

## Have you ever:

- Needed your Will prepared or updated?
- Worried about being a victim of identity theft?
- Received a moving traffic violation?
- Signed a contract?
- Been concerned about your child's identity?
- Lost your wallet?



## The LegalShield + IDShield Dual Membership Includes:

### Credit Counseling and Education

Available exclusively to those with both a LegalShield and IDShield Membership, our Identity Theft Specialists will provide one-on-one education to help you understand your valuable credit rating and actions that are likely to have an impact on your credit score. Additionally, your provider law firm can offer legal consultation on the laws surrounding credit scores and lending as well as draft letters on your behalf and review documents up to 15 pages.

## The LegalShield Membership Includes:

- **Dedicated Provider Law Firm**  
Direct access, no call center
- **Advice and Consultation** for any personal legal matter, even pre-existing matters
- **Letters/Phone Calls** on a lawyer's letterhead, made on your behalf
- **Document Review** up to 15 pages each
- **Residential Loan Document Assistance** for the purchase of your primary residence, once per membership year
- **Will Preparation** Standard Will, Physician's Directive and Living Will
- **24/7 Emergency Access** for covered situations
- **Speeding Ticket Assistance** with non-criminal, moving traffic matters when driving with a license and proper registration
- **Income Tax Audit Services** includes representation if audited by the IRS on your personal tax return
- **Trial Defense** when named defendant in a covered civil lawsuit
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** available 90 consecutive days from the effective date of your plan
- **25% Off Additional Legal Services** includes discounted rates for additional legal services

## The IDShield Membership Includes:

- **3 Bureau Credit Monitoring** triples your security with monitoring from all 3 major credit bureaus with instant activity alerts
- **High Risk Application and Transaction Monitoring** monitors new account applications to detect potentially fraudulent accounts
- **Social Media Monitoring** scans social accounts for reputational and privacy risks
- **Hard Credit Inquiry Alerts** monitors your credit report for new inquiries such as bank account and credit card applications
- **Identity Consultation Services** receive consultation on any identity-related issue
- **Identity Fraud Protection Plan** covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event
- **Unlimited Service Guarantee** ensures that we won't give up until your identity is restored!
- **Full-Service Restoration** provides one-on-one consultation to resolve identity related issues
- **24/7 Emergency Access** includes live support for identity theft emergencies
- **Trend Micro Maximum Security** defends against ransomware and other threats.
- **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
- **Password Manager** provides multiple device protection and privacy for your digital life



Put your law firm and identity theft protection in the palm of your hand with the LegalShield and IDShield mobile apps!

## Receive counseling on:

- **Debt Management** Offer education on healthy debt management and how to follow a spending plan.
- **Understanding Credit Card APR** Understand what APR is and how it factors into your monthly payments on borrowed monies.
- **Actions That Impact Your Credit Rating** Educate on actions that can impact credit ratings, understanding those ratings and how they can influence interest rates.
- **Identity Theft Risk Management** Guidance on how to mitigate the risks of identity theft. Including how to block unwanted calls and texts, awareness of circulating scams, ploys to gain access to personal information and phishing awareness.
- **Reducing Exposure to Identity Theft** Offer Privacy Management and Reputation Management alongside additional tools available through the IDShield Membership to proactively reduce risks.
- **How New Credit Report Entries Can Impact Credit Ratings** Educate consumers on best practices when applying for credit to limit any negative impacts.
- **How to Build Credit** Share tips on how to build a strong credit file such as keeping a low balance, paying on time and maintaining a low credit ratio.
- **How Credit Scores Influence Loans and Interest Rates** Explain how credit score is used to determine if a consumer is a risk when extending credit. In addition, the credit score is used to help determine the interest rates and fees financial entities charge, based on the determined credit risk.
- **Causes of Credit Score Changes** Education as to what components can lead to changes in a credit score. These include, but are not limited to, debt to credit ratio, payment history and different scoring systems or algorithms.
- **How Collections and Inquiries Affect Credit Reports** Credit activity can impact a consumer's score in a positive or negative way. For example, hard inquiries and collections will decrease your score by as little as 5 points and up to 110 points. We will educate consumers on best practices when applying for credit to limit any negative impacts.
- **Financial Budgeting** Provide information to assist customers in creating a budget.
- **How Debt Settlement Affects Credit Score** Educate customers on how debt settlement impacts a credit score short and long term, potential outcomes of settling for a lesser amount, and how this impacts a person in the future.
- **Reviewing Suspicious Activity** Assistance in reviewing any suspicious activity reported by the service with coaching and education on how to determine the difference between legitimate and suspicious activity.
- **Home Buying Coaching** Education and consultation on purchasing a home to offer understanding on how to work on credit issues, understanding the various loan terms, interest rates and how your credit plays into the overall process.
- **Mortgage Risks and Education** Guidance on understanding the various loan terms, interest rates and how your credit plays into the overall process.
- **Creating a Budget** Coaching on how to calculate monthly income, pick a budgeting method and monitor your progress to help you decide what to spend each month.
- **Spending Habits** Assistance in tracking spending habits and coaching in how to improve those habits to best position the consumer for financial stability.

## Individual Plan

\$21.95  
LegalShield Plan  
  
\$13.95  
IDShield Plan  
  
\$35.90  
Dual Plan

## Family Plan

\$21.95  
LegalShield Plan  
  
\$24.95  
Family Plan  
  
\$43.90  
Dual Plan

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan for complete terms, coverage, amounts and conditions. IDShield is a product of LegalShield. LegalShield provides access to identity theft protection and restoration services. 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. LegalShield/IDShield is not an insurance carrier. This covers certain identity 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.