For Additional Information Please Contact:













PREVENTIVE LAW

- Toll-free phone consultation for any personal legal matter, even pre-existing conditions
- 24/7 emergency access
- Letters and phone calls
- Legal document review
- Access to legal forms online

ESTATE PLANNING

- Preparation of a last will and testament and annual updates, includes family members
- Preparation of a healthcare power of attorney
- Preparation of a living will and a minor trust

MOTOR VEHICLE

- Assistance with moving traffic violations
- Drivers license assistance and assistance with personal injury/physical damage
- Representation for tragic accidents
- 15 day waiting period

OTHER MATTERS

- Lawsuit & IRS audit services
- Residential loan document preparation
- Uncontested name change and adoption assistance
- Uncontested separation and divorce representation

FAMILY COVERAGE

- Plan covers member, spouse (significant other) and qualified dependents
- 25% discount on legal issues not covered under the plan including pre-existing matters

IDENTITY THEFT FACTS

- Identity theft is one of the fastest growing crimes in America with an average of 40,000 victims every day.
- You are three times more likely to have your identity stolen than you are to have your house or car broken into.
- It only takes 60 seconds to find out that you're a victim of identity theft, but it can take over 600 hours to restore your good name.
- 3.5 million children have fallen victim to identity theft in the US.
- Only 17% of identity theft deals with credit cards.

COMMON TYPES OF IDT



Credit

Drivers License

Employment SSN/IRS



Medical

Criminal Character

Minor Children

IDENTITY THEFT SHIELD

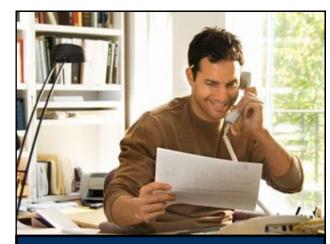
The following services are offered by Kroll Fraud Solutions Group:

- Credit Analysis
- Daily Credit Monitoring
- Identity Restoration
- Minor Child Coverage

Summary of benefits only.

See membership policy for complete details, limitations and exclusions.

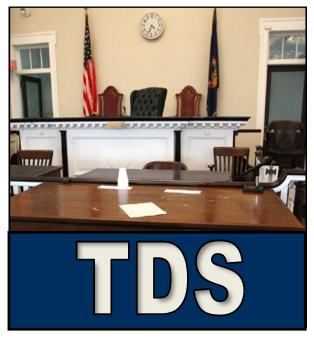
LegalShield Plan Supplements



HBS

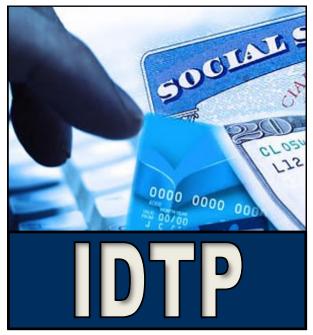
HOME BUSINESS SUPPLEMENT

- For business owners, consultants, and landlords
- Legal coverage
- Phone consultation
- Business document review
- Collection letters
- Only \$9.95 a month



TRIAL DEFENSE SUPPLEMENT

- Provides an additional 100 hours of trial defense
- 25 additional hours of pre-trial
- 75 additional hours of trial time
- Only \$9.95 a month



IDENTITY THEFT PREMIUM

- Includes all the identity theft plan coverage plus:
- Triple Bureau Monitoring
- Web Watcher
- Public Persona
- Lost Wallet Assistance
- Social Security Skip-Trace
- Only \$19.95 a month