



LegalShield®

EMPLOYER AGREEMENT

1. Employer. Weber County Corporation, a Utah corporation ("**Employer**") enters this agreement ("**Agreement**") with Pre-Paid Legal Services, Inc. d/b/a LegalShield, an Oklahoma corporation ("**LegalShield**") (each, a "**Party**" or collectively, "**Parties**"), for legal and identity theft services to be offered to Employer's employees as an employee benefit within the United States.
2. Term of Agreement. This Agreement is effective on 1/1/2026 and is for 5 year(s). After the initial term, this Agreement will automatically renew for additional one-year terms. Either Party may terminate this Agreement without cause and at any time upon giving 90 days' prior written notice to the other Party. Except as provided in Section 14 of this Agreement, no Services will be provided to enrolled employees ("**Members**") subsequent to the termination date. It will be Employer's responsibility to notify each Member of the termination of this Agreement for any reason.
3. Eligibility and Enrollment. All employees of Employer working a minimum of 20 or more hours a week are eligible to enroll. Employees may enroll or disenroll in the Service Plans (as defined in Section 8 below) annually during the Employer's open enrollment. The Member must enroll for a period of one year. If a newly hired Employee enrolls midyear, they must enroll for the remainder of the plan year. If a qualifying life event occurs, as defined by Employer, a Member may choose to modify their participation or disenroll. Any change will take effect at the beginning of the next month.
4. Payment. The monthly rates (the "**Fee**") for the Service Plans are as follows:

Name of Plan	Fee for Individual Plan	Fee for Family Plan
LegalShield Plan	N/A	\$ 22.95
IDShield Plan	\$ 9.95	\$ 18.95
Bundled Legal/ID Plans	\$ 32.90	\$ 38.90

Each month, Employer will provide LegalShield with a list of current participating Members and payment for each participating Member.

5. Data Protection. LegalShield will comply with applicable laws, regulations, and government orders relating to personally identifiable information (“**PII**”) and data privacy with respect to any such data that LegalShield receives or has access to under this Agreement. LegalShield will maintain physical, electronic and procedural safeguards to protect PII in accordance with accepted industry standards. LegalShield will not use or disclose any data made available or accessible under this Agreement for any purpose other than a business purpose as outlined in LegalShield’s Privacy Policy available at <https://www.pplsi.com/privacy-policy/>.
6. Indemnification. Each Party (the “**Indemnifying Party**”) agrees to defend indemnify and hold harmless the other Party, its directors, officers, employees, and agents (the “**Indemnified Party**”) and hold them harmless from and against all third-party claims, liability, fees, penalty, losses, direct costs and expenses, obligations (including reasonable attorney’s fees and disbursements) judgment or damage (“**Damages**”) directly resulting from the Indemnifying Party’s breach of this Agreement or acts or omissions of the Indemnifying Party in the performance of its duties hereunder, except to the extent such Damage arises from an action or omission which constitutes gross negligence, recklessness or misconduct on the part of the Indemnified Party. The Indemnifying Party will pay any Damages finally awarded against Indemnified Party for such action, provided that: (1) the Indemnified Party gives the Indemnifying Party prompt written notice of the action; (2) Indemnifying Party has sole control of the defense, settlement, or compromise of the action; and (3) Indemnified Party provides the Indemnifying Party with reasonable cooperation, information, and other assistance requested by the Indemnifying Party in connection with the defense, settlement, or compromise of the action. The Indemnified Party may elect to participate in the action with an attorney of its own choice at its own expense. Each Party has a duty to mitigate damages that would otherwise be recoverable hereunder by taking appropriate and reasonable actions to reduce or limit the amount of such Damages.
7. Limitation of Liability. NOTHING IN THE AGREEMENT SHALL LIMIT A PARTY’S (a) LIABILITY HEREUNDER WITH RESPECT TO CLAIMS OF (i) BODILY INJURY AND DEATH, OR (ii) GROSS NEGLIGENCE OR WILLFUL MISCONDUCT; AND (b) INDEMNITY OBLIGATIONS AS PROVIDED IN SECTION 6, OR CONFIDENTIALITY OBLIGATIONS AS PROVIDED IN SECTION 12. IN NO OTHER EVENT SHALL THE AGGREGATE LIABILITY OF EITHER PARTY EXCEED THE AMOUNT OF THE AGGREGATE MEMBERSHIP FEES PAYABLE TO LEGALSHIELD IN THE TWELVE MONTHS PRIOR TO THE EVENT GIVING RISE TO THE CLAIM.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL LEGALSHIELD OR ITS AFFILIATES, SUBSIDIARIES, OR AGENTS BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT, EXEMPLARY OR CONSEQUENTIAL DAMAGES WHATSOEVER (INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF BUSINESS PROFITS, BUSINESS INTERRUPTION, LOSS OF BUSINESS INFORMATION, OR ANY OTHER PECUNIARY LOSS OR DAMAGE) WHETHER ARISING IN TORT (INCLUDING NEGLIGENCE) CONTRACT OR ANY OTHER LEGAL THEORY, EVEN IF LEGALSHIELD, ITS AFFILIATES, SUBSIDIARIES, OR AGENTS HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

8. Service Plans and Service Plan Overviews. LegalShield will provide the services described in the LegalShield Plan ("**LegalShield Plan**"), an overview of which and link to the full plan is attached as Exhibit A, and the IDShield Plan ("**IDShield Plan**") attached as Exhibit B to this Agreement, both incorporated into this Agreement (the plans collectively referred to as the "**Service Plans**" and the services to be provided thereunder collectively referred to as the "**Services**") to Members in return for payment of the Fee.
9. Change to Service Plan. No change can be made to this Agreement or the Service Plans or waiver of any of its provisions without the express approval of an officer of LegalShield. Any changes to the Agreement shall be in writing, signed by authorized representatives of both Parties.
10. Confidential Information. Each Party agrees that during the term of this Agreement, it may disclose Confidential Information ("**Disclosing Party**") to the other Party ("**Receiving Party**") and that the Receiving Party will take all reasonable measures to protect the Confidential Information of the Disclosing Party, including, but not limited to, the same degree of care that Receiving Party uses to protect its own confidential information of a like kind and not disclose it except as may be set forth herein. Confidential Information may only be used by the Receiving Party for the purposes contemplated under this Agreement. Confidential Information shall not include information that the Receiving Party can demonstrate: (i) is, as of the time of its disclosure, or thereafter becomes part of the public domain through a source other than the Receiving Party without an obligation of confidentiality, (ii) was known to the Receiving Party prior to the time of its disclosure without an obligation of confidentiality, (iii) is independently developed by the Receiving Party without use of, or reference to, the Disclosing Party's Confidential Information, or (iv) is subsequently learned from a third party not under a confidentiality obligation to the Disclosing Party. If a Receiving Party is required by applicable law, regulation, court order or legal process to disclose any Confidential Information, the Receiving Party will provide the Disclosing Party with prompt notice of such request or requirement, and the Receiving Party will use reasonable efforts to ensure that all Confidential Information so disclosed is treated confidentially. Such disclosure of Confidential Information in accordance with the foregoing sentence will not violate the terms of this Section 10.
11. Settlement of Disputes. All disputes or claims relating to LegalShield, the Service Plans, any LegalShield products, any claims or causes of action between any Member, Employer, and LegalShield whether in tort or contract, shall be settled totally and finally by arbitration in Weber County, UT in accordance with the Commercial Arbitration Rules of the American Arbitration Association, including the optional rules for emergency measures of protection. Each Party will be responsible for consent to the personal jurisdiction and venue of such courts. This Agreement will be governed by and interpreted in accordance with the laws of the State of Utah without regard to its conflict of laws principles. The courts of the State of Utah shall have jurisdiction to resolve any disputes that arise under the Agreement, and each Party consents to jurisdiction, and to venue in such courts.

12. 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 ; (b) sent by email , provided that there is either acknowledgement of receipt or 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 notice will be sent to the appropriate addresses set forth below:

If to LegalShield: Pre-Paid Legal Services, Inc.

One Pre-Paid Way
Ada, Oklahoma 74820
Attn: General Counsel
generalcounsel@pplsi.com (email)

If to Employer: Weber County Corporation
2380 Washington Blvd.
Suite 340
Ogden, UT
Attn:
With a copy to:

13. Portability Procedure. If a Member is no longer employed by Employer, the Member may elect to continue their Service Plans directly with LegalShield by notifying LegalShield within 45 calendar days and providing a payment method. LegalShield, at its option, may continue the Service Plans with the Member in an individual capacity upon payment by the Member of the then current membership fee. The Effective Date of the conversion shall be the date the change is accepted and processed by LegalShield. Services are not available for any act or occurrence during the period the Service Plans are not in force.
14. Change of Fees. After the initial Term, LegalShield has the right to change the membership fee for the Service Plans with the new membership fee to become effective upon the anniversary of this Agreement. Should the fee be changed, LegalShield will notify Employer 90 days in advance of the change going into effect. LegalShield will send the Member a 30-day written notice.
15. 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.
16. Entire Agreement. The terms and conditions of this Agreement constitute the entire Agreement between the Parties and supersede all previous agreements, whether oral or

written, between the Parties with respect to the subject matter hereof.

EMPLOYER

By: _____

Print Name: _____

Title: _____

Date: _____

PRE-PAID LEGAL SERVICES, INC. d/b/a LEGALSHIELD

By: _____

Print Name: _____

Title: _____

Date: _____

EXHIBIT A

LEGAL SERVICES OVERVIEW



LegalShield®

SELECT PLUS LEGAL PLAN

Dear Member:

The Member and all Covered Persons will receive the Services as outlined in this LegalShield plan offered by the Member's employer ("Plan") in return for payment of the membership fee ("Fee" or "Fees," plus applicable taxes) and compliance with the terms and conditions of 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 that jurisdiction.

SECTION I – DEFINITIONS

- A. **Commercial Motor Vehicle:** A motor vehicle being driven by a Covered Person for commercial or income-producing purposes.
- B. **Company:** Pre-Paid Legal Services, Inc.
- C. **Contested:** Issues cannot be agreed upon by all parties and the Member or the Member's Spouse are represented by legal counsel in a judicial proceeding to challenge or defend against an adverse position.
- D. **Covered Person:** Shall include:
 - 1. The Employee ("Member" or "Participant"). If the Member chooses family coverage, the following are also entitled to the Services, unless provided otherwise in the Plan:
 - 2. The Member's Spouse (referred to as "Spouse" throughout the Plan).
 - 3. Any Dependent of the Member or Spouse, under 26 years of age.
 - 4. Any Dependent, regardless of age, who is physically disabled or mentally incapacitated resulting in an inability to make legally binding decisions.The Company or the Provider Law Firm may require proof of Dependent eligibility before legal services may be rendered.
- E. **Dependent:** The natural or adopted child of the Member or Spouse, unless otherwise stated in this Plan.
- F. **Detained:** Being restrained, searched, or deprived of instant freedom by a Law Enforcement Officer.
- G. **Effective Date:** The date the Plan becomes active.
- H. **Eligibility Period:** The period that a Covered Person is eligible for Services. It starts on the Effective Date and ends on the date the Member no longer elects to participate in the Plan, or the Plan is terminated, cancelled, nonrenewed, or expires.

- I. **Law Enforcement Officer:** Any agent of any federal, state, or local law enforcement agency acting in the course of that person's employment. This includes any private security personnel acting in the course of his or her employment.
- J. **Licensed Motor Vehicle:** A vehicle that is properly licensed, insured, registered, inspected, and being driven for non-income producing purposes. The equipment of the vehicle must work properly.
- K. **Member:** The employee enrolled in the Plan, who shall be a natural person. The Member must be a citizen or legal resident of the country in which this Plan is issued.
- L. **Member's Spouse or Spouse:** The legal spouse or the domestic partner of the Member. A domestic partner is a person who is in an intimate relationship with and cohabitates with the Member but is not married. If the employer's definition of Spouse is different, that definition will be applied to this Plan.
- M. **Membership Year:** The period starting on the Effective Date and ending one (1) year after.
- N. **Pre-Trial Time:** Provider Law Firm time rendered prior to the date of jury selection, or opening statements if a non-jury trial.
- O. **Provider Law Firm:** A lawyer or law firm who has contracted with the Company to provide the Services in this Plan in the Member's state of residence. The Provider Law Firm or the Company, under certain circumstances, may refer matters to a referral lawyer. A referral lawyer and the Provider Law Firm may be collectively referred to in this Plan as the Provider Law Firm.
- P. **Services:** The legal services in **Section II – Schedule of Services**.
- Q. **Standard Hourly Rate:** The hourly rate charged by the Provider Law Firm to non-Covered Persons for a certain legal service.
- R. **Trial Time:** Provider Law Firm time rendered starting with the date of jury selection, or the date of opening statements if a non-jury trial, and ending on the date of the verdict, bench decision, or other conclusion. Trial Time may include Provider Law Firm time both in and out of the courtroom.
- S. **Uncontested Adoption:** An adoption of a minor child where all parties have agreed in writing to the adoption. All consents must be obtained before filing. The adoption must be unchallenged.
- T. **Uncontested Divorce:** A divorce where legal counsel does not represent the Member or Spouse. Both parties must agree on all terms in writing without assistance from the Provider Law Firm. The net marital assets must be less than \$500,000.
- U. **Uncontested Legal Separation or Uncontested Civil Annulment:** A separation or annulment where legal counsel does not represent the Member or the Spouse. Both parties must agree on all issues in writing without assistance from the Provider Law Firm.
- V. **Uncontested Name Change:** All consents must be obtained before filing a name change. The name change must be uncontested.

SECTION II – SCHEDULE OF SERVICES

These Services will be provided by the Provider Law Firm.

CONSULTATION SERVICES

- A. Phone Consultation. A Covered Person may receive toll-free phone consultation for an unlimited number of personal legal matters. Consultations are available to the extent the Provider Law Firm deems it necessary to adequately advise the Covered Person on the personal legal matter.

- B. Legal Research. The Provider Law Firm may provide up to one (1) hour of legal research concerning the matter.
- C. Letter or Phone Call. If the Provider Law Firm determines from the phone consultation with the Covered Person that either a phone call or a letter would be of aid to the Covered Person, then the initial and one (1) follow-up letter or phone call will be written or made on behalf of the Covered Person for each non-related personal legal matter.

DOCUMENT REVIEW SERVICES

- A. Document Review. After consultation, the Covered Person may send for review any personal legal document of 50 pages or less. The Covered Person must be a contracting party. The Covered Person must send only a copy of the document to be reviewed and should keep all originals. The Provider Law Firm will review the copy and advise the Covered Person by phone consultation. Advice is provided for any areas of concern, the legal implications, and compliance with state and federal law.

Document Review Services Exclusions:

1. Documents in ongoing court proceedings or lawsuits are not covered. Documents to be filed with a governmental entity are not covered. Examples of documents that are not covered include, but are not limited to, petitions, complaints, and requests or motions for court determination.
2. Revisions or amendments to, or negotiations of, the documents reviewed by the Provider Law Firm are not covered.
3. Any matter for which Services are provided under other provisions of this Plan are not covered.

ESTATE PLANNING SERVICES

- A. Last Will & Testament ("Will"). A Covered Person can (i) have a Will prepared or (ii) have an existing Will reviewed and amended. The Covered Person must provide all requested information to complete the Will. The Will may include a codicil or amendment and may include the creation of a testamentary children's trust.
- B. Durable Power of Attorney. A Covered Person can (i) have a durable power of attorney prepared or (ii) have an existing durable power of attorney reviewed and amended.
- C. Physician's Directive/Living Will. A Covered Person can (i) have a physician's directive/living will prepared or (ii) have an existing Physician's Directive/Living Will reviewed and amended.
- D. Revocable Living Trust. The Member and Spouse can have a basic revocable living trust prepared. There is a \$250 fee per person. The Member and Spouse can also have a revocable living trust reviewed and updated annually for \$250 each.

The Covered Person can use each of these Services once per Membership Year. Execution and storage of the Will, durable power of attorney, physician's directive/living will, and revocable living trust shall be the responsibility of the Covered Person.

Estate Planning Services Exclusions:

1. Provisions in the Will regarding planning for estate taxes, distribution of any assets outside of the United States and trusts (except as provided in Sections A. and D.) are not covered.
2. Provisions in the revocable living trust regarding planning for estate taxes, persons with disabilities, asset protection, medical assistance or other government benefit planning, specific bequests, pet trusts, complex estate distributions, planning for retirement accounts, and distribution of any assets outside of the United States are not covered.
3. The Services for a revocable living trust do not include preparation of documents or services associated with funding a revocable living trust after it is created, including but not limited to, application of tax identification numbers, deeds, beneficiary forms, and asset retitling.

RESIDENTIAL LOAN DOCUMENT SERVICES

- A. Residential Loan Document Services. The Provider Law Firm will review all residential loan documents required by law, or by the lender, for a Member or Spouse for the purchase of their primary residence once per Membership Year. All information needed for the review of the loan documents must be received by the Provider Law Firm at least five (5) business days prior to the closing date.
- B. Tenant Lease Assistance. This Service covers advice, review of documents, and negotiation of the residential lease with a landlord for any Covered Person, 18 years of age or older. This Service is for those matters arising out of a residential lease listing the Covered Person as a tenant for a location that is their primary residence.

Residential Loan Document Services Exclusions:

- 1. This Service does not include a review of the abstract, the preparation of a title opinion, or the Provider Law Firm's attendance at closing.

FAMILY & DOMESTIC RELATED SERVICES

- A. Elder Care Issues. This Service covers advice and review of documents for the Member and the Spouse with respect to their liability for their parent's elder care issues (including but not limited to 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 involving the parent's primary residence when the Member or the Spouse is either the grantor or grantee. The Provider Law Firm will prepare a promissory note involving the parents when the Member or Spouse is the payor or payee. This Service does not cover trusts, family matters, or court representation of the parents of the Member or Spouse. The parents of the Member or the Spouse are not covered.

- B. Uncontested Adoption. The Member or Spouse can obtain an Uncontested Adoption of a minor child.

- C. Uncontested Divorce. The Member can obtain an Uncontested Divorce in their state of residence. If a court or third-party changes or denies any terms already agreed to by the Member and the Spouse, the divorce is deemed contested, unless both parties agree to the changes. The net marital assets must be less than \$500,000.

If an Uncontested Divorce becomes contested, then the Member can use the Contested Divorce Services.

- D. Contested Divorce. This Service covers advice, preparation, document review, and five (5) hours of Pre-Trial Time and five (5) hours of Trial Time for court representation for a Contested Divorce in the Member's state of residence. This Service is only for the Member. An Attorney-Client Contract and retainer is required before this Service will be provided.

- E. Uncontested Legal Separation or Uncontested Civil Annulment. The Member can obtain an Uncontested Legal Separation or Uncontested Civil Annulment in their state of residence.

- F. Child Custody (Contested or Uncontested). This Service covers advice, preparation, document review, and five (5) hours of Pre-Trial Time and five (5) hours of Trial Time for court representation in the Member's state of residence, on matters related to child custody, including establishment, for when the Member is the plaintiff or defendant. This Service is only for the Member. An Attorney-Client Contract and retainer is required before any hours in this Service will be provided. The hours provided in section F., are not to be combined with section G., of this Plan.

- G. Support Order (Contested or Uncontested). This Service covers advice, preparation and review of documents, and attendance at hearings for the enforcement or modification of a support order, including child support and support alimony, even if the matter is contested. This Service also includes the establishment of a child support order. In addition, the Service includes enforcement, modification, and establishment of parental visitation with a minor child. It may only be used if available in the Member's state of residence. The Member will receive up to five (5) hours of Pre-Trial Time and five (5) hours of Trial Time for these matters. This Service is only for the Member. The hours provided in section G., are not to be combined with section F., of this Plan.

- H. Uncontested Name Change. A Covered Person can obtain an Uncontested Name Change. This includes preparation and attendance at the initial hearing to obtain the change in name.
- I. Pre-Nuptial Agreement. The Member can obtain a Pre-Nuptial Agreement. This includes advice, preparation, and review of documents.
- J. Post-Nuptial Agreement. The Member can obtain a Post-Nuptial Agreement. This includes advice, preparation, and review of documents.

Family and Domestic Related Services Exclusions:

1. Division of retirement benefits calculations or determination of a Qualified Domestic Relations Order are not covered.
2. Preparation and filing of documents affecting property ownership or encumbrances on property are not covered.

MOTOR VEHICLE RELATED SERVICES

- A. Traffic Assistance. If issued a moving traffic violation while driving any Licensed Motor Vehicle with the express consent and permission of the owner, a Covered Person can receive a defense. Each Covered Person will receive a defense of three (3) moving traffic violations per Membership Year. The Covered Person shall pay a \$79 fee each time the Provider Law Firm is required to make a court appearance. Traffic tickets must be sent to the Provider Law Firm at least five (5) working days prior to the appearance date to receive Services. To receive Services, the Covered Person must attend the hearing if requested by the Provider Law Firm. Up to two (2) unused moving traffic violations may roll over to the following year with a maximum of five (5) covered moving traffic violations per Covered Person per Membership Year.
- B. Reinstatement. A Covered Person can receive legal assistance with any appeal available pursuant to applicable law when denied a driver's license or their driver's license has been cancelled, suspended, or revoked. Services are limited to five (5) hours per occurrence.
- C. Maintenance. A Covered Person can receive legal assistance with maintaining their driver's license. Services are limited to five (5) hours per occurrence.
- D. Property Damage Claim. A Covered Person can receive legal assistance to collect for property damage that is incurred when struck by a motor vehicle. The Provider Law Firm will provide a Covered Person with 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 five (5) hours per property claim.

Motor Vehicle Related Services Exclusions:

1. Matters in which it is alleged that the Covered Person is under the influence of or impaired by the use of alcohol, intoxicants, controlled substances, chemicals, or medicines, whether prescribed or not, are not covered.
2. Matters where, in the Professional Judgment of the Provider Law Firm, a claim, defense, or legal position cannot prevail in court are not covered. This includes matters that are considered frivolous, groundless, or without merit.
3. Matters involving a Commercial Motor Vehicle are not covered.
4. Matters involving hit-and-run related charges, leaving the scene of an accident, or similar charges are not covered.
5. Matters involving misdemeanor or felony criminal charges are not covered.
6. Matters, tickets, or violations which do not adversely impact the Covered Person's driving record or motor vehicle records are not covered.

7. Matters involving charges that a Covered Person is driving without a valid operator's license, statutorily required insurance, proper registration, inspection, or proper working equipment are not covered.
8. These Motor Vehicle Related Services are applicable only in the court of original jurisdiction. Any appeal or any other post judgment relief action, including any matters or actions that must be filed in a different court for reconsideration or review, are not covered.

TRIAL DEFENSE SERVICES

- A. Civil Trial Defense. The Member and Spouse can receive a defense, subject to the following Schedule, if named as a defendant in a civil action filed in a state trial court or a federal district court. The hours are available to use on all civil actions filed during a Membership Year. If more than one (1) civil action is filed against a Member and/or the Spouse in a Membership Year, the unused hours remaining at the conclusion of each civil action may be used for any later civil action. Hours that are not used during the Membership Year expire and do not roll over to any later Membership Year. The Member must continue their membership while any civil action is pending to receive Services. The hours in the Schedule below for later Membership Years are only available for consecutive years of membership.

Schedule:

1. First Membership Year: 60 hours of Trial Time, of which 2.5 hours may be used for Pre-Trial Time.
2. Second Membership Year: 120 hours of Trial Time, of which 3 hours may be used for Pre-Trial Time.
3. Third Membership Year: 180 hours of Trial Time, of which 3.5 hours may be used for Pre-Trial Time.
4. Fourth Membership Year: 240 hours of Trial Time, of which 4 hours may be used for Pre-Trial Time.
5. Fifth Membership Year: 300 hours of Trial Time, of which 4.5 hours may be used for Pre-Trial Time.

Trial Defense Services Exclusions:

1. Criminal charges are not covered.
2. Civil actions related to IRS or bankruptcy proceedings, including adversary proceedings, are not covered.
3. Civil actions related to dissolution of marriage, separation, annulment, child custody, or other divorce or domestic related issues are not covered.
4. Civil actions related to garnishment, attachment, collection, appeal, or any other post judgment relief action, including any matters or actions that must be filed in a different court for reconsideration or review are not covered.
5. Civil actions containing allegations of (i) dependency on, or abuse of, alcohol, drugs, chemicals, or the use of medicines (whether prescribed or not) or (ii) hit-and-run or leaving the scene of an accident, are not covered.
6. Any dispute resolution process, including but not limited to arbitrations, mediations, administrative proceedings, or other process that is outside a court of law and before a third-party decision maker, is not covered.
7. Counterclaims where the Member or Spouse started the original civil action are not covered.
8. Civil actions where the Member or Spouse is acting on behalf of or representing another party (for example: executor, administrator, guardian, or trustee) are not covered.
9. Civil actions that, in the Professional Judgment of the Provider Law Firm, a claim, defense, or legal position is not likely to prevail in court, are not covered.
10. Class actions, amicus curiae filings, or interventions filed, in which the Covered Person is a potential party or a party, are not covered.
11. Hours available are limited to the Schedule above for the Member and Spouse combined.

IRS AUDIT RELATED LEGAL SERVICES

- A. IRS Legal Services. The Covered Person can receive a total of 50 hours of Services per Membership Year as outlined below if notified by the Internal Revenue Service (the "IRS") of an audit, investigation, or examination of their personal tax return or is requested to appear at the offices of the IRS concerning their personal tax return. The hours included are available to use in response to any notification received during the Membership Year. If more than one (1) notification is received by a Covered Person in a Membership Year, the unused hours remaining at the conclusion of each matter may be used for any later notification. Hours that are not used during the Membership Year expire and do not roll over to any later Membership Year.
- B. IRS Audit Related Legal Services' hours shall be provided as follows:
1. Consultation, Advice, Audit Representation, and Pre-Trial Negotiation: A Covered Person can receive 3.5 hours of Pre-Trial Time for consultation, advice, audit representation and pre-trial negotiation if notified by the IRS of an audit, investigation, or examination of their personal tax return or is requested to appear at the offices of the IRS concerning their personal tax return.
 2. Trial Time: A Covered Person can receive 46.5 hours of Trial Time. Trial Time only applies when sued by the IRS or, after paying the disputed tax, the Covered Person sues the IRS.

IRS Audit Related Legal Services Exclusions:

1. IRS actions related to garnishment, attachment, or any other post judgment relief action are not covered.
2. IRS actions or charges of tax fraud or income tax evasion are not covered.
3. Matters involving or related to trust returns, business and/or corporate tax returns, payroll, and information returns, business related income, or matters related thereto that are included in the Covered Person's personal tax returns are not covered.
4. IRS actions where representation is available from a professional preparer, or an IRS enrolled agent are not covered.
5. Requests by the IRS asking for more information to be supplied by mail or phone before written notification of an audit, investigation, or examination is received are not covered.
6. Any matter for which Services are provided under other provisions of this Plan are not covered.
7. The Member must continue their membership while any IRS action is pending to receive Services.
8. Services related to any IRS notification that is sent to the Provider Law Firm more than 30 days after receipt by the Covered Person, are not covered.

25% DISCOUNT

A Covered Person can receive a 25% discount to the Standard Hourly Rate for personal legal services that are not otherwise provided by this Plan. The 25% Discount is available during the Eligibility Period unless this Plan explicitly states that it is not available. The 25% Discount is not available for contingency fee matters or flat fee arrangements, which may be negotiated at a separate rate with the Provider Law Firm.

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 Covered Person is:

1. Detained or questioned by law enforcement,
2. Detained or questioned by child welfare agent,
3. Seriously injured in an accident, or
4. Served with a search warrant.

Call the toll-free emergency number at 1-877-825-3797 to speak with Member Services, who will connect the Member with the Provider Law Firm. Phone access is subject to the detaining or questioning authority, which may keep the Provider Law Firm from speaking with the Member. Making, posting, obtaining a bond, bail, or other security required for release is not covered.

E-SIGNATURES

A Covered Person can use this Service to obtain an unlimited number of e-signatures (electronic signatures) in accordance with the laws of the Covered Person's state of residence. E-signatures are not provided through the Provider Law Firm.

E-NOTARIZATION

A Covered Person can use this Service to obtain an unlimited number of e-notarizations (online notarizations) in accordance with the laws of the Covered Person's state of residence. E-notarization is not provided through the Provider Law Firm.

SECTION III – 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.
- 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.
 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.

Chief Executive Officer

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 1-800-654-7757 from 7 a.m. CT — 7 p.m. CT, Monday — Friday. For emergency after hours support call 1-866-696-0927.

Who is Covered

Individual Plan:

- The participant (employee)

Family Plan:

- The participant (employee)
- Spouse/domestic partner
- Up to 10 Children under the age of 18 (SSN monitoring)

FAMILY PLAN: Monitoring services are available for the employee, their spouse/partner and dependent children under the age of 18. Dependent children ages 18-26 of the employee or employee's spouse/partner are eligible for consultation and restoration services only. Note, that monitoring services are not available for dependent children ages 18-26.

What Services Are Covered

The IDShield plan includes the following covered services:

Restoration Services

Up to \$3 Million Identity Fraud Protection

IDShield provides Identity Fraud Protection that provides up to \$3 Million in coverage.

This policy provides reimbursement for certain expenses and financial losses incurred as a result of identity theft – such as:

- Lost Wages
- Travel Expenses
- Elder and Child Care
- Initial Legal Consultation
- Certified Public Accountant Costs
- Cash Recovery for Stolen Funds from Unauthorized Electronic Fund Transfers (subject to a \$1 million sublimit)*
- Loss from Financial Accounts Including 401ks and HSAs (subject to a \$1 million sublimit)*

*This coverage is part of and not in addition to the Expense Reimbursement. An Identity Fraud Protection Plan ("Plan") is underwritten and administered through American Bankers Insurance Company of Florida, an Assurant company. PPLSI is not an insurance carrier. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Note: Pre-existing conditions are not covered under this policy and digital currency, cyberbullying and social engineering theft related loss is also not covered.

Full-Service Restoration

If identity theft occurs, our Licensed Private Investigators will do whatever it takes for as long as it takes, as long as the membership is active, 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 level of professional service.

With the IDShield Family Plan, restoration services are provided to parents of the participant and or participant's spouse/domestic partner, dependent children 18-26, children over the age of 26 who live in the primary participant's household as well as dependents over the age of 26 who are mentally and/or physically incapacitated.

As part of the restoration process, the assigned Licensed Private Investigator will:

- Organize details of open identity theft issues and search for other instances of identity theft.
- Review with the participant their credit history and verify if fraud includes items such as:
 - Public records (liens, judgments, bankruptcies)
 - Credit accounts (new and/or derogatory)
 - Addresses
 - Prior employment
- Explain the participant's rights, process and responsibilities involved.
- Issue a fraud alert to all three credit bureaus.
- Notify the Social Security Administration (SSA).
- Notify the Federal Trade Commission (FTC).
- Notify the U.S. Postal Service (USPS).
- Work directly with financial institutions and credit card companies to resolve any disputes.
- File fraud alerts and disputes with reporting agencies and creditors as needed.

The participant can track their case throughout the restoration process through an Identity Restoration Tracker.

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:

- Fully licensed and rigorously trained in identity theft prevention and restoration
 - Fair Credit Reporting Act (FCRA) Certified by the Consumer Data Industry Association (CDIA)
 - Equipped with extensive knowledge of credit reporting, identity theft risk management, and consumer protection laws
 - Continuously updated on the latest trends and techniques in identity theft to provide cutting-edge protection
-

Monitoring and Detection

Address Change Monitoring

IDShield monitors participants' United States Postal Service history through the National Change of Address database. This service scans for change of address requests and notifies participants if their information appears in the database.

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 the participant's information. We continuously monitor for the appearance of any new accounts or transactions.

Auto-Monitoring

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, beginning on the plan effective date. 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 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.

Monthly Credit Score Tracker

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

Continuous Credit Monitoring

IDShield provides 1 credit bureau (Experian) monitoring. Lenders, creditors and many businesses check and submit data to go on credit reports. If changes or inquiries are made, participants will receive a real-time alert.

IDShield continuously monitors the participant's credit bureau report(s) for activities, including:

- Delinquent Account
 - New Address
 - New Tradeline
 - Settlement
 - Card Over Limit
 - Lost or Stolen Card
 - Participant Noted as Deceased
 - Bankruptcy
 - New Collection
-

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 searches federal and state court dockets and documents in search of participant data. If a match is found, the participant will receive an alert with the details.

Child Monitoring

With the IDShield Family Plan, we'll monitor 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, etc.

Dark Web Monitoring

IDShield scans millions of servers, online chat rooms, message boards and websites across all sides of the web to detect fraudulent use of your personal information. Participants will receive real-time alerts if their personal information is found. We monitor the following:

- Bank Account Numbers
 - Business License Numbers
 - Credit/Debit/Retail Card Numbers
 - Cryptocurrency Wallets
 - Date of Birth
 - Driver's License Number
 - Email and Mailing Addresses
 - Full Name
 - Gamertags
 - Investment Account Numbers
 - Medical ID Numbers
 - Mother's Maiden Name
 - National Provider Identifier Number
 - Passport Number
 - Phone Numbers
 - Social Security Number
 - Usernames
-

Deceased Family Monitoring

IDShield will provide high risk application monitoring for a deceased spouse or child. IDShield will monitor for opened high risk accounts such as new bank accounts or large money transfers that are associated with their SSN.

Financial Account Monitoring and Alerts

IDShield monitors participants' financial accounts including credit cards, checking, savings, 401k, 403 (b), 457 accounts, loans and more for discrepancies. Participants will receive alerts of financial withdrawals, balance transfers and large purchases on financial accounts, if a transaction is made outside of a set monetary amount. We also will list the most recent financial transactions and detect reoccurring payments which can be viewed as subscriptions.

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. 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
 - Auto Pawns/Title Pawns
 - Buy Here/Pay Here Auto Loans
 - Enhanced Sub-Prime Loans
 - Rent-to-Own Applications
 - Telecom Account Applications
-

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.

Public Records Monitoring

IDShield monitors public records within the information monitored from the credit bureaus and publicized from court records. Members can also request a report of this information from the credit and restoration team.

Sex Offender Monitoring and Alerts

Participants can learn if a registered sex offender lives near them. They can also receive alerts when a new offender moves into their neighborhood or if someone in their neighborhood becomes registered. Participants can search within a five-mile radius up to three addresses (e.g., home, school, work).

With sex offender search, participants can:

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

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.

Telecom Monitoring

IDShield monitors the participants phone number to help guard them against caller ID spoofing and vishing. An alert will be sent if it is suspected that the monitored phone number is being targeted by an imposter.

Online Privacy and Reputation Management

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, help them navigate the situation, and reduce the impact of bullying on the victim.

Data Broker Site Management

Data brokers collect valuable personal information. In the best case, they sell it to companies who wish to use the data to deliver targeted ads. In the worst scenario, the private data will fall into an identity thief's hands. Privacy Check scans every 90 days and if a participant's private data is found, they will receive an alert and have the ability to review and remove the information.

Online Privacy Management

IDShield provides consultation and guidance on ways participants can protect their privacy and Personally Identifiable Information across the internet and on smart devices. Our identity theft specialists 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 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 mobile phone apps
- Audit third-party app access to personal information
- Block browser tracking
- 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
- Voice assistance devices (Alexa, Google, etc.)
- Online browsers (Brave, Ghost, etc.)
- Smart TVs
- Password management services

Reputation Management

IDShield's Reputation Management service allows the participant to scan their social media accounts, for existing content that could damage their online reputation. Participants will be notified of high-risk posts and images and have the ability to review and remove flagged content for their personal accounts. Participants can also see how they appear in a Google Search and learn how to improve their visibility by increasing positive posts. The 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 it to improve their score.

Social Media Monitoring

IDShield monitors participants' social media 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 as well as suspicious activities that could put one's identity at risk.

Online Security

Ad Blocker

The Trend Micro Toolbar browser extension stops unwanted ads and pop-ups so websites can load faster to make browsing safer and more enjoyable.

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. As part of this protection, we provide tools that limit access to important files and folders and can prevent ransomware from maliciously encrypting these files. A protected web browser adds an extra layer of protection when banking or shopping online.

IDShield safely stores participants' sensitive files inside a password-protected storage vault. IDShield also scans webmail from Gmail, Outlook, or Yahoo for malicious email links and attachments.

The IDShield Individual Plan protects up to three devices and the IDShield Family Plan protects up to 15 devices.

System Requirements: Microsoft® Windows® 10 and Microsoft® Windows® 11. Mac Operating Systems: Apple® macOS11 or later, 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 5 or later. iOS Operating Systems: iOS 13.0 or later. 64-bit device required for latest version.

Block Trackers

Trend Micro helps participants stay safe from privacy-compromising cookies and invasive trackers looking to harvest their data while browsing online. Fingerprinting protection is also available on the web that safeguards participant's online privacy and security by preventing websites from collecting info such as browser settings, details about their computer's hardware and software, and more.

Email Defender

Email Defender scans and helps protect your Gmail, Outlook, and Yahoo Mail against scams and phishing attacks.

Mobile Security

Mobile security safeguards against malicious apps, fraudulent websites, and provides performance-boosting tools. It includes a mobile version of Pay Guard browser and Parental Controls as well as a secure QR code scanner. It also includes Fraud Buster and Calendar Guard which protects from scam and spam links in messaging and calendar events. It also helps you stay safe from privacy compromising cookies and invasive trackers looking to harvest your data.

System Requirements: Android Operating Systems: Android 5 or later. iOS Operating Systems: iOS 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 and 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: Microsoft® Windows® 10 and Microsoft® Windows® 11. Android Operating Systems: Android 5 or later. iOS Operating Systems: iOS 13.0 or later. 64-bit device required for latest version.

Password Manager

IDShield's password manager from Trend Micro allows participants to create and secure strong and unique passwords. The password manager can identify weak passwords and change them with unique, tough-to-hack passwords. The IDShield Individual Plan provides one password manager license and the IDShield Family Plan provides six.

System Requirements: Microsoft® Windows® 10 and Microsoft® Windows® 11. Mac Operating Systems: Apple® macOS 10.13 or later, Android Operating Systems: Android 5 or later. iOS Operating Systems: iOS 13.0 or later. 64-bit device required for latest version.

Privacy Scanner

Trend Micro's Privacy protection includes a social network scanner that reviews and reports on your privacy settings, social network link checking and a special secure browser for extra security on banking and shopping sites.

Safety Cam

Camera and microphone protection prevents unauthorized applications from accessing your camera or microphone, and notifies you when either is turned on so that your privacy is always protected. This feature is provided on Mac computers only.

System Requirements: Mac Operating Systems: Apple® macOS11 or later.

Trend Micro Firewall Booster

The Firewall Booster enhances Windows Firewall's functionality. It provides network vulnerability detection and anti-botnet protection. (A botnet is a network of private computers infected with malicious software and controlled as a group without the owner's knowledge.)

Trend Micro Folder Shield

Folder Shield adds an extra layer of defense that limits access to important files and folders. It prevents ransomware from maliciously encrypting these files and holding them hostage until the attacker is paid.

Trend Micro Pay Guard

Pay Guard protects financial transaction data against security and identity threats. Participants can open the Pay Guard secure browser to visit banking and shopping websites to safeguard online transactions.

Trend Micro Toolbar

This is a browser extension that warns users about security risks associated with websites they visit. It monitors and rates links in search engines and social media channels and shows ratings when the mouse hovers over a link. Toolbar also protects against phishing scams, banking scams, tech support scams, and unwanted ads and pop-ups so websites can load faster to make browsing safer and more enjoyable.

Trend Micro VPN (Virtual Private Network)

A VPN 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 3 devices; the Family Plan provides protection for up to 15.

System Requirements: Microsoft® Windows® 10 (1803 or later) and Microsoft® Windows® 11. Mac Operating Systems: Apple® macOS 10.13 or later, Android Operating Systems: Android 5 or later. iOS Operating Systems: iOS 13.0 or later.

Web Threat Protection

Web Threat Protection by Trend Micro shields you from online threats by blocking dangerous websites before you can access them, ensuring a safe browsing experience.

Consultation Services and Support Tools

24/7 Emergency Assistance

In the event of an identity theft emergency, IDShield provides emergency access to live support 24/7, ensuring participants receive immediate assistance.

Alerts

IDShield gives participants the power to choose how they receive various alerts for credit monitoring, identity threats, and much more. Participants may opt into receiving alerts via email or push notifications. Participants can also choose to receive a monthly summary of their alerts via email. All alerts can also be viewed when logging into the IDShield mobile app or member portal.

Language Support

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

Live Member Support

IDShield's identity theft specialists, Licensed Private Investigators and Customer Care teams are available from 7 a.m.-7 p.m. CT Monday-Friday. Identity theft specialists are also available 24/7 for identity theft emergencies.

Lost/Stolen Wallet Support

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

Medical Data Report Support

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

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. Participants can also use IDShield Privacy Check to manage their information displaying on data broker sites.

IDShield is a product of Pre-Paid Legal Services, Inc. ("PPLSI") and provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. A family plan covers the named member, named member's spouse or domestic partner and eligible dependent children. Consultation and restoration services are available for eligible dependent children ages 18 to 26 who permanently reside in the same residence as the named member. Some of the services provided under the plan by third-party providers are subject to change without notice. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan is underwritten and administered through American Bankers Insurance Company of Florida, an Assurant company. PPLSI is not an insurance carrier. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.