

## Have you ever:

- Been concerned about your child's identity?
- Feared the security of your medical information?
- Worried about entering information online?
- Lost your wallet?
- Been pursued by a collection agency?
- Worried about being a victim of identity theft??

### Plan Details

Individual Plan

Family Plan



## The IDShield Membership Includes:

- **Privacy Management**  
Rather than leaving security up to chance, you can proactively arm yourself against cybercrimes and reputation hijacking. Our identity theft specialists can consult you on best practices to ensure that your private information remains private.
- **Reputation Management**  
Scan your social media accounts for existing content that could be damaging to your online reputation. You will be notified of old accounts, high-risk posts and images, and will have the ability to review and the choice to remove flagged content.
- **Reputation Score**  
Scores your existing online reputational risks.
- **Social Media Monitoring**  
Monitors social media accounts for reputational and privacy risks.
- **Continuous Credit Monitoring**  
We monitor your Experian credit report. If changes or inquiries occur, you'll receive an instant alert.
- **Financial Threshold Account Monitoring\***  
Looks out for activity tied to personal financial accounts.
- **Monthly Credit Score Tracker**  
Keep an eye on changes to your credit score with a 12-month historic view of your credit trends.
- **Unlimited Consultation**  
Receive consultation on any identity-related issue.
- **Password Manager**  
Get multiple device protection and privacy for your digital life.
- **Stay Connected with Our Mobile App**  
Download our free IDShield mobile app, so you can have 24/7 assistance for emergencies - right in the palm of your hand!
- **\$3 Million Identity Fraud Protection Plan**  
If you incur expenses as a result of a stolen identity event, this policy covers lost wages, elder and child care, travel, legal defense fees and stolen funds via electronic transfers.
- **Unlimited Service Guarantee**  
We don't give up until your identity is restored. Our industry-leading Licensed Private Investigators will do whatever it takes for as long as it takes to help recover and restore your identity to its pre-theft status.
- **Trend Micro Maximum Security**  
The cloud-based AI technology offered by IDShield delivers highly effective and proactive protection against ever-evolving malware infections.
- **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.

\*We do not monitor all transactions at all businesses and the monitoring network is limited only to institutions participating in the financial monitoring feature.

IDShield is a product of Pre-Paid Legal Services, Inc. ("PPLSI") and provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. A family plan covers the named member, named member's spouse or domestic partner and eligible dependent children under the age of 18. Consultation and restoration services are available for eligible dependent children ages 18 to 26 who permanently reside in the same residence as the named member. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain 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.

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE OR VISIT:



## LegalShield Member Bill of Rights

No matter how trivial or traumatic the legal matter, LegalShield's Provider Firms never delay or turn members away for covered services.



**Legal consultation**  
within 8 business hours



**Document review**  
3 business days from receiving  
all information



**Letter/phone call  
on members behalf**  
3 business days



**Preparation of a Will**  
within 5 business days from  
receiving all information



**Speeding ticket review/  
consultation**  
within 8 business hours  
of receipt



**Emergency situations  
24/7 emergency assistance if:**

- Arrested or detained
- Seriously injured due to an auto accident
- Served with a criminal warrant
- The state attempts to take their child(ren)



**In-app messaging**  
within 1 business day

Since 1972, LegalShield has been committed to bringing over 1.8 million North Americans equal access to justice, all the while adhering to high service standards.

The urgency of a legal matter will be determined by the lawyer's professional discretion. This document does not create contractual rights. This LegalShield Provider Law Firm Bill of Rights is intended to be a simple-to-read guide of service standards and is non-binding. For all items, some conditions and restrictions apply. See a plan contract for complete terms, coverage, amounts, conditions and exclusions. Service level agreements displayed are assigned to the LegalShield National Plan. Service level agreements may vary for other plans.

# Affordable Legal Protection

## Gun Owners Supplement

### 25% Discount

As a member, you are entitled to a 25% discount off the provider lawyer's standard hourly rate for additional trial defense services and/or grand jury investigations related to a covered firearm incident. The 25% discount also applies to other gun owner services not otherwise provided by the Supplement.

### Advice and Consultation

- Advice on where carrying your concealed firearm is allowed
- Advice on where carrying your firearm is openly allowed
- Carry and license requirements
- Gun owner rights
- Recent changes in gun laws

### Emergency Access for a Firearm Incident<sup>1</sup>

24/7 toll-free access to a provider lawyer for consultation in the event of a covered firearm incident.

### NFA Gun Trust Services

One (1) NFA Gun Trust prepared by your provider law firm per membership year for a flat fee of \$250.

### Trial Defense for Gun-Related Matters<sup>2</sup>

- Defense of covered civil and criminal lawsuits filed in state or federal court
- 60 total hours for covered lawsuits (20 hours pre-trial and 40 hours trial plan per year)

**Who is covered:** The participant and participant's spouse/domestic partner.

### Gun Owners Supplement

LegalShield

Total Monthly Cost

To enroll in the LegalShield Gun Owners Supplement you must also enroll in the LegalShield benefit. Your total cost will be the total cost displayed.

## LegalShield Plan

### Family Matters

- Uncontested Name Change Assistance<sup>3</sup>
- Uncontested Adoption Representation<sup>3</sup>
- Uncontested Separation/Divorce Representation<sup>3</sup>

### General

- Advice & Consultation
- Letters and Phone Calls on Your Behalf
- Contract and Document Review
- 24/7 Emergency Access
- Standard Will Preparation
- Residential Loan Document Assistance

### 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 court, 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

### Traffic Matters

- Moving point violation assistance
- Criminal Defense for Death-Related Traffic Accidents
- Driver's License Assistance<sup>4</sup>
- Property Damage Collection<sup>4</sup>

### Representation

- Trial Defense Services if you or your spouse is named defendant or respondent in a covered civil action.

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

**Who is covered:** 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, and physically or mentally disabled children living at home.

<sup>1</sup>Does not include assistance in making, posting, or obtaining bond, bail, or other security required for release. <sup>2</sup>Covered lawsuit is a criminal or civil lawsuit arising from a Firearm Incident involving a covered person where the covered person is legally permitted to possess and carry (concealed or open) his/her firearm. Appeals of a trial court's decision, pre-existing conditions, lawsuits involving the use of a firearm (including a firearm incident in the commission of a crime), on-duty law officers, and/or security officers are not included.

<sup>3</sup>These services are available 90 consecutive days from the effective date of your membership. <sup>4</sup>Driver's license assistance and property damage collection assistance limited to 2.5 hours per claim/occurrence. This is a general overview of the legal plan and Gun Owners Supplement coverage available from Pre-Paid Legal Services, Inc. ("PPLSI") for illustration purposes only. See a plan contract or supplement for specific state of residence for complete terms, coverage, amounts, conditions and availability. Trial defense is not available in all states. You must be 18 years of age or older to purchase the Gun Owners Supplement. PPLSI provides access to legal services offered by a network of provider law firms to PPLSI members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice.



## LegalShield / Gun Owners Supplement / IDShield Benefit Booklet Copy

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### Shield Yourself with 3 Important Protections: Legal, Gun Owner and Identity Theft

#### LegalShield

The Legal Plan, administered by LegalShield, provides you, your spouse, and eligible, unmarried dependent children up to age 26 with direct access to a dedicated provider law firm for unlimited phone consultation on a wide range of personal legal matters including, but not limited to:

- **Estate planning:** Wills, living wills, trusts, durable powers of attorney, probate, advance directives.
- **Real estate:** Home sales, purchases, refinancing, foreclosures, property tax assessments
- **Landlord/tenant:** For tenants— eviction, rights to belongings in a rental home, refund of the deposit, review of a lease agreement
- **Family law:** Uncontested name change, uncontested divorce, and uncontested separation
- **Consumer protection:** Bankruptcy, billing disputes, tax audits, loan modifications, credit reports/repairs, etc.
- **Traffic:** Points violations, traffic tickets, accidents, license restoration, and property damage
- **IRS audit:** Receive consultation and representation if audited by the IRS on your personal tax returns.
- **Trial defense:** Your provider law firm will provide a scheduled number of hours of representation as a defendant in a covered civil action or traffic violation.
- **Advice and consultation:** Phone consultations with a provider law firm for any personal legal issue, even pre-existing matters
- **Letters and phone calls on your behalf:** A phone call or letter on law firm letterhead can help quickly resolve disputes before they escalate.
- **Contract and document review:** Your provider law firm will review personal documents (up to 15 pages)
- **24/7 emergency access:** Live access to a lawyer for urgent matters;
- **Much more**

#### LegalShield Gun Owner Supplement

Consider adding the Gun Owner Supplement to your legal plan if you are a gun owner. This supplement provides trial defense for gun-related matters, emergency access for firearm incidents, plus one NFA Gun Trust prepared by your provider lawyer for a flat fee of \$250.

You'll also receive advice and consultation on where carrying your concealed firearm is allowed, where carrying your firearm openly is allowed, carry and license requirements, gun owner's rights, and recent changes in gun laws.

#### IDShield

Is your identity protected? Every few seconds, someone has their identity stolen. Identity theft is a growing crime, and our identity theft protection benefit helps protect your identity.

*Plan benefits include:*

- Financial account protection
- Identity and credit monitoring & threat alerts
- Child monitoring (Family Plan only)
- Full-service identity restoration by licensed private investigators.
- Monthly credit score tracker
- Mobile app
- 24/7 emergency identity theft support

LegalShield provides affordable protection for you, your spouse, and your children.

1. The Individual LegalShield Plan is \$16.95 a month.
2. The LegalShield Family Plan for \$18.95 a month.
3. Gun Owners Plan can be added to your Legal Plan: \$12.95 a month.
4. ID Shield individual plan is \$8.95 a month.
5. ID Shield family plan is \$18.95 a month. This plan provides data monitoring for dependent children under the age of 18, plus consultation and full-service restoration to dependent, unmarried children 18-26.

Your LegalShield Benefits Contact:

Diane Reeves, LegalShield Benefits Specialist

Mobile: Text/Call (602) 518-7332

email: [dreeves@oncalltoday.com](mailto:dreeves@oncalltoday.com)

LegalShield and IDShield Disclaimer: Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to its members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan contract for specific state of residence for complete terms, coverage, amounts and conditions. IDShield provides access to identity theft protection and restoration services, and plans are available at individual or family rates. A family plan covers the named member, the named member's spouse or domestic partner and eligible dependent children. Consultation and Restoration Services are available for eligible dependent children under 26. 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. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs due to a covered identity fraud event, with the amount of coverage dependent on the type of identity theft plan. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.



# Home Title Fraud



If you are enrolled in IDShield and think you are a victim or are concerned about home title fraud, please call to speak to an IDShield identity theft specialist.

## Victim of Home Title Fraud? Follow These Four Steps:

1. Contact your financial institution involved to freeze the funds.
2. Call your county recorder immediately. They may want to see a proof of mortgage, deed, or any other material supporting you as the owner.
3. Report the fraud to local and federal law enforcement, and file a police report.
4. A lawyer could be required if the property is being sold. If this is the case, you may need to retain legal assistance.

## Six Steps to Protect Yourself Against Home Title Fraud

1. Be careful with emails. Don't click on links or open attachments within any suspicious emails. Also, don't provide personal information over email, and be sure to verify email senders.
2. Use strong passwords – and change them every few months.
3. Watch for new credit monitoring alerts if you are enrolled in IDShield. If you are not, be sure to check your credit report at least annually.
4. Verify your property ownership. Property records are public records. Make routine inquiries on your county property appraiser's website and your county tax collector's websites to confirm that you remain the owner of record.
5. Physically monitor your property daily if it's not your primary residence. If it's a vacation home or second home, have a trusted person drive by. Have them verify that there are no people or activity that you did not permit on the property and that there isn't a "for-sale" sign posted.
6. Think twice before signing any documents you're unsure about. Even better, have a lawyer review them first.

IDShield provides unlimited consultation and restoration services for identity theft matters. LegalShield provides unlimited consultation and document review for common personal legal matters, including home title matters.

If you are not enrolled in IDShield and/or LegalShield you can enroll in these benefits during your employer's next open enrollment period.

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# Tips to Help Protect Against Tax Fraud



Voluntary legal and identity theft plans offer employees another layer of protection during tax season. When tax season approaches, our team of identity theft specialists and licensed private investigators receive a lot of questions related to tax fraud. This type of fraud is becoming increasingly common and is a form of identity theft. Tax identity theft occurs when someone else uses your Social Security number to file a fraudulent return to receive a tax refund.

Our licensed private investigators have provided five tips to help you keep your identity safe and your tax refund out of the hands of criminals.

- 1. File Early!** The earlier you file, the less chance a criminal will be able to file a fraudulent tax return.
- 2. File Smart.** If filing electronically, make sure you use a secure internet connection. If mailing your return, take it straight to the post office.
- 3. Watch out for W-2 Phishing Scam.** As part of this scam, an email will be sent appearing as if coming from a member of management or organization to secure W-2 files.
- 4. Watch out for money scams.** The IRS will not ask you for payment over the phone, nor will they ask you to pay your taxes via a credit/debit card or wire transfer. The IRS will only contact you by mail.
- 5. Protect your Social Security and Medicare Card number.** Do not give out this information unless it is absolutely necessary. Thieves can use this information to file a fraudulent return.

With IDShield, if a participant is a victim of tax fraud, a dedicated Licensed Private Investigator (LPI) can help guide the participant through the IRS calls and paperwork to ensure their identity is restored. As a proactive approach, IDShield also monitors a participant's Social Security number and other Personally Identifiable Information (PII) and will send an alert in real time if a discrepancy is found. LegalShield can provide advice and consultation on the matter and can even represent the participant during a tax audit.

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE:





# Protegemos y empoderamos

## Quiénes somos

LegalShield ha sido pionera en proporcionar planes legales durante casi 50 años y nuestra misión ha tenido un enfoque directo y práctico. En un mundo ideal, usted no necesitaría jamás un abogado, pero en un mundo impredecible es beneficioso contar con un equipo de abogados de su lado. LegalShield ha hecho que la cobertura legal inteligente sea más sencilla, en forma de una cobertura accesible, asequible y de servicio completo.

## Un equipo de abogados

LegalShield tiene una red dedicada de bufetes de abogados en 50 estados y en todas las provincias y territorios de Canadá, formada por abogados experimentados con un promedio de 22 años de experiencia. Nuestros bufetes de abogados ofrecen protección legal a más de 4 millones de miembros, incluso en situaciones de emergencia cubiertas, las 24 horas del día, los 7 días de la semana, los 365 días del año.

## Por qué LegalShield

Las personas necesitan cobertura legal sin complicaciones, porque la vida puede ser impredecible y la ley puede ser complicada. LegalShield creó un modelo para cobertura legal con el que usted sabe con exactitud lo que recibe y cuánto se paga por ello. Una vez que se registra, puede relajarse, quedarse tranquilo y saber que está cubierto por todo un bufete de abogados.



# Lo que cubre su plan legal

## Asesoramiento, consultas y representación

### Asesoramiento

Consultas telefónicas con su bufete de abogados por cualquier tema legal personal, incluso temas preexistentes.

### Cartas y llamadas telefónicas realizadas en su nombre

Una llamada telefónica o carta con membrete de abogado puede ayudar a resolver rápido sus cuestiones legales.

### Revisión de documentos y contratos

Su bufete de abogados revisará documentos personales (de hasta 15 páginas cada uno).

### Defensa en juicios

Su bufete de abogados destinará una cantidad de horas programada para la representación como demandado/acusado en una demanda civil cubierta. En Nueva York este beneficio requiere el pago de un honorario por hora con descuento por los servicios.

AÑO	TIEMPO ANTES DEL JUICIO	TIEMPO DEL JUICIO	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>

## Acceso de emergencia las 24 horas, los 7 días de la semana<sup>1</sup>

Acceso a un abogado las 24 horas, los 7 días de la semana, los 365 días del año si se le niegan o amenazan sus derechos y libertades. El acceso de emergencia está disponible en cualquier momento que esté:

- En la presencia de un agente de policía que pueda ponerle bajo arresto o quitarle sus derechos o libertades.

- En presencia de un funcionario del poder ejecutivo que intenta llevarse sus niños.
- Herido y le pidan que firme un documento en el que pierde o renuncia a sus derechos o libertades.

## Asuntos de familia<sup>2</sup>

### Cambio de nombre no disputado

Obtenga asistencia por un cambio de nombre no disputado.

### Separación o anulación no disputada

Obtenga asistencia por una separación legal o una anulación civil no disputada.

### Divorcio no disputado

Obtenga asistencia y representación por un divorcio no disputado.

## Preparación de documentos

- Preparación de testamentos: Su abogado ayudará en la preparación de un testamento estándar, una directiva médica y un testamento vital.
- Poder notarial: Su bufete de abogados puede preparar un poder notarial como parte de sus necesidades de planificación de patrimonio.

## Asistencia para documentos de préstamos residenciales

Su bufete de abogados preparará o revisará los documentos necesarios para la hipoteca de la compra de su residencia principal, una vez por año de membresía.

## Tránsito

- Asistencia para multas por exceso de velocidad: Asistencia con asuntos no penales de tráfico fluido al conducir con licencia y registro adecuados.

- Asesoramiento, consultas y representación para cargos penales por accidentes de tránsito que resultan en muerte.
- Obtenga hasta 2.5 horas de asistencia para restablecer la licencia de conducir.
- Asistencia para el cobro de reclamos de daños materiales de \$5,000 o menos como resultado de conducir, viajar como pasajero o recibir un choque por parte de otro vehículo motorizado.
- Disponible para miembros con una licencia de conducir válida y que conducen un vehículo motorizado no comercial.

## Asistencia para auditoría del IRS

Obtenga representación si su declaración fiscal personal es auditada por el IRS.

## Servicios legales adicionales con un 25 % de descuento:

Puede seguir recurriendo a su abogado para situaciones legales que van más allá de las características del plan. Estos servicios adicionales cuestan un 25 % menos que los honorarios por hora estándar del bufete de abogados. Su abogado reparará estos honorarios y le hará saber cuando aplica el descuento del 25 %. Este descuento no incluye asuntos imprevistos.

<sup>1</sup>Este beneficio no se puede utilizar para situaciones donde desea emprender acciones legales contra otra parte.

<sup>2</sup>Disponible durante 90 días consecutivos a partir de la fecha de entrada en vigencia de su plan.

Esta información general sobre la cobertura del plan legal disponible de Pre-Paid Legal Services, Inc., que opera como LegalShield ("LegalShield"), tiene fines ilustrativos solamente. Para conocer todos los términos, coberturas, montos y condiciones, consulte un contrato de plan para el estado de residencia específico. La defensa en juicios no está disponible en todos los estados. LegalShield brinda acceso a los servicios legales que ofrece una red de bufetes de abogados a miembros afiliados de LegalShield. Ni LegalShield ni sus directivos, empleados o asociados de ventas proporcionan, directa o indirectamente, servicios legales, representación ni asesoramiento.

## ¡Acceda a LegalShield esté donde esté!



Con nuestra aplicación para smartphone, los miembros pueden obtener respuestas a sus preguntas y acceder a los beneficios de su plan con solo tocar un botón. Incluso puede enviar información a su bufete de abogados con funciones como presentar una multa de tráfico o iniciar un documento legal. La aplicación LegalShield facilita el acceso a orientación jurídica en la que puede confiar.

**Descargue la aplicación gratuita de LegalShield en Google Play o en la App Store.**

Apple y el logotipo de Apple son marcas registradas de Apple Inc., registradas en EE. UU. y en otros países. App Store es una marca de servicio de Apple Inc., registrada en EE. UU. y en otros países. Google Play y el logotipo de Google Play son marcas registradas de Google Inc.



## El plan de LegalShield cubre:

- El miembro
- El cónyuge/pareja de hecho del miembro
- Hijos dependientes menores de 26 años no casados que viven en el hogar
- Hijos dependientes menores de 18 años de los que el miembro es el tutor legal
- Hijos dependientes no casados que son estudiantes universitarios de tiempo completo de hasta 26 años
- Hijos con discapacidades físicas o mentales que viven en el hogar

**PARA MÁS INFORMACIÓN,  
CONTACTE A SU  
ASOCIADO INDEPENDIENTE:**