



Student Loan Forgiveness: Does This Affect You or Your Family? LegalShield helps you get answers.

Keeping up with changing state laws and how they affect you and your family can be challenging. A legal protection plan provides clarity and helps you confidently pursue your legal rights.

Did you know? Student debt, and other financial related matters like bankruptcy, are legal matters.

LegalShield provides direct access to a dedicated provider law firm which can help with student debt related matters, including forgiveness options.

Your LegalShield Provider Lawyer can:

- Provide consultation on your state-specific rights
- Help you define your eligibility for student loan forgiveness
- Explain next steps (if you're eligible)
- Break down confusing legal jargon in applications
- Help answer any questions that arise during the process

LegalShield gives you advice, consultation, and document review for common personal legal matters, including student loans and other financial related matters.

Look for LegalShield during your company's next open enrollment.

Disclaimer: This is a general overview of the legal plan coverage available from Pre-Paid Legal Services, Inc. ("PPLSI") for illustration purposes only. See a plan contract for specific state of residence for complete terms, coverage, amounts and conditions. PPLSI provides access to legal services offered by a network of provider law firms to PPLSI members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice.

Top 5 Areas of Law

1. Consumer/Finance

Any legal matter involving a dispute with a purchase or service from a company, bankruptcies, foreclosures, vacating of home, rights of avoiding foreclosure, or business issues. **Common Examples:**

- Vehicle Financing Issues - Issues financing vehicle, options if a vehicle is financed, cost to finance a vehicle
- Billing Disputes - Cell phone, medical, student loan, credit card bills
- Credit Reports and Repair - Review of credit reports, ways to repair credit, copies of credit report
- Payday Loans/Title Loans - How do I get a payday loan? How much do I qualify for on a loan? Do I have the option of a title loan or payday loan and which is better?

2. Estate Planning

If you were to pass with no Will, the state where you reside would determine what to do with your assets. Not ideal. Wills are included in LegalShield plans and can be updated yearly. **Common Examples:**

- Any legal issue involving Will preparation
- Will review or Will revision
- Simple Will
- Healthcare Power of Attorney Directive
- Power of Attorney
 - How do I get Power of Attorney?
 - Steps in becoming Power of Attorney
 - What are my rights if I'm named Power of Attorney?
- Living Will
- Trust
- Special Needs Trust

3. Landlord/Tenant

Any legal issue involving the agreement between a landlord and tenant. **Common Examples:**

- Eviction
- Rental
- Damages or repairs to home
- Rights to belongings in rental home
- Refund of deposit
- Wrongful eviction
- Steps to eviction
- Review of lease agreement
- Collection for past due rent
- Breach of rental agreement

4. Real Estate

Any legal issue involving purchasing or selling, renting or leasing real estate or questions pertaining to land and anything permanently affixed to land, such as buildings, fences and things attached to buildings. **Common Examples:**

- Purchase of a home
- Selling of a home
- Review of purchase agreement
- Rights to home in a divorce
- Real estate closing
- Review of residential loan documents
- Construction

5. Family Law

Family law consists of a body of laws related to domestic relations and family-related issues. **Common Examples:**

- Divorce
- Child guardianship/custody/visitation
- Child support
- Guardianship/conservatorship
- Elder law
- Adoption
- Name change
- Juvenile matters
- Prenuptial agreements
- Grandparents rights



**The National Resource Center for Consumers of Legal Services
says,**

“Even law-abiding citizens encounter legal situations.”

Have You EVER.....

YES NO

Felt like You had been Taken Advantage of or Treated Unfairly?

Have a Home-Based Business or Income Property?

Purchased or Rented a Home or Apartment?

Needed to Create or Update your Will?

Signed a Contract or Document?

Been involved in a Separation or Divorce?

Had a Problem with Child Support or Visitation Rights?

Needed Good Sound Legal Advice?

Supplied Personal Information over the Internet?

Own a Gun for Sport or Personal Protection?

Received a Traffic Ticket?

Purchased or Leased a car?

Paid a bill you knew was unfair?

Been a Victim of a Data Breach or Have Experienced Identity Theft?

**If you can answer, “Yes” to two or more of these questions you can benefit
from a LegalShield Plan w/IDShield**

NAME _____ EMAIL _____



Have You Ever...

- Needed your Will prepared or updated?
- Signed a contract?
- Received a moving traffic violation?
- Worried about being a victim of identity theft?

- Been concerned about your child's identity?
- Had social media accounts? (Facebook, Instagram, Twitter, LinkedIn, Youtube)

The LegalShield Membership Includes:

- **Dedicated Law Firm** Direct access, no call center
- **Advice and Consultation (Personal)** Phone consultations with your law firm for any personal legal matter, even pre-existing matters
- **Letters/Phone Calls (Personal)** Made on your behalf to help resolve personal legal matters
- **Document Review (Personal)** Your provider law firm will review personal documents (up to 15 pages each)
- **Residential Loan Document Assistance** For the purchase of your primary residence, once per membership year
- **Will Preparation** - Living Will, Health Care Power of Attorney, Financial Power of Attorney
- **Speeding Ticket Assistance** With non-criminal, moving traffic matters when driving with a license and proper registration
- **Income Tax Audit Services** Receive representation if audited by the IRS on your personal tax return
- **Trial Defense (Civil)** When named defendant in a covered civil lawsuit
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** Available 90 consecutive days from the effective date of your plan
- **25% Preferred Member Discount** Discounted rates for additional legal services
- **Provides 24/7/365** emergency legal access for covered emergencies

The IDShield Membership Includes:

- **Continuous Credit Monitoring** Monitors information on your TransUnion credit report
- **Privacy Management** One-on-one consultation on online privacy dangers
- **Reputation Management** Scans social media accounts for any content you have posted in the past that could damage your online reputation
- **Financial Threshold Account Monitoring** Looks out for activity tied to personal financial accounts
- **\$1 Million Protection Policy** Coverage for lost wages, legal defense fees, stolen funds and more
- **Unlimited Service Guarantee** We'll do whatever it takes for as long as it takes to restore your identity
- **Full-Service Restoration** Provides one-on-one consultation to resolve identity related issues
- **Provides 24/7/365** live support for identity theft emergencies
- **NEW! Trend Micro Maximum Security** defends against ransomware and other threats
- **NEW! VPN Proxy One** turns a public hotspot into a secure Wi-Fi via Virtual Private Network (VPN) with bank-grade data encryption to keep your information protected from hackers
- **NEW! Password Manager** get multiple device protection and privacy for your digital life

LegalShield + IDShield Dual Plan Credit Counseling and Education

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



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

Plan	Individual	Family
LegalShield	\$10.13	\$10.13
IDShield	\$ 5.98	\$10.59
Dual Plan	\$16.11	\$19.34

Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield") provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. Trial defense is not available in all states. See a legal plan contract for specific state of residence for complete terms, coverage, amounts and conditions. IDShield is a product of LegalShield. LegalShield 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 up to 10 dependent children under the age of 18. Certain benefits are only available with a 3Bureau Plan. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event, with the amount of coverage dependent on the type of identity theft plan. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.

FOR MORE INFORMATION PLEASE CONTACT AN INDEPENDENT ASSOCIATE:



John R Hofmann
619-719-7826
JohnRHofmann@LegalShieldAssociate.com
www.shieldbenefits.com/seccsda

Cheryl Cobbin
916-837-1725
Cheryl.Cobbin@gmail.com
User: seccsda Password: ca92513

LegalShield Supplements

❖ Gun Owners Supplement

Gun Owners Legal Supplement Legal protection for gun owners including NFA gun trust service**, emergency access for a firearm incident and trial defense for covered gun-related matters.

❖ Home Business Supplement

Legal protection for owners of home business, including residential rental properties.*

❖ Ride Share and Delivery Supplement

Legal protection for traffic-related matters resulting from personal vehicle use during a rideshare or a delivery of goods. Coverage also includes IRS audit services.

❖ Trial Defense Supplement

Additional legal defense in and out of the courtroom for covered civil lawsuits.

Each Supplement is Available for a \$6.90 Cost Per Pay Period

3 Bureau Credit Monitoring

Plan	Individual	Family
LegalShield	\$10.13	\$10.13
IDShield	\$ 7.82	\$14.75
Dual Plan	\$17.95	\$23.49



membership application

LegalShield Corporate Offices: One Pre-Paid Way • Ada, OK 74820
A \$10 non-refundable enrollment fee is required for legal plans.

Please print.

member information

Today's Date / /
Month Day Year

Time of Day _____ A.M. / P.M. (Circle One)

SSN # --
For internal use only by LegalShield. Our privacy policy is available upon request.

Name Last _____
First _____ MI _____

Mailing Address Apt./Ste.# _____
Street Address _____
City _____
State _____ ZIP + 4 _____

Primary Member's Date of Birth / /
Month Day Year

Co-Applicant Last _____
First _____ MI _____

Work Phone -- Ext.

Home Phone --

Cell Phone --

Email Address _____
 I do not wish to receive email updates from LegalShield about my membership.
(Your privacy is a priority with us! LegalShield will not sell your email address or personal information of any kind to third party vendors.)

Please Select One

Legal Plan ____ Individual ____ Family

IDShield ____ Individual ____ Family

Gun Ownes Supplement

Home Business Supplement

Commercial Driver's Legal Plan

Other _____

Office Use Only	
CWA	
FOB	
MODE	
PLAN	
FRAN	
GR#	

Associate Use Only

Assigned Associate Number _____

Associate Name _____

Associate SSN Number (If Licensed) _____

Associate License Number (In Florida) _____

Business Phone _____

Associate Signature **X** _____

Applicant: I understand that the written contract sets forth the terms of my membership, including any exclusions or limitations, and agree to be bound by the same. I further understand that the company will mail the written contract to me at the address noted herein within the next fourteen days. If I have not received my contract within that time frame, I understand that it is my responsibility to call the LegalShield Home Office at 1-800-654-7757 to obtain a copy. The written contract, together with this application, constitutes the entire agreement between the company and the member with respect to the membership, and there are no agreements, understandings, warranties or representations other than as set forth herein and in the membership contract.

Applicant Signature **X** _____

Dependents

_____	____/____/____
Last / First / MI	Date of Birth
_____	____/____/____
Last / First / MI	Date of Birth
_____	____/____/____
Last / First / MI	Date of Birth

Occupation _____

Company _____

deduction authorization

I hereby authorize _____ City _____ State _____ to deduct \$ _____ per pay period / month from my earnings for my LegalShield membership and to remit such amount directly to Pre-Paid Legal. I agree that the Company will not be responsible or liable for my decision to purchase the LegalShield membership or the services provided through my membership and that the Company's sole responsibility is to withhold and pay my membership fee to LegalShield.

Print name _____ SSN _____

Date _____ Applicant signature **X** _____

CONFIDENTIAL