



1. Employer. City of Lawton, a municipality formed in the state of Oklahoma (the "Employer") enters this agreement ("Agreement") with Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield" or "Company"), an Oklahoma corporation, for legal and identity theft services to be offered to its employees as an employee benefit within the United States.
2. Term of Agreement. This Agreement is effective on July 1, 2023 and is for a term of July 1, 2023 through June 30, 2024. The Agreement shall terminate at midnight central time on July 1, 2024.
3. Eligibility and Enrollment. All full time and part time employees working twenty (20) plus hours a week are eligible to enroll. Employees may enroll in the group legal and identity theft plans ("Services Plans") annually during the Employer's open enrollment. The Employee ("Member") must enroll for a period of one year.
4. Payment. The rate for the group legal plan ("Legal Services Plan") is \$ 16.30 per month per Employee for the family plan, which includes any applicable supplement amounts. The rate for the group identity theft plan ("Identity Theft Plan") is \$ 14.05 per month per Employee for the family plan or \$ 7.45 per month for an individual plan. When an Employee purchases both the legal plan and identity theft plan, the rates are discounted to \$ 12.05 per month per Employee for the family or \$ 6.45 per month for the individual. Each month, the Employer will provide the Company with a Member file list and payment for each Member.
5. Indemnity. Except as limited below, each party agrees to indemnify the other party and their affiliated companies from any and all claims, losses, damages and causes of action. This includes, with no limits, all expenses, costs, and attorney fees that may occur as a result of the other party's failure to meet the provisions of the Agreement or from any negligent acts or omissions of the party. The Party seeking to be indemnified (the "Indemnified Party") shall give the other party (the "Indemnifying Party") prompt written notice of any claim subject to indemnification; provided that the Indemnified Party's failure to promptly notify the Indemnifying Party shall not affect the Indemnifying Party's obligations hereunder except to the extent that the Indemnified Party's delay materially prejudices the Indemnifying Party's ability to defend such claim. The Indemnifying Party shall have the right to defend against any such claim with counsel of its own choosing and to settle such claim as the Indemnifying Party deems appropriate, provided that the Indemnifying Party shall not enter into any settlement that assesses blame against the Indemnified Party without the Indemnified Party's prior written consent. The Indemnified Party agrees to reasonably cooperate with the Indemnifying Party in the defense and settlement of any such claim, at the Indemnifying Party's expense. The parties acknowledge and agree that the Employer's indemnification obligations as set forth herein are subject to any limitations and/or exemptions under either Oklahoma law and/or the Oklahoma Constitution, including but not limited to the Oklahoma Constitutional debt limitation provisions applicable to municipalities.
6. The following are eligible for services under the family Legal Services Plan:
 - a. The Employee ("Member" or "Participant").

- b. The following family members are also eligible for services, unless provided otherwise in the family Legal Services Plan:
 - i. The Member's spouse or domestic partner.
 - ii. Dependent children of the Member, the Member's spouse, or domestic partner, under 26 years of age.
 - iii. Children under 18 years of age for whom the Member, the Member's spouse, or domestic partner, is the legal guardian.
 - iv. Any dependent child, regardless of age, who is physically disabled or mentally incapacitated resulting in an inability to make legally binding decisions, is unable to be employed and lives at home with the Member, Member's spouse, or domestic partner.
 - v. A dependent child is the natural or adopted child of the Member, the Member's spouse, or domestic partner.
- 7. The following are eligible for services under the individual Identity Theft Plan; the Employee only, and under the family Identity Theft Plan, except as otherwise provided in the family Identity Theft Plan:
 - a. The Employee ("Named Member" or "Participant").
 - b. The Named Member's spouse or domestic partner.
 - c. Monitoring services for up to ten (10) eligible dependent children under the age of 18 of the Named Member or Named Member's spouse or domestic partner. Consultation and Restoration Services for eligible dependent children under the age of 26. Identity Fraud Protection Plan ("Protection Plan") for dependents subject to the complete terms, coverage, conditions, and limitations under the Protection Plan.
- 8. Services Plans. The Company will provide the Services described in the Legal Services Overview attached as Exhibit A and Identity Theft Overview attached as Exhibit B to this Agreement to enrolled Employees in return for the Member's Services Plans membership fee.
- 9. No change in the Services Plans shall be valid until approved by an officer of the Company and endorsed on or attached to the Agreement. No agent can change the Agreement or Services Plans or waive any of its provisions. A 30-day notice will be given should there be any change in the Services Plans.
- 10. Settlement of Disputes. This Agreement will be governed by and interpreted in accordance with the laws of the State of Oklahoma without regard to its conflict of laws principles. The parties agree that any claim or action arising from this Agreement can only be brought in the Oklahoma District Court of Comanche County, and each party consents to such jurisdiction, and to venue in such court.
- 11. Notice. All notices under this Agreement must be in writing and shall be deemed to have been duly given and received when (a) delivered by hand (with written confirmation of receipt); (b) sent by email (with written confirmation of receipt), provided that a copy is mailed by registered or certified mail, return receipt requested; or (c) when received by the addressee, if sent by a nationally

recognized overnight delivery service (receipt requested), in each case to the appropriate addresses set forth below:

If to LegalShield: Pre-Paid Legal Services, Inc., dba LegalShield
One Pre-Paid Way
Ada, Oklahoma 74820
Attn: General Counsel
generalcounsel@legalshieldcorp.com (email)

If to Employer: City of Lawton
212 SW 9th St
Lawton, OK 73501
Attn:

12. Reinstatement Procedure. Should the Member leave their employment; they may elect to continue their Services Plans by notifying the Company. The Company, at its option, may reinstate the Services Plans upon payment by the Member of the member fee. The Effective Date of the reinstatement shall be the date the reinstatement is accepted and processed by the Company. Services are not available for any act or occurrence during the lapse period.

13. Change of Fees. The Company has the right to change the membership fee for the Services Plans. Changes in the fee will only occur on the anniversary date of the Services Plans. Should the fee be changed, the Member will be sent a 30-day written notice.

14. Severability. If any provision of this Agreement 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 impact the validity and enforceability of all other provisions of this Agreement, which shall remain valid and enforceable.

PRE-PAID LEGAL SERVICES, INC. dba LEGALSHIELD

By: _____
Print Name: _____
Title: _____
Date: _____

EMPLOYER

By: _____
Print Name: _____
Title: _____
Date: _____

EXHIBIT A

LEGAL SERVICES OVERVIEW



LegalShield Plan Overview

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 1-888-807-0407 from 7:00 a.m. — 7:00 p.m. CT, Monday-Friday.

Who is Covered

The participant (employee); participant's spouse; dependent children of the participant and/or participant's spouse, under 26 years of age.

A dependent is defined as the natural or adopted child of the participant, or participant's spouse for the purpose of this plan benefit.

What Services Are Covered

The LegalShield plan includes the following covered services:

Advice and Consultation Services

Phone Consultation

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

Legal Research

This service covers legal research on any personal legal matter

Office Visits

This service covers office visits with the provider law firm to discuss a personal legal matter. Office visits are available at an agreed appointment time.

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.

Document Services

Document Review

This service covers review of any personal legal document, such as letters, leases or purchase agreements.

Affidavits

This service covers advice, consultation, preparation and review of documents for an affidavit. The participant must be the affiant.

Family and Domestic Related Services

Name Change

This service covers advice, consultation, preparation of documents and pleadings and representation at court hearings for a legal name change for a participant. Preparation of any required publication notice and any governmental documentation such as fingerprints and criminal history checks are not part of this service.

Adoption

This service covers advice, consultation, document review and representation for an adoption of a minor in the United States for the participant and/or participant's spouse. Preparation of any required publication notice or any governmental documentation such as fingerprints and criminal history checks are not part of this service.

Paternity

This service covers advice, consultation, document review and representation for a legal determination of paternity in the United States for the participant and/or participant's spouse. Preparation of any required publication notice or any governmental documentation such as fingerprints and criminal history checks are not part of this service.

Guardianship/Conservatorship

This service covers advice, consultation, preparation and review of documents for the creation of a new guardianship or conservatorship over a person or estate. The named guardian or conservator must be the participant and/or participant's spouse. This service includes obtaining permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, preparing the initial accounting, and representation in guardianship appointment proceedings.

Juvenile Matters

This service covers advice, consultation, preparation and review of documents, and representation of a participant in juvenile matters, unless there is a conflict of interest between the participant and the dependent child. In the event of a conflict, or where the court requires separate counsel for the child, this service provides an attorney for the participant only. Matters in which a juvenile is charged as an adult are not part of this service.

Protection from Domestic Violence

This service covers advice, consultation, preparation and review of documents, and representation of the participant only, when he or she seeks to be protected by a victim protection order.

Incompetency Defense

This service covers advice, consultation, preparation and review of documents and representation when the participant and/or participant's spouse are the subject of a civil competency determination.

Immigration Assistance

This service covers advice, consultation, preparation of affidavits and powers of attorney, review of immigration documents and help to prepare for hearings in immigration related matters.

Prenuptial Agreements

This service covers advice, consultation preparation, negotiation and review of documents when the participant (not a spouse or child) needs a prenuptial agreement. The fiancé/partner must have separate counsel or waive his/her right to representation.

Reproductive Assistance

This service covers advice, consultation, and document review for the participant on reproductive matters, including surrogacy, egg donation, sperm donation, gamete donation, embryo donation and embryo adoption. Representation is available at a 25% discount from provider attorney's standard hourly rate.

Post-Nuptial Agreements/Domestic Partnership Agreements

This service covers, advice, consultation, preparation, negotiation, and review of documents when the participant (not a spouse or child) needs a post-nuptial agreement. The fiancé/partner must have separate counsel or waive his/her right to representation.

Gender Identifier Change

This service covers, advice, consultation, preparation of affidavits and powers of attorney, review of any government forms or documents and assistance/preparation of the participant for court matters or papers.

Elder Law Matters Coverage

This service covers advice, consultation, and review of documents for the participant, participant's spouse and/or the parents of the participant and/or participant's spouse (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 simple Will, Powers of Attorney and Physicians/Medical Directive for the participant, participant's spouse and/or their parents. This service also covers preparation of a deed involving the parent's primary residence when the participants are either the grantor or grantee. In addition, the Provider Law Firm will prepare a promissory note involving the parents when the participants are the payer or payee. This service does not cover trusts, real estate matters, family matters or court representation of the parents of the participant or participant's spouse.

Civil and Social Discrimination

This service covers advice, consultation, and review of documents for the participant when a victim of differential treatment based on civil and/or social characteristics. Discrimination may include but not limited to age, disability, ethnicity, gender, marital status, national origin, race, religion or sexual orientation. Representation is available at a 25% discount from the provider attorney's hourly rate.

Bullying Protection

This service covers advice, consultation, document review and letter preparation on behalf of the participant if a victim of bullying. Bullying is referred to as ongoing aggressive and unwanted behavior for the purpose of this service.

Home Services

Sale or Purchase of Home

This service covers advice, consultation, preparation and review of documents (including the construction documents for a new home, the purchase agreement, mortgage and deed), relating to the purchase or sale of a primary or secondary residence or of vacant property to be used for building a primary or secondary residence by the participant and/or participant's spouse. The service also includes attendance of an attorney at closing, where customary. The service includes review of and advice on an abstract, preliminary title reports or a title opinion, and matters necessary for clearance of title or for the sale or purchase of a primary or secondary home. The cost of title insurance is not included. The service does not include leases with option to buy or services or documents provided by an attorney representing a lending institution or title company.

Mortgage Document Services

This service covers advice, consultation, preparation and review of documents for any residential mortgage documents of the participant and/or participant's spouse for their primary or secondary home. They must be the mortgagor, borrower or buyer. Mortgage Document Services include representation of the participant and/or participant's spouse in connection with a real estate closing, if necessary. The service includes review of and advice on an abstract, preliminary title reports or a title opinion, and matters necessary for clearance of title or for the sale or purchase of a primary or secondary home. The cost of title insurance is not included. The service does not include services provided by an attorney representing a lending institution or title company.

Home Equity Loan Services

This service covers advice, consultation, preparation and review of documents for any home equity loan of the participant and/or participant's spouse for their primary or secondary home. He or she must be the mortgagor, borrower or buyer.

Deeds

This service covers advice, consultation, preparation and review of documents related to real property deeds, when the participant and/or participant's spouse are purchasing or selling a primary or secondary home.

Refinancing of Home

This service covers advice, consultation, preparation and review of documents for any refinance loan of the participant and/or participant's spouse for their primary or secondary home. He or she must be the mortgagor, borrower, or buyer. This service does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose. The service does not include services provided by an attorney representing a lending institution or title company.

Foreclosure

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse in a court proceeding for foreclosure of their primary or secondary home. He or she must be the defendant.

Mineral Rights Assistance

This service covers advice, consultation and review of documents concerning a gas or oil lease for the participant's and/or participant's spouse's primary or secondary residence.

Boundary or Title Disputes

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse as a defendant in a boundary, title dispute, mechanics lien or eminent domain proceeding involving their primary residence. This service is not available when coverage is available under the participants' homeowner or title insurance policies.

Easements

This service covers advice, preparation and review of documents and representation for the participant and/or participant's spouse as a defendant in a dispute related to an easement connected to their primary residence.

Property Tax Assessments

This service covers advice, consultation, preparation and review of documents, representation for the participant and/or participant's spouse in a legal proceeding concerning property tax assessments and property valuations related to the primary residence. This includes filing required paperwork, gathering evidence and negotiating a settlement.

Zoning Applications

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse before a zoning authority for a personal zoning application for a primary residence.

Eviction and Tenant Problems

(Primary Residence - Tenant Only)

This service covers advice, consultation, preparation and review of documents and representation for any participant, 18 years of age or older, arising out of a residential lease. This includes security deposits, leases, disputes with a landlord, and property damage claims. The participant must be the defendant. It does not include representation in disputes with other tenants.

Security Deposit Recovery

(Tenant Only)

This service covers advice, consultation, review and preparation of documents, letters and representation for any participant, 18 years of age or older, to recover a security deposit from a residential landlord for the primary residence. It also covers assistance for the participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the participant for the small claims trial. The service does not include the provider law firm's attendance or representation at a trial, collection activities after a judgment, or any services relating to post-judgment actions or appeals.

Finance

Identity Theft

This service covers advice, consultation and review of documents regarding potential creditor actions against the participant and/or participant's spouse resulting from identity theft. This includes the provider law firm's legal services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft, such as foreclosure, repossession or garnishment, up to and including trial, if necessary. The service also provides the participant and/or participant's spouse information about identity theft and protection.

Repossession

The service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse in a legal proceeding for repossession of their personal property. He or she must be the defendant.

Garnishment

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse for their wage or earnings garnishment. He or she must be the defendant.

Habeas Corpus

This service covers the participant for the preparation of all paperwork needed, and attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a participant who is being unlawfully imprisoned.

Consumer Bankruptcy

This service covers advice, consultation, preparation and filing, review of documents and representation for the participant and/or participant's spouse as a debtor in a consumer bankruptcy. This service is not available if a creditor is affiliated with the sponsor or employer, even if the participant or spouse chooses to reaffirm that specific debt.

Promissory Notes

This service covers advice, consultation, preparation, and review of documents related to a promissory note for a participant.

Collection Letters

This service covers advice, review of documents and preparation of letters on behalf of the participant and/or participant's spouse to collect on amounts payable to them for personal collection matters.

Personal Property Protection

This service covers advice, consultation, and review of documents regarding the participant's and/or participant's spouse's personal property matters such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements.

Consumer Protection

This service covers advice, consultation, preparation and review of documents and representation of the participant and/or participant's spouse as a defendant in court in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. The service provides advice and document review for matters where the participant and/or participant's spouse are the plaintiff. This service does not include representation for real estate matters or if he or she is the plaintiff.

Small Claims Assistance

This service covers advice, preparation and review of documents and representation for the participant and/or participant's spouse, as a defendant, in a court proceeding for matters involving an appearance in small claims court. The service provides advice and document review for matters where he or she is the plaintiff.

Civil Litigation

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse in arbitration proceedings or civil proceedings before a local, municipal, county, state, or a federal trial court of general jurisdiction. He or she must be the defendant. The service provides advice and document review for matters where the participant and/or participant's spouse are the plaintiff.

Administrative Hearing

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse in defense of an adverse governmental action before a local, municipal, county, state, or federal administrative board, agency or commission.

Personal Injury

The provider law firm may handle personal injury matters for any participant on a contingency fee or other agreed upon basis when the he or she is the plaintiff.

Tax Audit and Collection Services

This service covers advice and representation of the participant and/or participant's spouse when notified in writing by any federal, state, or local taxing authority of an audit, investigation, or exam of his or her tax return. These services include a written request to appear at the offices of a federal, state, or local taxing authority about his or her tax return. Garnishments, attachments, appeals, or any other post judgment relief actions are not covered. Trust returns, business or corporate tax returns, payroll and related returns are not covered. Charges of tax fraud or income tax evasion are not covered. This service does not include prosecuting a claim for the return of overpaid taxes or the preparing of any tax returns.

Consumer Credit Services

This service covers advice, consultation, review of your credit report for possible errors, and file credit disputes with the credit bureaus for the participant and/or participant's spouse to help remove derogatory information negatively impacting credit.

Will and Estate Planning Services

Wills and Codicils

This service covers advice, consultation and preparation of a Will or Codicil for any participants who are at least 18 years old. Estate tax planning is not included. These services do not include the distribution of any assets outside of the United States.

Living Will or Physician's Directive

This service covers advice, consultation and preparation of a Directive to Physician or Living Will for participants who are at least 18 years old.

Trusts

This service covers advice, consultation, preparation, and review of documents related to a revocable or irrevocable living trust in which the participant and/or participant's spouse are the settlor. This service does not include tax advice, financial planning, or estate tax planning.

Power of Attorney

This service covers advice, consultation, and preparation of a power of attorney for any participants who are at least 18 years old and who are the principal.

Probate

This service covers advice, consultation and review of documents for the probate of a Will. The participant must be the named executor. Document preparation and court representation is available at a 25% discount.

Motor Vehicle Services

Moving Traffic Violations

This service covers advice, consultation, negotiation, review of documents, and representation of the participant in court for moving traffic violations.

Suspended Driver's License Assistance

When a driver's license has been suspended or revoked by the issuing authority, the provider law firm will advise and represent the participant. In this situation, a right to appeal must be provided by statute. The provider law firm will provide legal assistance to reinstate or maintain a driver's license due to job-related matters or medical reasons.

Motor Vehicle Property Damage

This service covers assistance up to, but not including, the filing of a lawsuit to collect all property damage claims. These services are for property damage incurred due to a vehicle, owned by a participant, being struck by any motor vehicle.

Additional Benefits

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 emergencies, when the participant is: 1) detained by law enforcement; 2) seriously injured in an accident; or 3) served with a search warrant. Call the toll-free emergency number at 1-877-825-3797 to speak with Customer Care, who will connect the participant 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 participant. Any other service is available 8:30 a.m. - 5:00 p.m Monday through Friday, excluding major holidays.

25% Discount

For all personal legal matters that are not fully covered by this plan, the participants may be eligible for Services at a 25% discount off the standard hourly rate. This does not apply to contingency fee matters 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 C of this plan.

Legal Forms

Participants have access to online legal forms that focus on many of today's most common legal concerns.

Mobile

App

The participant can directly call their provider law firm, as well as upload traffic tickets and submit their Will questionnaire directly to the provider law firm through the LegalShield mobile app.

All legal services are provided by the Provider Law Firm and lawyers, not Pre-Paid Legal Services, Inc. dba LegalShield ("LegalShield") nor any of its companies. The following items are not included in the legal services plan: any matter or dispute between any Covered Person and LegalShield, a Provider Law Firm, or the Employer; any matter covered by any insurance policy or other legal service plan; employment, patent, trademark, or copyright matters; any matters related to Native or First American tribes or tribal governments; requested service that lacks merit, is frivolous or would violate any ethical rule or law; services outside the 50 states of the United States; business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense.

EXHIBIT B

IDENTITY THEFT OVERVIEW



IDShield Plan Overview

Accessing Identity Theft Services

To receive identity theft consultation and restoration services, call 888-494-8519. For questions about the plan, contact Member Services at 1-888-807-0407 from 7 a.m. CT — 7 p.m. CT, Monday — Friday. For emergency after-hours support call 1-866-696-0927.

Who is Covered

The IDShield Individual Plan covers the participant (employee).

The IDShield Family Plan covers the participant, their spouse/partner, dependent parents and up to 10 dependent children under the age of 26. Dependent children ages 18-26 and dependent parents of the participant or participant's spouse are eligible for consultation and restoration services only. Monitoring services are not available for dependent parents and dependent children ages 18-26.

What Services Are Covered

The IDShield plan includes the following covered services:

Restoration Services

\$1 Million Identity Fraud Protection Plan

IDShield provides a \$1 million identity fraud protection plan, provided by a leading national carrier. This covers costs incurred as a result of identity theft — such as:

- Lost Wages
- Travel Expenses
- Elder and Child Care
- Initial Legal Consultation
- Certified Public Accountant Costs
- Stolen Funds from Unauthorized Electronic Funds Transfers
- Financial Loss from 401Ks and HSAs

If participant enrolls in the family plan up to \$2 million of aggregate coverage is provided. The participant and participant's spouse will each receive up to \$1 million protection.

Licensed Private Investigators

Participants have access to consultation services provided by our Licensed Private Investigators. If a participant experiences an identity theft event, one of our investigators will walk them through their issues with one-on-one advice tailored to the specific situation. Participants will have access to an assigned and dedicated investigator throughout the restoration process. All Licensed Private Investigators are licensed in the state of Oklahoma.

Our investigators' credentials include:

- Fair Credit Reporting Act (FCRA) Certified
- Certified Identity Theft Risk Management Specialist (CITRMS)
- Certified Credit Scoring Specialist (CCSS)
- Certified Credit Report Reviewer (CCRR)

Full-Service Restoration

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore a participant's identity to its pre-theft status. The investigator will work on a participant's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies. No other company offers this high level of professional service.

With IDShield's family plan the participant's, the participant's spouse's or the participant's domestic partner's dependent children and adult parent dependents are eligible for consultation and restoration services.

Monitoring and Detection Services

Auto-Monitoring

IDShield's auto-monitoring provides participants with monitoring services directly on the effective date of the plan. Using the participant's full or partial Social Security Number (SSN), name, address and date of birth provided at time of enrollment, the participant's identity is automatically monitored. During account activation, participants are encouraged to provide further information to enable the full monitoring services the plan provides. To activate their account, participants will be asked two questions about their credit history to successfully authenticate their account and confirm their identity.

The following services are available for auto-monitoring:

- Credit Monitoring
- Dark Web and Internet Monitoring
- Court Records Monitoring
- Public Records Monitoring
- Address Change Monitoring

Only the named participant is subject to auto monitoring. Spouse and dependent child monitoring will require separate set-up by accessing the participant portal.

Dark Web and Internet Monitoring

Billions of records are for sale on the dark web, so real-time monitoring is vital. IDShield's dark web and internet monitoring provides extensive scans of online sources for identity data and sends participants real-time alerts if their PII is found. IDShield reviews thousands of websites and data points across the dark web to see if participant information has been exposed.

We monitor the following:

- Full Name
- Date of Birth
- Social Security Number
- Driver's License Number
- Passport Number
- Mailing Address
- Phone Numbers (up to 10)
- Bank Account Numbers (up to 10)
- Credit/Debit/Retail Card Numbers (up to 10 each)
- Medical ID Numbers (up to 10)
- Investment Account Numbers (up to 10)
- Username and Password Combinations (up to 10)
- Mother's Maiden Name
- National Provider Identifier Number
- Telecom Account Applications
- Rent-to-Own Applications
- Buy Here/Pay Here Auto Loans
- Auto Pawns/Title Pawns
- Enhanced Sub-Prime Loans
- Gamer Tags (up to 10)

Username/Password (Credentials) Monitoring

IDShield monitors the internet for instances where a participant's username and password credentials have been exposed. When these are found together online, it presents a strong indication that their online accounts have been compromised. The service continuously scans for a participant's username/password combinations and will alert the participant with details so they can follow up and change their login information on any accounts that use the exposed credentials.

Identity Threat Alerts

Participants receive an alert via email or push notification on the IDShield mobile app if their information is found online. Alerts contain details on the threat, including links to where the exposure occurred – giving participants the opportunity to look over the information to either dismiss the notification or escalate the issue with our Licensed Private Investigators.

Credit Threat Alerts

IDShield monitors for changes or updates found on the participant's credit report(s) in real time. We pull data from over 200 million files that represent nearly every credit active consumer in the United States.

Application Alerts

For certain types of account applications, third parties will take participants' information, compare it to public records and return a fraud score. IDShield scans a national ID verification database to determine if a new account application has been submitted with participants' information. We continuously monitor to see if any new accounts or transactions appear.

Instant Hard Credit Inquiry Alerts

Credit report inquiries are created when a participant's PII is used to apply for bank/credit cards, utility or rental query or many types of loans – including home, auto, business, mortgage, home equity or student loans. IDShield notifies participants when their information appears on these reports, empowering them to take action if their data has been exposed by reviewing the alert with an investigator.

Continuous Credit Monitoring

Participants have access to continuous 3B credit monitoring under this plan. Lenders, creditors and many businesses check and submit data to go on credit reports. If changes or inquiries are made, participants will receive an instant alert.

IDShield continuously monitors the participant's credit bureau report(s) for the following:

- Delinquent Account
- New Address
- New Tradeline
- Settlement
- Card Over Limit
- Lost or Stolen Card
- Participant Noted as Deceased
- Fraud or Victim Statement
- Bankruptcy
- Liens and Judgements
- New Employment
- New Collection

Monthly Credit Score Tracker

The credit score tracker gives participants the ability to watch their TransUnion credit score on a monthly basis with a map that shows a 12-month historic view of their credit trends from the past year – beginning when the service was first activated.

Financial Account Monitoring and Alerts

IDShield monitors participants' financial accounts including credit cards, checking, savings, 401k accounts, loans and more for any discrepancies. Participants will receive alerts notifying them of financial withdrawals, balance transfers and large purchases on financial accounts, if a transaction is made outside of a set monetary amount.

High Risk Application and Transaction Monitoring

Financial institutions use specific technology to verify the identity of new account holders before processing high-risk transactions. IDShield monitors these processes to determine if details for a new bank account or large money transfer are associated with a participant's personal data. Our application and transaction monitoring can potentially catch identity theft 90 days faster than traditional credit monitoring alone. Furthermore, IDShield can better secure a participant's online financial records by monitoring unauthorized use of username and password combinations used for online banking or insurance accounts. This service monitors processes related to:

- Instant Credit Applications
- Financial Account Updates
- Credit Line Increases
- Money Transfers
- Activity on New Accounts
- Customer Payment Activity
- Online W-2 Access
- Online Prescription Management
- Fund Transfers

Public Records Monitoring

IDShield monitors over 78 billion public record reports from more than 10,000 diverse sources to screen for 34 different pieces of PII – including name, address, phone number, email, SSN and more. The records contain the public, private and regulated data of over 283 million U.S. consumers which are checked for matches of participant information. These reports include details on:

- Bankruptcy
- Motor Vehicle Records
- Driver's License Records
- Criminal Records
- Business Licenses
- Tax Assessor Records
- Residencies
- Lease History
- Registrations
- Deeds

Court Records Monitoring

IDShield can determine if a participant's identity is associated with a criminal act by monitoring court records connected to their name, SSN and date of birth. Criminals can fraudulently use stolen identities, causing the victim's information to falsely appear on citations, arrest records, felonies, traffic offenses and convictions. IDShield monitors millions of dockets from the Administration of the Courts, the Department of Corrections, county courts and other legal agencies in search of participant data. If a match is found, the participant will receive an alert with the details.

Payday Loan Monitoring

IDShield provides non-credit loan monitoring for short-term payday or similar cash advance loans. We screen online, rent-to-own and payday lender storefronts for unauthorized activity.

Telecom Monitoring

IDShield monitors phone number history associated with an individual, as well as any phone number changes with a database of more than 1.2 billion landlines and mobile phones to assure participants that their phone number is not being redirected.

Address Change Monitoring

IDShield monitors participants' address history in the United States Postal Service through the National Change of Address database, providing an 18-month snapshot of the nearly 40 million Americans who move each year. This service scans for change of address requests and sends a notification if participant information appears in the database.

Child Monitoring

With the IDShield Family Plan, we'll monitor up to 10 dependent children under the age of 18. Participants receive an alert if their child's SSN is used to create any new accounts or included in credit applications, loans, court documents, etc.

Sub-Prime Monitoring

Sub-prime monitoring searches transaction data for rent-to-own, buy-here pay-here auto dealers, title pawn and sub-prime loan applications. Participants will be notified when new transactions are discovered.

Death-Index Monitoring

IDShield searches the National SSN Death Index and will send an alert if the participant's information is found in the database.

Sex Offender Monitoring and Alerts

Participants can learn if a registered sex offender lives near them. They'll also receive alerts when a new offender moves into their neighborhood, out of their neighborhood or if someone in their neighborhood becomes registered. Participants can search within a five-mile radius of their home address.

With sex offender search participants can:

- View sex offender details.
- Search using an adjustable radius of their home address.
- Receive alerts when a sex offender moves nearby.

Online Privacy and Reputation Management

Reputation Management

IDShield's reputation management service allows the participant to scan their social media accounts including Facebook and Instagram for existing content that could be damaging to their online reputation. Participants 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 for their personal accounts. IDShield's family plan provides this service to both the participant and the participant's spouse.

Reputation Score

A reputation score is provided based on content and photos found on scanned social media accounts. Tips to improve the participant's score are provided along with social posts and photos that were flagged as part of the scan. Participants will have the option to review flagged content and remove content from their personal accounts to improve their score.

VPN Proxy One

IDShield's Virtual Private Network (VPN) Proxy One from Trend Micro, utilizes bank-grade data encryption to prevent a participant's incoming and outgoing internet traffic from being tracked, hacked or censored. It turns a public hotspot into a secure Wi-Fi. The IDShield individual plan provides protection for up to three devices and the family plan provides protection for up to 15 devices.

System Requirements: Windows Operating System: Microsoft® 10 RS3 and above, Mac Operating Systems: Apple® macOS 10.12 and above, Android Operating Systems: Android 5.X and above, iOS Operating Systems: iOS 9.X and above.

Anti-Malware Protection

IDShield's maximum security protection from Trend Micro, uses cloud-based AI technology to deliver highly effective and proactive protection against ever-evolving malware infections.

System Requirements: Windows Operating Systems: Microsoft® Windows® 7 (all versions) with Service Pack 1 (SP 1) or later, Microsoft® Windows® 8.1 (all versions), Microsoft® Windows® 10 (Windows IOS and ARM processors only supported by IDShield Endpoint Anti-Malware on Microsoft® Store). Mac Operating Systems: Apple® macOS 10.14 to 10.15 and macOS 11 Big Sur, Chrome OS Operating System: Chrome OS 79 or higher (Chromebooks only supported by IDShield Endpoint Anti-Malware on Chrome Web Store), Android Operating Systems: Android 4.1 or later. iOS Operating Systems: iOS 9 or later. 64-bit device required for latest version.

Password Manager

IDShield's password manager from Trend Micro, allows participants to create strong and unique passwords and safely secure them. The password manager can identify weak passwords and change them with unique, tough to hack passwords.

System Requirements: Windows Operating Systems: Microsoft® Windows® 7 (all versions) with Service Pack 1 (SP 1) or later, Microsoft® Windows® 8.1 (all versions), Microsoft® Windows® 10 (all versions). Edge browser not supported. Mac Operating Systems: Apple® macOS 10.12 to 10.14, Android Operating Systems: Android 5.1 or later. iOS: iOS 11.0 or later. 64-bit device required for latest version.

Mobile Security

IDShield's mobile security from Trend Micro, provides protection from ransomware, potentially dangerous and harmful websites, unsafe Wi-Fi networks, and more.

System Requirements: Android Operating Systems: Android 4.1 or later. iOS Operating Systems: iOS 11 or later. iPadOS 13.0 or later. 64-bit device required for latest version.

Online Parental Controls

IDShield's maximum security protection from Trend Micro allows participants to set parental controls, content filters to monitor and block what web pages can be viewed, and schedule specific timeframes for when their children can browse the web.

System Requirements: Windows Operating Systems: Microsoft® Windows® 7 (all versions) with Service Pack 1 (SP 1) or later, Microsoft® Windows® 8.1 (all versions), Microsoft® Windows® 10 (Windows IOS and ARM processors only supported by IDShield Endpoint Anti-Malware on Microsoft® Store). Mac Operating Systems: Apple® macOS 10.14 to 10.15 and macOS 11 Big Sur, Chrome OS Operating System: Chrome OS 79 or higher (Chromebooks only supported by IDShield Endpoint Anti-Malware on Chrome Web Store), Android Operating Systems: Android 4.1 or later. iOS Operating Systems: iOS 9 or later. 64-bit device required for latest version.

Data Broker Site Management

IDShield's password manager allows participants to create strong and unique passwords and safely secure them. The password manager securely communicates with browsers to enter passwords from saved accounts. Before any data is sent, we confirm that the browser has been signed with a code signing certificate from the manufacturer. If a phishing link takes the participant to a site that looks similar to one of their saved accounts, the password manager will not enter in their passwords, helping the participant to avoid phishing schemes. To access this password manager participants will be asked to create a Master Password and they also will have the ability to use 2-factor authentication as well as biometric to log-in.

Online Privacy Setting Management

Our reputation service allows participants to control their privacy settings across platforms such as Snapchat, TikTok, Venmo, Instagram, among others.

Social Media Monitoring

IDShield monitors participant's Facebook, Twitter, YouTube, LinkedIn and Instagram accounts to see if personal information has been exposed through image captions, posts and comments. Participants will be notified if their social content presents reputational risks such as foul language, drug references or discriminatory terms. Participants can control the sensitivity level of their alerts based on options chosen in their account settings - including categories for profanity, violence and more.

IDShield's family plan allows both the participant and the participant's spouse as well as their dependent children under the age of 18 to also monitor their social media accounts.

Cyberbullying Protection

If any covered participant is being bullied, online or face-to-face, we will connect them to local agencies/authorities, school administrators and counselors and provide guidance on how to navigate the situation and reduce the impact of bullying on the victim.

Online Privacy Management

IDShield provides consultation and guidance on ways participants can protect their privacy and personally identifiable information across the internet and on their smart devices. Our certified and licensed private investigators provide unlimited consultation on how to switch to easy-to-use and privacy-conscious alternatives to well-known software such as Google search, Gmail, Facebook, and Amazon. We will provide step-by-step advice and consultation to participants on how to take control of their online privacy by showing them how to:

- Delete unused online accounts
- Delete unused apps from their mobile phone
- Audit third-party app access to personal information
- Ensure their browser isn't tracking them
- Delete unused software on their computer
- Remove data from public records sites (Intelius, MyLife, BeenVerified, etc.)
- Reset and recycle (or donate) unused devices (mobile, PC)

IDShield's identity theft specialists also provide anti/cyberbullying, password, and privacy management consultation for:

- Data broker sites (Spokeo, MyLife, etc.)
- Social media platforms (Facebook, LinkedIn, Twitter, Instagram and YouTube)
- Voice assistance devices (Alexa, Google, etc.)
- Online browsers (Brave, Ghost, etc.)
- Smart TVs
- Password management services

Consultation Services and Support Tools

Credit Freeze and Fraud Alert Assistance

IDShield's investigators will provide the participant assistance with placing a credit freeze and/or fraud alert on their credit reports in the event of a breach or other identity theft incident. If their identity is stolen, the LPI will issue fraud alerts to all three credit bureaus and with reporting agencies and creditors as needed.

24/7 Emergency Assistance

In the event of an identity theft emergency, IDShield provides emergency access to live support 24/7, ensuring participants can get help right away.

Medical Data Report

Our site provides a link to sources of medical data reports. Participants can retrieve and review these reports for inaccurate or fraudulent information.

Credit Counseling and Education

IDShield's identity theft specialists can provide one-on-one education to help participants understand their valuable credit rating and actions that are likely to have an impact on their credit score. They can also provide counseling on debt management, financial budgeting, credit score health and more.

Solicitation Reduction

Reducing mail and phone solicitation helps lower the risk of thieves finding personal information to exploit. Our identity theft specialists are available to provide advice and assistance to reduce the number of unsolicited offers for credit cards and insurance participants receive.

Lost/Stolen Wallet Support

Losing a wallet can be stressful, but our investigators are there to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.

Language Support

IDShield's investigators can provide language support in English, Spanish and French.

Live Member Support

IDShield's Licensed Private Investigators and Member Services' team is available from 7 a.m.-7 p.m. CT Monday-Friday. Identity theft specialists are also available 24/7 for an identity theft emergency.

IDShield Mobile App

The IDShield mobile app makes it easy for participants to access their benefits. Participants can view their alerts and add/edit their monitored information directly via the app.

Features include:

- Push notification for identity and credit threat alerts
- Monthly credit score tracker
- Direct access to identity theft specialists
- 24/7 emergency assistance

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. A family plan provides monitoring services for up to ten (10) eligible dependent children under the age of 18 of the Named member or Named Member's spouse or domestic partner. Consultation and Restoration Services for eligible dependent children under the age of 26 and eligible dependent adult parents. 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. For a summary description of benefits for the Plan coverage see <https://idshield.cloud/summary-of-benefits>.

The following items are not covered with the IDShield service:

Legal Remedy - Any Stolen Identity Event where the Member is unwilling or unable to prosecute or otherwise bring a civil or criminal claim against any person culpable or reasonably believed to be culpable for the fraud or its consequences.

Dishonest Acts - Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts.

Financial Loss - Any direct or indirect financial losses attributable to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or directly.

Business - The theft or unauthorized or illegal use of any business name, DBA or any other method of identifying business (as distinguished from personal) activity.

Third Parties not Subject to U.S. or Canadian Law - Restoration services do not remediate issues with third parties not subject to United States or Canadian law that have been impacted by an individual's Stolen Identity Event, such as financial institutions, government agencies, and other entities.

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