LegalShield®

1. Employer. Young Life, a corporation formed in the state of Colorado (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 January 1, 2024 and is for 4 year(s). After the initial term, this Agreement will automatically renew for additional one-year terms. If either party does not want the Agreement to renew then either party shall give the other party at least one hundred and twenty (120) days prior written notice.
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 $ 15.80 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 $ 10.70 per month per Employee for the family plan or $ 5.80 per month for an individual plan. Each month, the Employer or Employer's representative will provide the Company with a Member file list and payment for each Member.
5. Indemnity. 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' 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.
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, under26 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. All disputes or claims relating to the Company, the Services Plans, any Company products, any claims or causes of action between any Member, the Employer, and the Company whether in tort or contract, shall be settled totally and finally by arbitration in Oklahoma City, Oklahoma in accordance with the Commercial Arbitration Rules of the American Arbitration Association, including the optional rules for emergency measures of protection. Judgment on any award may be entered in the Pontotoc County District Court or in the United States District Court for the Eastern District of Oklahoma. 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 Oklahoma without regard to its conflict of laws principles. The courts of the State of Oklahoma shall have jurisdiction to resolve any disputes that arise under this Agreement, and each party consents to such jurisdiction, and to venue in such courts.

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: Young Life
420 N Cascade Ave
Colorado Springs, CO 80903
____
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

NATIONAL PLAN 24

Dear Member:

Thank you for purchasing a Legal Plan. All Members may receive the legal services outlined in this Contract and any attachments ("Services") from a group of licensed attorneys ("Provider Law Firm") selected by the Company. The Company does not provide these Services. The Company's network of attorneys are third-party independent contractors who agree to provide Services directly via a separate retention agreement between you and the attorney, not through the Company. A conflict check by the attorney will apply.

The Services are provided in return for your payment of the Membership Fee ("Fee" or "Fees," plus applicable taxes) and abiding by the terms and conditions of this Plan. All requests for Services must be directed to the Provider Law Firm in your state of residence during normal office hours. For legal matters that arise within the United States, but outside your state of residence, the Provider Attorney may refer you to a Referral Attorney who is licensed in the appropriate jurisdiction. Should you move to a new state, your membership Plan and Provider Law Firm will switch to your new state of residence after you notify the Company. Please refer to the General Provisions and other sections of this Contract for the terms and conditions of this legal plan, including the definitions of capitalized terms.

SECTION I – DEFINITIONS

A. **Commercial Vehicle:** Any motor vehicle being driven by a Covered Person for commercial or income-producing purposes is a Commercial Vehicle.

B. **Company:** Shall refer to LS, Inc.

C. **Contract:** This legal service contract, (referred to as "Plan" throughout the contract, shall refer to this LegalShield membership plan, membership contract, or product) which includes any endorsements or supplements, between the Company and the Member.

D. **Covered Person:** Shall include:

1. The Employee ("Member" or Participant"). If the employee chooses family coverage, the following are also entitled to Services, unless provided otherwise in the Plan:
2. The Member's Spouse (referred to as "Spouse" throughout the Plan).
3. Any dependent children 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. Proof may be required by the Company or the Provider Law Firm before legal services may be given.

E. **Consumer Credit Issue:** Credit issues of a personal nature relating directly to the Covered Person including, but not limited to, credit reporting matters and debt issues.

F. **Dependent:** The natural or adopted child of the Member, or Member's Spouse, unless otherwise stated in this Plan.

G. **Detained:** Being restrained, searched, or deprived of instant freedom by a Law Enforcement Officer.

H. **Effective Date:** Effective Date is the start date of the Plan.

I. **Eligibility Period:** The period that starts on the Effective Date of the Plan and ends on the date the Plan is terminated, cancelled, nonrenewed, or expires.

J. **Law Enforcement Officer:** Any agent of any federal, state, or local law enforcement agency acting in the course and scope of such person's employment. This includes any private security personnel acting in the course and scope of his or her employment.

K. **Licensed Motor Vehicle:** A vehicle, which is properly licensed, insured, registered, and inspected. The vehicle must have safe operating equipment. A Commercial Vehicle is not included in the definition of a Licensed Motor Vehicle.

L. **Member:** The person to whom this Plan is issued, who shall be a natural person. The Member must be a citizen or legal resident of the country in which this Plan is issued.

M. **Member's Spouse:** The legal spouse or the domestic partner of the Member.

N. **Membership Year:** The period starting on the Effective Date of the Plan and ending one (1) year after.

O. **Pre-Trial Time:** Provider Law Firm time rendered prior to the date of jury selection, or prior to the date of opening statements if a non-jury trial.

P. **Provider Law Firm:** The Provider Law Firm is a lawyer or law firm who has contracted with the Company to provide the Services in this Plan in the Member's primary state of residence. The Provider Law Firm or the Company, under certain circumstances, may refer matters to a referral lawyer (a **"Referral Law Firm"**). Referral Law Firm and Provider Law Firm may be collectively referred to in this Plan as the Provider Law Firm.

Q. **Services:** The legal services in **Section II – Schedule of Services**, unless not covered or excluded by this Plan.

R. **Standard Hourly Rate:** The hourly rate charged by the Provider Law Firm to non-Covered Persons for a certain legal service.

S. **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.

T. **Uncontested:** All issues are agreed upon by both parties and where legal counsel does not represent the Member, the Member's Spouse, or any other Covered Person. Both parties must agree on all issues in writing without assistance from the Provider Law Firm.

U. **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.

SECTION II – SCHEDULE OF SERVICES

The Provider Law Firm will provide these Services.

ADVICE AND CONSULTATION SERVICES

<u>Phone Consultation.</u>
This Service covers toll-free phone consultations to discuss any personal legal matter.

<u>Legal Research.</u>
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.

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 Member 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 Member Services, who will connect the Member 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 Member. Any other Service is available 8:30 a.m. – 5:00 p.m.

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, preparation, and review of documents for an affidavit. The Covered Person must be the affiant.

FAMILY & DOMESTIC RELATED SERVICES

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

Adoption and Paternity (Contested or Uncontested).
This Service covers advice, document review, and representation for an adoption of a minor in the United States for the Covered Person. This Service covers advice, document review, and representation for a legal determination of paternity in the United States for the Member or 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 (Contested or Uncontested).
This Service covers advice, 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 Member or 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, preparation and review of documents, and representation of a Covered Person in juvenile matters, unless there is a conflict of interest between the Member and the Dependent child. In the event of a conflict, or where the court requires separate counsel for the child, this Service provides a lawyer for the Member 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, preparation and review of documents, and representation of the Covered Person when he or she seeks to be protected by a victim protection order.

Incompetency Defense.
This Service covers advice, preparation and review of documents, and representation when the Member or Spouse are the subject of a civil competency determination.

Elder Care Issues.
This Service covers advice and review of documents for the Member, Spouse, or the parents of the Member or 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 or complex Will, including a testamentary trust, powers of attorney and Physicians/Medical Directive for the Member's parents or the parents of the Spouse. This Service also covers preparation of a deed involving the parents when the Member or Spouse is either the grantor or grantee; and preparation of promissory notes 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.

Immigration Assistance.
This Service covers advice, 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, preparation, negotiation, and review of documents when the Covered Person needs a prenuptial agreement.

Post-Nuptial Agreements/Domestic Partnership Agreements.
This Service covers, advice, preparation, negotiation, and review of documents when the Covered Person needs a post-nuptial agreement.

Reproductive Matters.
This Service provides advice, document review, and preparation for the Member or Member's Spouse on reproductive matters, including surrogacy, egg donation, sperm donation, gamete donation, embryo donation and embryo adoption. Representation services are available at a 25% discount from the Provider Law Firms standard hourly rate.

Gender Rights.
This Service covers the review of government forms, preparation of affidavits, and Powers of Attorney concerning a gender identifier change, including updates to estate planning documents for the Covered Person. This Service also covers advice and document review for gender verification, eligibility, and restrictions of athletic and other school related programs.

Civil and Social Discrimination.
This Service covers advice and review of documents for the Covered Person when a victim of differential treatment based on civil and/or social characteristics including age, disability, ethnicity, gender, marital status, national origin, race, religion, or sexual orientation. Defense of an adverse governmental action before a local, municipal, county, state, or federal administrative board, agency, or commission is covered. Representation as a plaintiff is available at a 25% Discount from the Provider Law Firm's hourly rate.

Bullying.
This Service covers advice, document review, and letter preparation on behalf of the Covered Person when a victim of bullying. Bullying is defined as an ongoing aggressive and unwanted behavior for the purpose of this Service. Additionally, this Service provides defense in administrative hearings for the Covered Person.

Pet Protection
This Service covers advice and review of documents for the Covered Person related to pet legal rights, including animal bites, emotional support animal registration, HOA requirements, landlord/tenant issues, pet custody, and debt collection matters such as veterinary bills.

HOME SERVICES

Sale or Purchase of Home.

This Service covers advice, 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 property to be used for building a primary or secondary residence by the Covered Person. The Service also includes attendance of a lawyer at closing if 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 a lawyer representing a lending institution or title company.

Mortgage Document Services.

This Service covers advice, preparation, and review of documents for any residential mortgage documents of the Covered Person for their primary or secondary home. They must be the mortgagor, borrower, or buyer. Mortgage Document Services include representation of the Covered Person in connection with a real estate closing if 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 services provided by a lawyer representing a lending institution or title company.

Home Equity Loan Services.

This Service covers advice, preparation, and review of documents for any home equity loan of the Covered Person for their primary or secondary home. He or she must be the mortgagor, borrower, or buyer.

Refinancing of Home.

This Service covers advice, preparation, and review of documents for any refinance loan of the Covered Person 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 a lawyer representing a lending institution or title company.

Deeds.

This Service covers advice, preparation, and review of documents related to real property deeds, when the Covered Person is purchasing or selling a primary or secondary home.

Foreclosure.

This Service covers advice, preparation and review of documents, and representation for the Covered Person 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 and review of documents concerning a gas or oil lease for the Covered Person's primary or secondary residence and any property purchased with the intent to develop for personal use.

Boundary or Title Disputes.

This Service covers advice, preparation and review of documents, and representation for the Covered Person as a defendant in a boundary, title dispute, mechanics lien, or eminent domain proceeding involving their primary or secondary residence. This Service is not available when coverage is available under his/her homeowner or title insurance policies.

Easement.

This Service covers advice, preparation and review of documents, and representation for the Covered Person as a defendant in a dispute related to an easement connected to their primary residence.

Property Tax Assessments.

This Service covers advice, preparation and review of documents, and representation for the Covered Person in a legal proceeding concerning property tax assessments and property evaluations related to his or her primary residence. This includes filing required paperwork, gathering evidence, and negotiating a settlement.

Zoning Applications.
This Service covers advice, preparation and review of documents, and representation for the Covered Person 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, preparation and review of documents, and representation for any Covered Person, 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 Covered Person must be the defendant. It does not include representation in disputes with other tenants.

Security Deposit Recovery. (Tenant Only)
This Service covers advice, preparation and review of documents, and write letters for any Covered Person, 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 Covered Person in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation, and witnesses; and preparing the Covered Person for the small claims trial. The Service does not include the Provider Law Firm's attendance or representation at a trial, collection activities after judgment, or any Services relating to post-judgment actions or appeals.

DEBT DEFENSE AND PROTECTION SERVICES

Identity Theft.
This Service covers advice and review of documents regarding potential creditor actions against the Covered Persons 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 Covered Person information about identity theft and protection.

Repossession.
This Service covers advice, preparation and review of documents, and representation for the Covered Person in a legal proceeding for repossession of their personal property. He or she must be the defendant.

Garnishment.
This Service covers advice, preparation and review of documents, and representation for the Covered Persons for their wage or earnings garnishment. He or she must be the defendant.

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

FINANCE SERVICES

Consumer Bankruptcy.
This Service covers advice, preparation and filing, review of documents, and representation for the Covered Person 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 Employee or Spouse chooses to reaffirm that specific debt.

Promissory Notes.
This Service covers advice, preparation, and review of documents related to a promissory note for a Covered Person.

Collection Letters.
This Service covers advice, review of documents, and preparation of letters on behalf of the Covered Person to collect on amounts payable to them for personal collection matters.

Consumer Protection.
This Service covers advice, preparation and review of documents, and representation of the Covered Person 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. This Service does not include representation for construction, real estate, insurance matters or collection activities after a judgement.

Consumer Credit Services.
This Service covers advice, review of the Covered Person's credit report for possible errors, and file credit disputes with the credit bureaus for the Covered Person to help remove derogatory information negatively impacting credit.

Personal Property Protection.
This Service covers advice and review of documents regarding the Covered Person's personal property matters such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements.

Small Claims Assistance.
This Service covers advice, preparation and review of documents, and representation for the Covered Person, 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, preparation and review of documents, and representation for the Covered Person 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 Covered Persons are the plaintiff.

Administrative Hearing.
This Service covers advice, preparation and review of documents, and representation for the Covered Person in defense of an adverse governmental action before a local, municipal, county, state, or federal administrative board, agency, or commission.

WILL AND ESTATE PLANNING SERVICES

Wills and Codicils.
This Service covers preparation of a Will or Codicil for any Covered Person. 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.
A Directive to Physician or Living Will can be prepared for the Covered Person.

Trust.
This Service covers advice, preparation, and review of documents related to a revocable or irrevocable living trust in which the Covered Persons are the settlor. This Service also covers special needs trusts for the Member or Spouse's dependent children. This Service does not include tax advice, financial planning, or estate tax planning or services associated with funding a trust after it is created.

Power of Attorney.
This Service covers a Power of Attorney for any Covered Person who are the principal.

Probate.
This Service covers advice and review of documents for the probate of a Will. The Covered Person must be the named executor to receive this Service. Advice and document review are also provided for all Covered Persons concerning beneficiary rights, funeral arrangement documents, debt collection, and other related estate matters. In accordance with applicable law and court rules, the Provider Law Firm will provide coverage for probate matters at a 25% discount. All fees, court costs, and the retainer fee are the responsibility of the Covered Person.

MOTOR VEHICLE SERVICES

Moving Traffic Violations.
This Service covers advice, negotiation, review of documents, and representation of the Covered Person in court for all misdemeanor and non-criminal moving traffic violations.

Suspended Driver's License Assistance.
When a driver's license has been suspended or revoked for any reason by the issuing authority the Provider Law Firm will advise and represent the Covered Person. In this situation, a right to appeal must be provided by statue.

Reinstatement.
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 Covered Person, being struck by any motor vehicle.

TAX AUDIT AND COLLECTION SERVICES

This Service covers advice and representation of the Covered Person 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.

PERSONAL INJURY MATTERS

The Provider Law Firm may handle personal injury matters for any Covered Person on a contingency fee or other agreed upon basis when he or she is the plaintiff.

ADDITIONAL DISCOUNT SERVICES

25% DISCOUNT.
For all personal legal matters that are not fully covered by this Plan, the Covered Person may be eligible for Services at a 25% discount off the Provider Law Firm's standard hourly rate. This does not apply to contingency 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 F of this Plan.

SECTION III – GENERAL PROVISIONS AND EXCLUSIONS

A. **Entire Agreement:** This Plan is the entire agreement between the Member and the Company.

B. **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.

C. **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.

D. **Attorney-Client Contract and Representation:** Any payment of additional costs or payment of a retainer to the Provider Law Firm to cover reasonably anticipated legal 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 and/or additional costs to be incurred 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 the start of legal Services. The Provider Law Firm has no duty or relationship under this Plan beyond the specified Services. Any person covered under this Contract has the right to retain, at his or her own expense, any attorney authorized to practice law in the State of Florida.

E. **Geographical Area of Coverage:** This Plan only provides for Services in the 50 states of the United States, except where prohibited.

F. **General Exclusions:** The following items are 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 which 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. 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.

8. Employment-related matters, including Employer or statutory benefits.

9. Matters relating to patent, trademark, and copyright.

10. Any matter if the Covered Person is representing or preparing to represent themselves pro se.

11. Matters for which an attorney-client relationship existed prior to the Covered Person becoming eligible for Plan Services.

G. **Discount Benefit for Non-Covered Services**. The following Services are not covered by the plan; however, the 25% Discount Service may apply after the Advice and Consultation Services have been provided for the following, but not limited to:

1. Class actions, amicus curiae filings, or interventions.
2. Attachments, collections, appeals, or any other post-judgment relief action.
3. Counter claims, cross claims, and third-party claims.
4. Matters where the Member is acting on behalf of, or representing another party (for example: executor, administrator, guardian, trustee) except where specifically provided otherwise.
5. Matters in which the Member is a Plaintiff or Claimant, except where specifically provided otherwise.
6. Matters relating to family law, except as specifically provided under Family and Domestic Related Services, including litigation related to prenuptial agreements.
7. Matters relating to bankruptcy law, except as specifically provided under Finance Services.
8. Abstract, preliminary title reports, or a title opinion.
9. Any matter resulting in criminal penalties, felony charges or it is alleged that the Member is under the influence of or impaired (DUI/DWI) from using alcohol, intoxicants, medicines whether prescribed or not, controlled substances or chemicals.

10. Any matter related to charges that Member is driving without a valid driver's license or statutorily required insurance.
11. Any ongoing hearings or actions that must be filed in a different court for reconsideration or review.
12. Any matter that arises while driving a Commercial Vehicle.
13. Responsive affidavits and accounting proceedings in guardianship matters.
14. Representation of the Member in a hearing or proceeding on immigration matters.
15. Representation of a Member in a probate matter.

H. **Conflict of Interest:** In the event the Provider Attorney has a Conflict of Interest or is otherwise unable to perform the legal services under this Contract, the Company shall secure alternate representation for the covered legal service. If the Covered Person desires to secure and pay for his or her legal services, he or she may do so.

I. **Conflict for Services:** For any matter where a conflict arises between a Member and a Covered Person, only the Member is entitled to Services.

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. **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 the Plan be rescinded and their Fee refunded. The Member may deliver written notice of rescission of the Plan to the Company or the agent through whom it was bought. 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.

L. **Cancellation or Non-renewal of Plan:** The Company may cancel this Plan for misrepresentation or fraud. The Company may cancel this Plan if the Provider Law Firm determines that access to and necessary interaction with the Member is severely limited. The Company may cancel this Plan if the Provider Law Firm determines that the Member is unable, unwilling, or incapable of accepting or understanding legal advice and Services. The Company will provide written notice to the Member of any such cancellation. The Company may cancel this Plan for non-payment of Membership Fees by providing written notice to the Member 10 days prior to the cancellation date. If the Company cancels 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 cancel the Plan at any time by giving written notice to the Company. The Member has the right to be reimbursed by the Company the unused part of the Fees paid for this Plan. The total refund will be calculated on a pro-rata basis over the payment period.

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

The Company may, at its option, non-renew this Plan by providing written notice to the Member.

M. **Reinstatement Procedure:** If the Company cancels this Plan for nonpayment of Fees or the Plan lapses for nonpayment of Fees the Member may request the Plan be reinstated. The Member must request the reinstatement within 45 days of the cancellation or lapse and confirm that no events have occurred for which Services will be requested. A reinstatement fee may apply.

N. **Change of Plan:** No change in the Plan shall be valid until approved by an officer of the Company and endorsement on or attached to the Plan. No agent or sales associate has authority to change the Plan or to waive any of its provisions. A 30-day notice will be given should there be any change in this Plan.

O. **Duty to Report Changes:** Any notice relating to this 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 a change via the Company Contact Information below. Should you move to a new state, your Plan and Provider Law Firm may switch based on your new state of residence.

P. **Contact Information:** Any notice relating to this Plan should be sent to the Company; Attn: Member Services at One Pre-Paid Way, Ada, OK 74820, memberservice@legalshield.com or (800)654-7757.

Q. **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.

R. **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.

S. **Subrogation:** If the Company or Provider Law Firm makes a payment under this Plan and the person to or for whom payment was made has a right to recover damages from another, the Company or Provider Law Firm shall be subrogated to that right.

T. **Release of Information:** If a Covered Person files a complaint with the Company about a Provider Law Firm and requests help, the Covered Person authorizes the Provider Law Firm to share with the Company all communications between the Covered Person and the Provider Law Firm that are relevant to the complaint. A Covered Person should contact Member Services at 1-800-654-7757 with a complaint. The Provider Law Firm may require a written release prior to the disclosure of any communications between the Covered Person and the Provider Law Firm.

U. **Adequate and Timely Notice:** The failure by the Covered Person to timely send to the Provider Law Firm 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.

V. **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.

W. **Complaints:** The Covered Person shall have the right to file a Complaint with the Florida Bar Association concerning attorney conduct pursuant to this plan.

X. **NOT INSURANCE:** THE LEGAL PLANS OFFERED THROUGH THE COMPANY ARE NOT CONTRACTS OF INSURANCE OR INDEMNIFICATION INSURANCE PLANS AND ARE NOT REGULATED BY THE STATE INSURANCE REGULATOR. THE COMPANY IS NOT AN INSURANCE COMPANY AND DOES NOT GUARANTEE LEGAL REPRESENTATION IN EVERY SITUATION. THE LEGAL PLANS PROVIDE MEMBERS WITH ACCESS TO FREE AND DISCOUNTED LEGAL SERVICES FROM PROVIDER ATTORNEYS. THE COMPANY DOES NOT REIMBURSE OR INDEMNIFY ANY MEMBER OR PAY ANY PROVIDER ATTORNEYS OR REFERRAL ATTORNEYS FOR FEES OR EXPENSES.

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 1-888-807-0407 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 (employee), participant's spouse/partner, dependent children under the age of 26 and dependent parents.

Dependent children ages 18-26 and dependent parents of the participant or participant's spouse/domestic partner are eligible for consultation and restoration services only. Monitoring services are not available for dependent parents and dependent children ages 18-26. A dependent parent is defined as an adult parent that 1. Lives in the home of the participant/participant spouse, 2. Resides in a care facility or 3. The participant/participant's spouse has a durable power of attorney for the parent.

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 the 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.

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 the IDShield Family plan, restoration services are provided to dependent children aged 18-26 and dependent parents of the participant and/or participant’s spouse/domestic partner.

As part of the restoration process, the assigned LPI 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.
- File fraud alerts and disputes with reporting agencies and creditors as needed.
- Obtain a Limited Power of Attorney authorization, which allows the LPI to take actions on behalf of the participant. Authorized as a Limited Power of Attorney, the assigned LPI can then:
  - — 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.

Throughout the restoration process, the Licensed Private Investigator will provide status updates and ensure the participant’s identity will be restored to its pre-theft status.

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)

Monitoring and Detection

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.

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.

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.

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, court documents, etc.

Continuous Credit Monitoring

IDShield provides 1 credit bureau monitoring (TransUnion). 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 Judgments
- New Employment
- 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 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.

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.

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:

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

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.

Financial Account Monitoring and Alerts

IDShield monitors participants' financial accounts including credit cards, checking, savings, 401k, 403 (b), 457 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. 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. 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

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.

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.

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.

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 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

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.

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 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.

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. When a monitored email is found on the Dark Web, participants will also have the option to view the password, after an email verification process, found associated with the monitored email address(es).

Online Privacy and Reputation Management

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. The IDShield Individual Plan provides protection for up to three devices and the IDShield Family Plan provides protection for up to 15 devices.

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 macOS11 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.

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.

Data Broker Site Management

With our reputation management service, participants can learn how to remove their personal information from data broker sites such as Whitepages, Instant Checkmate, Spokeo, among others.

Mobile Security

IDShield's mobile security from Trend Micro provides protection from ransomware, potentially dangerous and harmful websites, unsafe Wi-Fi networks, and more. Participants can even track, lock, and/or wipe a lost or stolen device.

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 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: 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 macOS11 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.

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

Online Privacy Settings Management

Our reputation service allows participants to control their privacy settings across multiple platforms.

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. The IDShield Individual Plan provides one password manager license and the IDShield Family Plan provides six password manager licenses.

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.

Reputation Management

IDShield's reputation management service allows the participant to scan their social media accounts including Facebook, Twitter, Instagram and TikTok for existing content that could be damaging to their online reputation. Participants will be notified of old accounts and 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.

Social Media Monitoring

IDShield monitors the 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.

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 3 devices and the IDShield 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.

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 can get help right away.

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.

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.

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 there to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.

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.

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.

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to identity theft protection and restoration services through its product IDShield. IDShield plans are available at individual or family rates. A family plan provides monitoring services for eligible dependent children under the age of 18 of the Named Member or Named Member's spouse or domestic partner. Consultation and Restoration Services are available for eligible dependent children under the age of 26 and dependent 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. PPLSI 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.