



LegalShield Plan Overview – 2026 Select Plus Plan

Accessing Your Provider Law Firm

To receive legal services, you can call your dedicated provider law firm directly. If you have questions about your plan or accessing your provider law firm, you may contact Member Services at 1-800-654-7757 from 7:00 a.m. — 7:00 p.m. CT, Monday-Friday. The Participant and Covered Persons will receive the services as outlined in this plan. The services will be provided by lawyers appointed by the Company, who are licensed lawyers (the "Provider Law Firm"). All requests for Services must be directed to the Provider Law Firm in your state of residence. For legal matters that arise within the United States and outside your state of residence, the Provider Law Firm may assign a lawyer who is licensed in the appropriate jurisdiction.

Who is Covered

- Participant ("Member")
- Member's Spouse or Domestic Partner
- Dependents of the Member or Member's spouse up to the age of 26
- Any Dependent, regardless of age, who is physically disabled or mentally incapacitated resulting in an inability to make legally binding decisions

What Services Are Covered

The LegalShield plan includes the following covered services:

Consultation Services

Phone Consultation

This service covers toll-free phone consultations to discuss any personal legal matter.

Legal Research

This service covers up to one hour of legal research on any personal legal matter.

Demand Letter or Phone Call

A phone call or a letter to a third party may be made by the provider law firm if it will further assist in the resolution of the personal legal matter. One follow-up letter or phone call may be made.

Document Review Services

Document Review

This service covers consultation and review of personal legal document, 50 pages or less. Document review will not cover the review of documents prepared by another lawyer currently representing the covered person. This service is limited to one review per document. Document review does not include documents in ongoing court proceedings, revisions, negotiation, or intended to be filed with a governmental entity.

Estate Planning Services

Wills & Codicils

This service covers preparation of a Will or Codicil for any covered person. The Will may include a Codicil or amendment and may include the creation of a testamentary children's trust. Estate tax planning is not included. These services do not include the distribution of any assets outside of the United States. The covered person may use this service once per membership year.

Living Will or Physician's Directive

A covered person can have a Living Will or Directive to Physician prepared or have a review of, and amendment to, an existing Living Will or Physician's Directive by the provider law firm. The covered person can use this service once per membership year.

Durable Power of Attorney

A covered person can have a Durable Power of Attorney prepared or have a review of, and amendment to, an existing Durable Power of Attorney by the provider law firm. The covered person can use this service once per membership year.

Basic Revocable Living Trust

This service covers preparation of a basic Revocable Living Trust for the participant and participant's spouse appropriate for their state of residence. For this Service, the participant and the participant's spouse will pay a fee of \$250 each. The provider law firm can review and update a Revocable Living Trust prepared using this service annually for a fee of \$250 each for the participant and participant's spouse. This service is only available to the participant and participant's spouse once per membership year.

Home

Boundary or Title Disputes*

This service covers advice, consultation and document review, 50 pages or less, for the covered person in a boundary or title matter involving their primary or secondary Residence.

Deeds*

This service covers advice, consultation and document review, 50 pages or less, related to real estate property deeds, when the covered person is purchasing or selling a primary or secondary home. Document preparation available at a 25% discount.

Easements*

This service covers advice, consultation and document review, 50 pages or less, for the covered person in a dispute related to an easement connected to their primary residence. Document review does not include review of documents to be filed in court or with a governmental agency.

Foreclosure*

This service covers consultation and document review, 50 pages or less, for the covered person for foreclosure of their primary residence or secondary home. Trial defense services may apply for participant or participant's spouse. Document review does not include documents to be filed in court or with a governmental entity.

Home Equity Loan Services*

This service covers advice, consultation and document review, 50 pages or less, for any home equity loan of the covered person for their primary or secondary home. He or she must be the mortgagor, borrower or buyer. Document review does not include review of documents to be filed in court or with a governmental agency.

Mineral Rights*

This service covers advice, consultation and document review, 50 pages or less, concerning a gas or oil lease for the covered person's primary or secondary residence and any property purchased for personal use.

Mortgages*

This service covers advice, consultation, and document review, 50 pages or less.

Property Tax Assessments*

This service covers advice, consultation, and document review, 50 pages or less, for the covered person for matters concerning property tax assessments and property valuations related to his or her primary residence. Representation is available at a 25% discount from the provider law firm's standard hourly rate.

Refinancing of Home*

This service covers advice, consultation, and document review, 50 pages or less. Residential loan document services may apply.

Residential Loan Document Services

The provider law firm can review mortgage documents that are legally required by the lender for the purchase of a primary residence. Available once per membership year. All necessary information must be provided to the provider firm at least five business days prior to the closing date. This does not include a review of the abstract, preparation of a title opinion, or a lawyer's presence at the closing. Covers the participant and the participant's spouse.

Sale or Purchase of Home*

This service covers advice, consultation, and document review, 50 pages or less. Residential loan document services may apply.

Tenant Lease Assistance

This service covers advice, document review, and negotiation of a residential lease for any covered person, 18 years of age or older, for a primary residence, where the covered person is listed as a tenant.

Zoning Applications*

This service covers consultation, and document review, 50 pages or less. Representation is available at a 25% discount off the provider law firm's standard hourly rate. Document review does not include documents to be filed in court or with a governmental entity.

Family and Domestic Related Services

Bullying*

This service covers advice, consultation, document review, 50 pages or less, and letter preparation on behalf of the covered person when a victim of bullying. Bullying is defined as an ongoing aggressive and unwanted behavior for the purpose of this service. Document review does not include documents intended to be filed with a governmental entity.

Civil and Social Discrimination*

This service covers, consultation and review of documents, 50 pages or less, for the covered person when a victim of differential treatment based on civil and/or social characteristics including age, disability, ethnicity, gender, marital status, national origin, race, religion or sexual orientation. Document review does not include documents to be filed in court or with a governmental entity. Representation is available at a 25% discount from the provider law firm's standard hourly rate.

Contested Divorce

This service covers consultation, preparation, document review, and court representation of up to ten hours for the participant's contested divorce. The hours are divided into the following: - Five hours for pre-trial. - Five hours for trial. An attorney-client contract and retainer fee are required before any hours are provided. This service is available to the participant only.

Contested or Uncontested Child Custody

This service covers advice, preparation, document review, and court representation up to five hours pre-trial and five hours trial time in the Member's state of residence, on matters related to child custody, including establishment, when the participant is the plaintiff or defendant. This Service is only for the participant only. A retainer and contract with the provider attorney are required before any hours will be provided. The hours provided in this benefit are not to be combined with any others in this plan. Any further services will be provided at a 25% Discount from the provider law firm's standard hourly rate.

Contested or Uncontested Support Order

This service covers advice, preparation, document review, and attendance at hearings for enforcement or modification of a support order including child support and support alimony, even if the matter is contested. This service also includes establishment of a child support order. In addition, the service includes enforcement, modification, and establishment of parental visitation with a minor child. This service is only available in the participant's state of residence. The participant will receive up to five hours of pre-trial time and five hours of trial time for these matters. This service is for the participant only. The hours provided for these services are not to be combined with any others in this plan. Any further services will be provided at a 25% Discount from the provider law firm's standard hourly rate.

Domestic Violence*

Consultation when the covered person is seeking to be protected by a Victim Protection Order. Representation is available at a 25% discount from the provider law firm's standard hourly rate as long as there is no conflict between the participant and other covered persons.

Elder Care

This service covers advice and review of documents regarding the participant's and the participant's spouse's liability for a parent's elder care issues, including Medicare, Medicaid, Social Security Benefits, Veterans Affairs, prescription plans, nursing home agreements, Powers of Attorney, Living Wills, and Wills. The provider law firm will prepare a deed for a parent's primary residence when the participant or participant's spouse is the grantor or grantee. The provider law firm will prepare a promissory note involving the parents when the participant or participant's spouse is the payor or payee. This service does not cover trusts, family matters, or court representation of the parents of the participant or participant's spouse. The participant's and participant's spouse's parents are not covered.

Guardianship/Conservatorship*

Consultation and document review for the guardianship or conservatorship over a person or estate when the covered person is being named as the guardian or conservator.

Immigration*

Advice, consultation, document review of 50 pages or less, the covered person will receive a 25% discount from the provider law firm's standard hourly rate if additional assistance is needed beyond advice and consultation. Document review does not include documents to be filed in court or with a governmental entity.

Incompetency*

Consultation and document review when the covered person is subject to a civil competency determination. Trial defense services may apply to the participant and participant's spouse.

Juvenile Matters*

Consultation and document review for the participant or the participant's spouse's dependent child so long as there is no conflict between the participant/spouse and said dependent. Document review does not include documents to be filed in court or with a governmental entity. Representation is available at a 25% discount from the provider law firm's standard hourly rate.

Pre-Nuptial & Post-Nuptial Agreement Preparation

Offers advice and assistance in preparing pre-nuptial and post-nuptial agreements to help specify how marital assets will be divided between parties following a divorce. This benefit is only available in states where these documents are legally allowed and covers the primary member only. (Service is available on Select Plans at a 25% discount.)

Reproductive Matters*

This service provides advice, consultation, and document review of 50 pages or less for the covered person on reproductive matters, including surrogacy, egg donation, sperm donation, gamete donation, embryo donation and embryo adoption. Representation is available at a 25% discount from the provider law firm's standard hourly rate.

Uncontested Adoption

This service provides help with the uncontested adoption of a minor child for a covered person. All parties must agree in writing to the adoption, and all consents must be obtained before filing. Preparation of additional documents, including but not limited to, any required notices and/or any official documentation, or additional court appearances will be provided at a 25% Discount from the provider law firm's standard hourly rate. If an Uncontested Adoption becomes contested, any further Services will be provided at a 25% Discount from the provider law firm's standard hourly rate. Fee for service applies in New York and Nevada.

Uncontested Legal Separation or Civil Annulment

This service provides document preparation for an uncontested separation or uncontested civil annulment, if allowed in your state of residence, if neither party is represented by separate counsel, and all issues are agreed upon in writing without legal negotiation. This benefit is only available to the participant. Fee for service applies in New York and Nevada. Division of retirement benefits calculations or determination and preparation of a Qualified Domestic Relations Order are not covered. The preparation and filing of documents affecting marital property ownership or encumbrances on marital property are not covered.

Uncontested Divorce

This service covers an uncontested divorce when both parties agree in writing, and the net marital assets are under \$500K. Covers the participant only and is available if neither party is represented by separate counsel and all issues are agreed upon in writing without legal negotiation. Fee for service applies in New York and Nevada. The division of retirement benefits calculations or determination and preparation of a Qualified Domestic Relations Order are not covered. The preparation and filing of documents affecting marital property ownership or encumbrances on marital property are not covered.

Uncontested Name Change

This service provides assistance in preparing documents for an uncontested legal name change for a covered person. This includes preparation of the court application and attendance at the initial hearing to obtain the change in name. Preparation of additional documents, including but not limited to, any required notices and/ or any official documentation, or additional court appearances will be provided at a 25% discount from the provider law firm's standard hourly rate. Fee for service applies in New York and Nevada.

Motor Vehicle Related Services

Moving Traffic Violation Assistance

This service provides defense of three moving traffic violations for each covered person per membership year. Each time the provider lawyer makes a court appearance, “a fee” of \$79 applies. Information must be submitted at least five working days prior to appearance date. The covered person must attend the hearing if requested. Two unused traffic violation may be rolled over to the following year with a max of five covered violations per membership year. A covered person may call and get consultation and advice on a ticket without it counting towards their yearly ticket allowance. If the provider lawyer calls the court, it will count towards the covered person’s yearly ticket allowance. Fee for service applies in New York.

Driver’s License Reinstatement and Maintenance

This service covers legal assistance with any appeal available pursuant to applicable law when a covered person has been denied a driver’s license or their driver’s license has been canceled, suspended, or revoked. This service also covers legal assistance with maintaining a driver’s license. Services are limited to 5 hours of provider law firm time per occurrence.

Property Damage Claim

A Covered Person can receive legal assistance to collect for property damage that is incurred when the struck by a motor vehicle. The Provider Law Firm will provide assistance up to but not including the filing of or representation in any lawsuit to collect all property damage claims of \$5,000.00 or less. Such assistance is limited to 5 hours per property claim.

Trial Defense Services

Civil Trial Defense

This service covers a defense of the member or member’s spouse when named as a defendant in a state or federal civil action according to the following schedule: First Membership Year: 60 total trial hours, 2.5 hours may be used for pre-trial; Second Membership Year: 120 total trial hours, 3 hours may be used for pre-trial; Third Membership Year: 180 total trial hours, 3.5 hours may be used for pre-trial; Fourth Membership Year: 240 total trial hours, 4 hours may be used for pre-trial; Fifth Membership Year: 300 total trial hours, 4.5 hours may be used for pre-trial. Hours that are not used during the membership year expire and do not roll over to any later membership year. Pre-existing matters, counterclaims, a claim, defense, or legal position that is not likely to prevail in court, class actions, any criminal charge, actions related to IRS, bankruptcy, marriage, separation, annulment, child custody, or other divorce or other domestic related issues, garnishment, appeal, or any other post-judgment relief action, arbitrations, mediations, and administrative proceedings are excluded. See the General Provisions for additional exclusions. In New York, this benefit requires a discounted hourly fee payment for services.

Finance

Collection Letters*

This service covers advice, consultation, and preparation of a letter on behalf of the covered person to collect on amounts payable to them for personal collection matters.

Consumer Bankruptcy*

This service covers consultation. Representation is available at a 25% discount off the provider law firm's standard hourly rate.

Consumer Credit Services*

This service includes consultation and document review, 50 pages or less. Representation is available at a 25% discount off the provider law firm's standard hourly rate.

Consumer Protection*

This service includes consultation and document review, 50 pages or less.

Garnishment*

This service covers advice, consultation, and document review, 50 pages or less, for the covered persons for their wage or earnings garnishment.

IRS Audit Related Legal Services

This service provides legal advice, consultation, negotiations, and representation if audited by the IRS on a personal income tax return. Covered persons receive up to 3.5 hours of pre-trial and 46.5 hours of trial time. Trial time only applies when a covered person is sued by the IRS or when covered persons sue the IRS after paying the disputed tax. IRS legal services start for any tax return originally due on April 15 of the same year as the effective date. IRS actions related to garnishment, attachment, charges of tax fraud, or income tax evasion are not covered. Matters involving or related to trust returns, business/or corporate tax returns, business-related income or matters related thereto are not covered even if included in a personal tax return. See a legal plan contract for additional exclusions. Fee for service applies in New York.

Personal Property Protection

This service covers advice, consultation and document review, 50 pages or less, regarding the covered person's personal property matters such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements.

Promissory Notes

This service includes consultation and document review, 50 pages or less. Documents to be filed in court or with a governmental entity are excluded.

Repossession

This service covers consultation. Trial Defense Services may apply for the participant or participant's spouse.

Small Claims

This service covers consultation. If you are the plaintiff, representation is available at a 25% discount off the provider law firm's standard hourly rate. If the participant or participant's spouse are the defendant, the Trial Defense Services may apply.

Additional Benefits

25% Discount

For all personal legal matters that are not fully covered by this Plan, the covered person may be eligible for services at a 25% discount off the provider law firm's standard hourly rate. This does not apply to contingency or flat fee arrangements, which may be negotiated at a separate rate with the provider law firm. The 25% discount is available except in those instances listed in General Provision N of this Plan.

24/7 Emergency Access

This service covers toll-free access to the provider law firm on a 24-hour a day basis for the following emergency situations. When the covered person is: 1) detained or questioned by law enforcement or an agent of a child welfare agency; 2) seriously injured in an accident; or 3) served with a warrant. Call the toll-free emergency number at 1-877-825-3797 to speak with Customer Care, who will connect the covered person with the provider law firm. Phone access is subject to conditions set by the detaining or questioning authority, which may keep the provider law firm from speaking with the covered person. Any other service is available 8:30 a.m. – 5:00 p.m. This service is not for making, posting, obtaining bond, bail, or other security required for release.

E-Signature

A covered person can obtain an unlimited number of electronic signatures in accordance with the laws of their state of residence.

E-Notarization

A covered person can obtain an online notarization in accordance with the laws of their state of residence unlimited times per membership year.

*Document review does not include documents to be filed in court or with a governmental entity.
Representation is available at a 25% discount from the provider law firm's standard hourly rate.

All Services are a part of and are subject to the General Provisions of this Plan.

General Provisions and Exclusions

- A. Adequate and Timely Notice: The failure by the Covered Person to timely send adequate facts, necessary documents, authorizations, or act per the instructions of the Provider Law Firm shall make any obligation of the Provider Law Firm to provide the Services for that matter null and void.
- B. Attorney-Client Contract and Representation: Any payment of additional costs or payment of a retainer to the Provider Law Firm to cover reasonable anticipated costs and services not covered by the Plan shall be subject to the terms of an attorney-client contract. The Company is not a party to this attorney-client contract. This attorney-client contract is to be agreed upon by the Covered Person and the Provider Law Firm prior to the time Services are rendered. Any retainer shall be at the sole discretion of the Provider Law Firm. When applicable, eligibility for receipt of Services under the Plan is contingent upon payment of such retainers and additional costs prior to commencement of legal representation. The Provider Law Firm has no duty or relationship under this Plan beyond the specified Services.
- C. Availability of Services: A Covered Person is entitled to the Services outlined in this Plan only to the extent such Services are available and permitted by the laws of the state having jurisdiction over the legal matter.
- D. Cancellation of Plan: The Company may cancel a Member's enrollment in this Plan for:
 - 1. fraud or misrepresentation,
 - 2. if the Provider Law Firm determines that access to and necessary interaction with the Member is severely limited or that the Member is unable, unwilling, or incapable of accepting or understanding legal advice and Services, the Company will provide prior written notice to the Member of any such cancellation.
 - 3. for non-payment of Fees by providing written notice to the Member at least 10 days prior to the cancellation date. If the Company cancels the Plan, or a Member's enrollment in the Plan, Services will only be provided for those events reported in writing to the Provider Law Firm during the Eligibility Period.

The Member may only cancel the Plan in accordance with the employer's enrollment guidelines.

All Services will automatically cease at the end of the Eligibility Period.

- E. Change of Plan: No change in the Plan shall be valid until approved by an officer of the Company and added via endorsement or supplement to the Plan. No agent or sales associate has authority to change the Plan or to waive any of its provisions.
- F. Change in Fees: The Company reserves the right to change the established Fee for this membership. Changes in the Fee will only take effect after the current payment period has expired. Should the Fee be changed, the Member will be given prior written notice.
- G. Complaints: A Covered Person should contact Member Services at 1-800-654-7757 with a complaint. A written release may be required by the Provider Law Firm prior to the disclosure of any communication(s) between the Covered Person and the Provider Law Firm.

LegalShield Covered Services

- H. Conflict for Services: For any matter where a conflict arises between the Member and another Covered Person, only the Member is entitled to Services.
- I. Contact Information: Any correspondence relating to this Plan or to the Company should be sent to Member Services at One Pre-Paid Way, Ada, OK 74820, memberservices@legalshield.com, or (800) 654-7757.
- J. Duplication of Coverage: A Covered Person may not secure Services from the Provider Law Firm for the same matter under more than one (1) Plan and is not entitled to the Services of more than one (1) Provider Law Firm on the same matter.
- K. Duty to Report Changes: Any correspondence relating to this Plan will be sent to the Member using the Member's contact information on file with the Company. The Member shall report to the Company all changes to their contact information within 30 days of the change via Member Services. Should you move to a new state, your Plan and Provider Law Firm may change based on your new state of residence.
- L. Examination Right: The Member shall have 10 days after delivery to examine the Plan. If the Member is not satisfied with it for any reason, the Member may send written notice requesting their enrollment in the Plan be rescinded and their Fee refunded. The Member must deliver a written notice of rescission to the Company and their employer within the 10-day examination period. The Company will void the Plan from the beginning and the parties shall be in the same position as if this Plan had not been issued.
- M. Geographical Area of Coverage: This Plan only provides for Services in the 50 states of the United States.
- N. General Exclusions: The following items are specifically excluded from this Plan, are not eligible for the 25% Discount, and shall not be interpreted as included Services under any provision of the Plan:
 - 1. Any matter involving any Covered Person which arises as a result of business matters or interests (regardless of the form of the entity), including but not limited to:
 - a. Ownership, management, or association with a business, partnership, corporate entity, or trust.
 - b. Any income producing property or venture regardless of the full-time or part-time nature.
 - 2. The payment of fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses.
 - 3. Any matter involving a person or entity who starts or takes part in a lawsuit against the Company or any of its subsidiaries or affiliates, or any matter involving a person or entity that is named as a defendant or respondent in a lawsuit started by the Company or any of its subsidiaries or affiliates, shall be specifically excluded from receiving any of the Services of this Plan during the pendency of such lawsuit or until its resolution.
 - 4. Any matter, issue, consultation, action, proceeding, or dispute between the Covered Person and the Provider Law Firm, or the Covered Person and the Company, or the Covered Person and the employer.
 - 5. Any matter the Provider Law Firm determines is resolved or has been raised an unreasonable number of times without substantial change of circumstance.
 - 6. Any matters which are covered by any insurance policy or any other legal service plan.

LegalShield Covered Services

7. Class actions, amicus curiae filings, or interventions filed in which the Covered Person is a party or potential party are not covered
 8. Any matters related to Native or First American tribes and tribal governments including but not limited to legal issues before federal, tribal, and/or state courts, administrative bodies, arbitration panels or arbitrators, tribunals and/or hearing panels, judges, or officers.
 9. Employment-related matters, including employer or statutory benefits.
 10. Matters for which an attorney-client relationship existed prior to the Covered Person becoming eligible for Services.
- O. Prevailing Language: The English language version of this Plan shall be controlling in all respects and shall prevail in case of any inconsistencies with translated versions, if any.
- P. Provider Law Firm's Professional Judgment: It is in the sole discretion of the Provider Law Firm to determine whether claims or defenses, pertaining to any matter under this Plan, are frivolous or otherwise unmeritorious, including decisions to take any contingency case, appeal any judgment, or appeal any decision. The Provider Law Firm reserves the right to make independent professional judgments about the provision of any Services under this Plan. The Company will in no way influence or attempt to affect the rendering of professional services by the Provider Law Firm.
- Q. Reinstatement Procedure: If the Member's enrollment in this Plan ceases for any reason the Member may request the Plan be reinstated. The Member must request reinstatement within 45 days of the end of the Member's participation in the Plan. A Fee will apply. All reinstatements are at the option of the Company.
- R. Settlement of Disputes: All disputes or claims relating to the Company; this Plan; any Company products or services; any claims or causes of action between any Covered Person, the Company, and any of the Company's officers, directors, employees, or affiliates, whether in tort or contract; shall be settled totally and finally by arbitration according to the Commercial Arbitration Rules of the American Arbitration Association. If agreed upon, the Covered Person and the Company may use other processes to settle the disputes or claims. Any Covered Person that files a claim or counterclaim against the Company or any of its officers, directors, employees, or affiliates may only participate in arbitration on an individual basis and not with any other member or as part of a class action.
- S. Severability: If any provision of this Plan is deemed invalid or unenforceable in any respect, such provision shall be, to the extent possible, reformed to make it effective. If any provision is deemed invalid and incapable of being reformed, it shall not change the validity and enforceability of all other provisions of this Plan, which shall remain valid and enforceable.