personal legal needs; however, you may want the option to enhance your plan. Unexpected legal issues arise every day and that's why we offer our Home Business and Trial Defense Supplements.



## Home Business Supplement

Whether you own a home business, are a consultant or need business legal advice, you can add the Home Business Supplement to your personal legal plan.

### Advice

- Phone consultation on an unlimited number of business topics, even on pre-existing conditions

### Legal Document Review (up to 15 pages each)

- Up to three business contracts or documents reviewed per month
- Does not include review of documents relating to court proceeding or lawsuits

### Letters and Phone Calls on Your Behalf

- Up to six letters/calls per year (one per subject matter)
- Available at the discretion of your provider lawyer

### Debt Collection Letters on Your Behalf

- Up to three initial debt collection letters per month

### Specialty Matters and Out-of-State Consultation

- Two thirty-minute consultations per year
- Topics include out-of-state business and these specialty areas of the law: Employment, Tax, Securities, Intellectual Property, International Law, Import/Export, Antitrust, Immigration

### IRS Audit Services

- IRS Audit services include Schedule C and E (attached to member's personal tax return)

This supplement is not available to businesses with employees other than immediate family members.

For only an additional **\$9.95**  
a month



## Trial Defense Supplement

Trials can be expensive and time consuming, which is why LegalShield offers a supplement to your legal plan providing more trial coverage. It may be that you feel more susceptible to lawsuits or you just desire to have more trial benefit hours. The Trial Defense Supplement provides you with the additional coverage you need in the event you have to defend yourself in court.

With an additional 100 hours of defense, 75 hours of trial time and 25 hours of pre-trial time each year, you can rest assured that you and your family will be covered no matter what comes your way.

Below are the trial defense hours when you add the Trial Defense Supplement to your personal legal plan.

Schedule of hours with the Trial Defense Supplement

Year	Pre-Trial Hours	Trial Hours	Total Hours
1	27.5	132.5	<b>160</b>
2	28	192	<b>220</b>
3	28.5	251.5	<b>280</b>
4	29	311	<b>340</b>
5	29.5	370.5	<b>400</b>

For only an additional **\$9.95**  
a month

This is a general overview of your legal supplement coverage for illustration purposes only. The benefits described are not available in all states and Canadian provinces. See a plan contract for complete terms, coverage, amounts, conditions and exclusions. In Hawaii, rates are \$12.95 per supplement. All General Provisions and Services of the Contract apply to the Trial Defense Supplement.

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**FOR MORE INFORMATION,  
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# Legal protection for your business is vital.

## So is having options.



**Choose  
LegalShield.  
Choose  
the right  
protection.**

Unexpected legal matters come up every day. You know your business needs legal protection, but you want to make sure you get the right amount. LegalShield has the answer.

We offer three levels of legal protection for different sizes of small businesses. That way, you only pay for what you need. Whichever you choose, we help your business with any legal matter, from legal consultation and contract reviews to debt collection and more. And since your dedicated law firm is prepaid, its sole focus is on serving you, rather than billing you.

So get the level of legal protection your company needs. And get the peace of mind you want. Small business has big business problems - without big business resources. We give companies like yours big business resources on a small business budget.

### Why LegalShield?

LegalShield has been offering legal plans to members for over 45 years, creating a world where everyone can access legal protection—and everyone can afford it. We provide outstanding legal coverage from established law firms and support you and your business with more than 700 LegalShield employees. We currently provide various legal plans to over 47,000 businesses, we'd love to do the same for you. LegalShield also provides an employee benefit, allowing your employees the choice to carry personal legal and identity theft plans.

### Small Business Services Include:

- Legal consultation on an unlimited number of business matters
- Contract and document review
- Debt collection assistance
- Legal correspondence
- Trial defense services\*

\*Trial defense hours are provided at a reduced rate in Nevada and New York



# LegalShield Small Business Plans

**SmallBIZ 10**

(10 or fewer employees)

**SmallBIZ 50**

(50 or fewer employees)

**SmallBIZ 100**

(100 or fewer employees)

Price	\$39/month no enrollment fee	\$89/month no enrollment fee	\$149/month no enrollment fee
Designated Users	Up to 2	Up to 3	Up to 5
Legal Consultation*	Unlimited minutes & matters	Unlimited minutes & matters	Unlimited minutes & matters
Designated Consultations	3 consultations per year at 30 minutes each	3 consultations per year at 30 minutes each	3 consultations per year at 30 minutes each
Legal Correspondence*	20 calls or letters per year (up to 6 in any 1 month) 1 follow-up letter per subject matter	30 calls or letters per year (up to 6 in any 1 month) 1 follow-up letter per subject matter	40 calls or letters per year (up to 6 in any 1 month) 1 follow-up letter per subject matter
Collection Letters	5 per month	10 per month	15 per month
Document Review	20 per year, 15 page limit each (up to 6 in any 1 month)	30 per year, 15 page limit each (up to 6 in any 1 month)	40 per year, 15 page limit each (up to 6 in any 1 month)
Trial Defense for Business*	None	75 total hours per year; includes up to 15 hours of pre-trial time	75 total hours per year; includes up to 25 hours of pre-trial time
Additional Discount	25%	25%	25%

\*See information in the blue below for additional details of these benefits.

## Legal Consultation

Pick up the phone and call your Provider Law Firm on any legal issue affecting your business including, but not limited to:

- Hiring/firing
- Small claims
- Equipment leases
- Incorporation
- Bankruptcy
- Joint ventures
- Landlord/tenant disputes
- Bad check recovery
- Customer complaints
- Vendor issues
- Creditor harassment
- Identity theft
- Government compliance
- Verbal contracts
- City zoning
- Workers' compensation

### Who is eligible for the plan?

The Business Plan is available to for-profit businesses with 100 or fewer employees. Companies with publicly traded stock are excluded. Membership fees are calculated based on the plan chosen by the business owner. The owner may choose to purchase the plan that best meets their needs as long as number of employees does not exceed the number of employees covered by the chosen plan. Note, all consultation services are contingent upon the provider attorney's professional judgment.

### Legal Consultation Services:

Specific legal matters covered under Designated Consultations are not covered under this benefit.

### Legal Correspondence Services:

Collection letters, covered by the Debt Collection Letters Benefit, are specifically excluded from this benefit.

### Trial Defense Services:

Does not cover claims or charges relating to workers' compensation, inquiries or actions by a government agency, bankruptcy proceedings, alcohol or substance abuse, chemical abuse or dependency, class actions or interventions, amicus curiae filings, class actions filed in which your business is a party or potential party, or preexisting conditions.

You may use your preferred member discount and phone consultation benefit for any plan exclusions. Fines, court

## Designated Consultations

For out-of-state legal matters and specific areas of law, your business is entitled to three 30-minute phone consultations per year with an experienced attorney at your Provider Law Firm. Further services required beyond the telephone consultation will be provided at a discount of 10% - 25% from the provider attorney's standard hourly corporate rate.

- Commodities
- Securities
- Patents
- Copyrights
- Trademarks
- Antitrust
- International law
- Immigration
- Admiralty
- Complex tax issues
- Import/export customs issues
- Issues arising outside your state, within the U.S.
- Intellectual property

costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses are your responsibility and are not part of your membership fees and/or benefits. A retainer fee may be required prior to services being rendered for services not otherwise covered by your membership benefits.

Due to regulatory requirements, benefits and rates vary in certain states and provinces. 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 plan coverage; only a plan contract can give actual terms, coverage, amounts, conditions and exclusions.

In AK and HI, the rate for SmallBIZ 10 is \$49, SmallBIZ 50 is \$109 and SmallBIZ 100 is \$179. In NV and NY, SmallBIZ 50 is \$79 and SmallBIZ 100 is \$139. Trial defense benefit is not available in Nevada or New York; however, services are available at a reduced rate.

Contracts issued by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty<sup>SM</sup>, Inc.; Pre-Paid Legal Access, Inc.; In FL: LS, Inc.; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation





# 101 Reasons To Use LegalShield for Your Business

Unexpected legal questions arise every day, and with LegalShield Business Solutions on your side, you'll have access to a quality law firm for covered business situations no matter how traumatic or trivial they may seem.

1. You have to renew your business lease agreement.
2. You are unsure how the new health care laws affect your business.
3. You are thinking about expanding your business.
4. You don't have an employee policies and procedures manual.
5. You are selected for an audit.
6. Your parents die and leave you in charge of the family business.
7. You are tired of hidden vendor fees.
8. You do not have a retirement savings plan.
9. You are having a landlord/tenant dispute.
10. You're unsure how to handle customer complaints.
11. You are buying or selling a building.
12. You're interested in trademarking your business.
13. Your landlord raises rent in violation of your verbal agreement.
14. You caught a teenager shoplifting in your store.
15. You've had issues with your business taxes.
16. Your new equipment doesn't work.
17. Creditors threaten to take action against you for your ex-partner's debts.
18. Your employees are calling in sick to deal with life issues.
19. You employ your teenager.
20. A customer is injured on your property.
21. You had employee data compromised.
22. A customer owes you money and files bankruptcy.
23. A creditor demands money.
24. Your company car is damaged by a hit-and-run driver.
25. You need assistance collecting debt from a customer.
26. You have a contractual agreement that is being challenged.
27. You're having issues with a contractor.
28. You discovered one of your employees stealing from the company.
29. You're having issues with solicitors.
30. Your AC unit is broken and causing lost business.
31. You need your lease agreement reviewed.
32. You need to expand your building.
33. You need to lease equipment.
34. A vendor sells you defective merchandise.
35. An outside rep is accused of sexual harassment.
36. Your business is broken into.
37. An employee falls down your stairs and sues the business.
38. You need help with credit card liability resolution.
39. You need assistance with a small claims issue.
40. You received a notice concerning rezoning.
41. You are considering entering into a joint venture.
42. You're unsure how to handle harassment at your business.
43. Your landlord enters your business without permission.
44. Your business partner dies and has a surviving spouse and children.
45. You feel it's time to let an employee go, and you want to ensure that you're taking proper legal steps.
46. You're interested in a shareholder's agreement.
47. You are considering bankruptcy.
48. Your insurance is canceled due to employee tickets.
49. There's an allegation of discrimination in your company, and you want to know how to handle it.
50. A vendor refuses to honor a guarantee.
51. You have an accident while driving the company vehicle.
52. You have questions pertaining to 1099 vs. W2 employees.
53. A vendor sends merchandise after you cancel your contract.
54. You have received bad checks.
55. A property manager refuses to rent to you.
56. You are denied credit for no apparent reason.
57. An online auction goes sour.
58. The repair shop threatens small claims court for money you don't owe.
59. You are considering issuing credit cards to key employees.
60. You have questions about leasing vs. purchasing property for your business.
61. You made a sizable gift to charity.
62. Angry words result in a slander lawsuit.
63. You need a patent for an invention.
64. You need a copyright for your manuscript.
65. Your business is wrongly accused of committing a crime.
66. Sole proprietor vs. forming an LLC or becoming incorporated?
67. Your company car is vandalized in a parking lot.
68. A postal carrier slips on your un-shoveled sidewalk and breaks his or her leg.
69. A customer demands a refund on merchandise out of warranty.
70. Your key employee fails a drug test.
71. Your employee wrecks the company truck, and a person is injured.
72. You need help navigating product liability.
73. You have a worker's comp issue.
74. You need a contract reviewed.
75. A repairman charges more than a given estimate.
76. A creditor tries illegal collection tactics.
77. An accident at your business results in a personal injury.
78. Your business has been sued.
79. Your new building has bad plumbing and a leaky roof.
80. You need help with insurance.
81. A minor is caught breaking into your business.
82. You need to hire employees for the first time.
83. You are considering offering voluntary benefits to full-time and part-time employees.
84. You have a question about an easement on your property.
85. You need help with antitrust.
86. You need help with intellectual property.
87. You need to end a partnership immediately.
88. You're buying or selling a company vehicle.
89. You need to take disciplinary action against an employee.
90. Your bank sends a foreclosure notice after one loan payment is late.
91. A customer has published online complaints against you.
92. A repairman won't stand behind his work.
93. You have decided to form an LLC and need assistance.
94. You have an issue with a former business partner regarding business assets.
95. You receive a letter from a creditor, and it is not regarding your business' debt.
96. A bank reports bad credit activity unjustly.
97. You need advice concerning a merger.
98. You are unsure about forming a C Corp, a S Corp or an LLC.
99. You can't make heads or tails out of the new tax forms.
100. You are concerned about data breaches and liability.
101. You have questions about import/export.

## For more information, contact an Independent Associate:

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