

The LegalGUARD Legal Offering

Affordable Legal Insurance Coverage
For Employees and Their Families

Plan Administered By:



Presented By:



WE

believe

in happy and healthy employees.

And employees that have

the right help

when they need it.

We believe

in employees that have the opportunity to be awesome

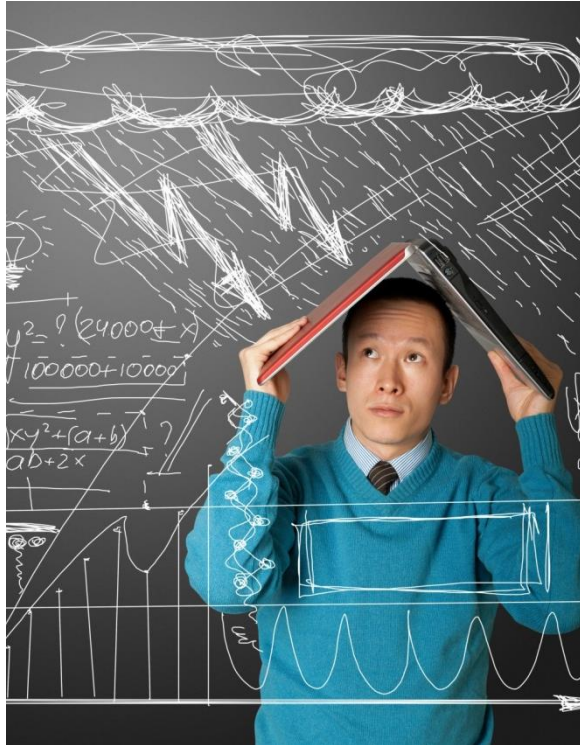
at home & everywhere.

Overview

70% of American employees will have some type of legal problem this year

- **Employees are suffering legal and financial problems in record numbers**
 - Lawsuits and legal problems are everywhere
 - It can take months or years to resolve legal problems
- **And, legal problems are never cheap**
 - Average employee spends \$18,000 in lawyers and legal fees in a lawsuit
 - Average hourly fee for lawyers in U.S. is \$278.00
- **91% of Americans do not know a lawyer to call in a legal emergency**
 - Average employee spends 3.8 days taking off work to interview/select attorney to help
 - 36% of employees take prescriptions like Xanax to deal with stress of worrying/waiting on legal and financial issues
- **Market is large and underpenetrated**
 - Almost 70% of Fortune 500[®] Companies have not yet implemented a legal insurance plan
 - Less than 3% of the total consumer population in the US is currently enrolled in a legal insurance plan

Legal Insurance to Protect Families



Because One Lawsuit . . .
Shouldn't Wipe Out Any
Employee's Life Savings . . .

Employee Legal Insurance – Insurance that covers the emergency legal crisis and lawsuits that may arise in any family's life . . . As society becomes more litigious legal insurance is no longer optional . . .

The Solution

The Solution: Nationwide and LegalEASE



LegalEASE: The Leader in Legal Insurance

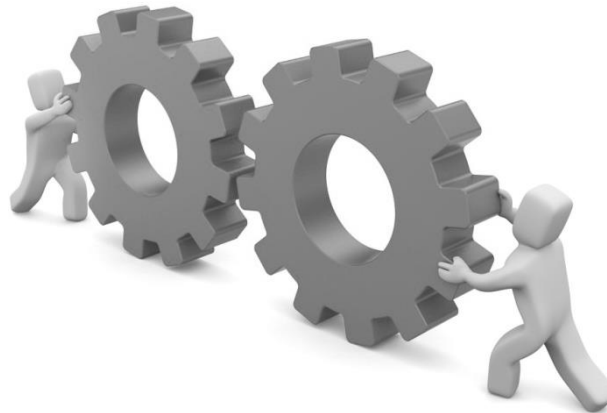
Leading Provider of Group Legal Plans



- Founded in 1971
- Largest, most comprehensive and credentialed Network: 18,000 Attorneys
- Largest Total Member Base: 14 million covered members
- Large Range of Products: Insured, Employer Paid, Discount, EAP Legal, Association Plans

World Class Operations/Culture

- High Touch in Every Aspect of Operations
- Special Attorney/Law Firm Service Model
- Largest Covered Member Base
- Service Excellence
- QA Metrics and Measurements
- Interconnected Provider Network
- Technology Base
- Administrative Excellence
- Value



World Class Infrastructure

- Network with Superior Credentialing
- High Touch Matching Access
- The RIGHT Attorney
- Thorough Financial Coaches
- ID Theft Coaches
- Triage Case Management Concept
- Intra-connected Attorney Network
- Concierge High Touch Continuing Service
- Elder Parents are Dependents

The Experience of LegalEASE



Benefits and Coverage

Benefits built with Empathy



What a lawsuit/legal crisis looks like when it strikes.

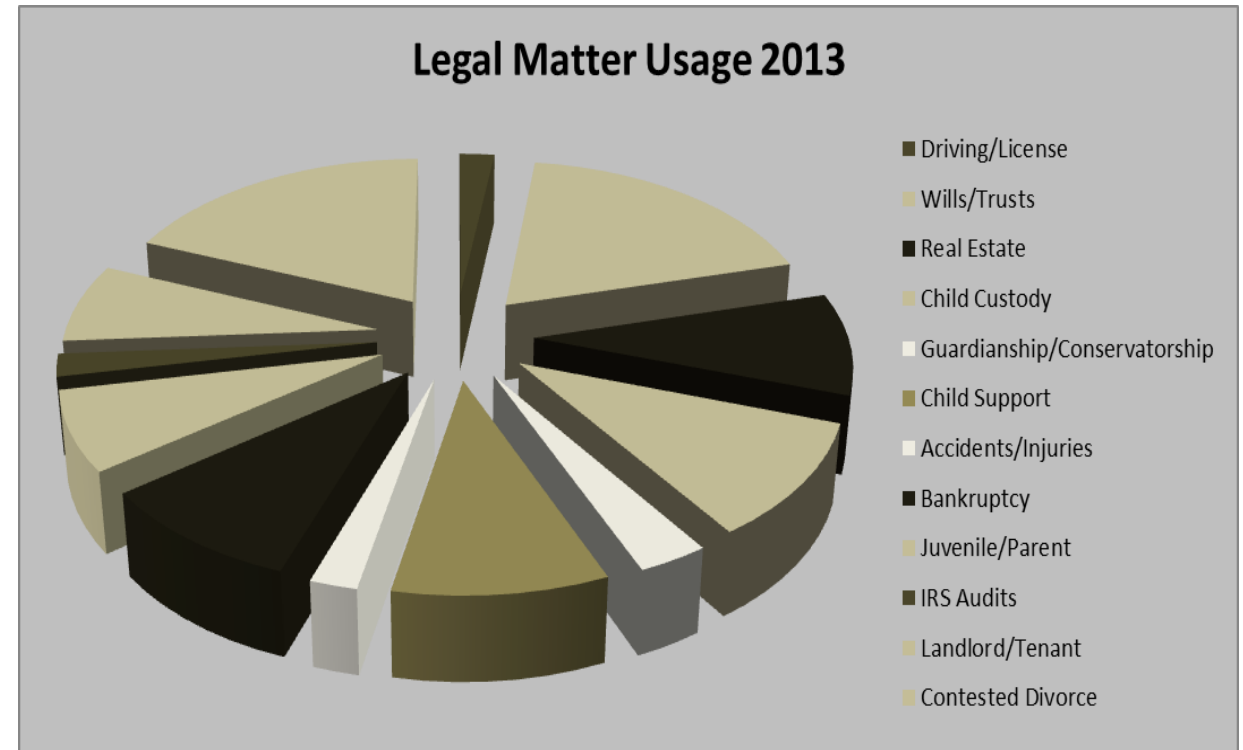
Devastation can come in many faces . . .

Covers most common legal needs for members

Top 10 legal issues

- ✓ Divorce
- ✓ Child custody battles
- ✓ Child support order modifications
- ✓ Domestic violence and abuse
- ✓ Will and trust drafting
- ✓ Elder parent issues
- ✓ Real estate problems
- ✓ Vehicle-related issues
- ✓ Juvenile and school Issues
- ✓ College student legal Issues

Most benefits are paid-in full benefits



LegalGUARD Fully Insured Benefits Make a Difference

	Comparison of Benefits			Comparison of Benefits	
	Fully Insured Benefit	Discounted Benefit		Fully Insured Benefit	Discounted Benefit
Consumer Matters			Financial Matters		
• Document Preparation			• Debt Collection Defense		
Simple Deed	Paid in Full	Covered up to 6 pages	Pre-litigation defense activities	Paid in Full	25% Discounted Rate
Promissory Note	Paid in Full	Covered up to 6 pages	Trial defense	Paid in Full	25% Discounted Rate
Consumer Dispute	Paid in Full	Covered up to 6 pages	• Bankruptcy Chapter 7 or 13	Paid in Full	25% Discounted Rate
• Correspondence	Paid in Full	Covered up to 6 pages	Foreclosure	Paid in Full	25% Discounted Rate
Installment Sales Agreement	Paid in Full	Covered up to 6 pages	Estate Audits	Paid in Full	25% Discounted Rate
Simple Affidavit	Paid in Full	Covered up to 6 pages			
General Power of Attorney	Paid in Full	Covered up to 6 pages			
Family Member	Paid in Full	Covered up to 6 pages			
Lease Agreement – <i>Tenant Only</i>	Paid in Full	Covered up to 6 pages			
Time Share Agreement	Paid in Full	Covered up to 6 pages			
• Consumer Dispute	Paid in Full	25% Discounted Rate			
• Small Representation	2 Hours	25% Discounted Rate			
Will, Codicil, Power of Attorney, Trust and Probate			Family Law		
• Will or Codicil for Member			• Separation, Divorce, Civil Annulment		
Spouse	Paid in Full	Paid in Full	Uncontested Separation	Paid in Full up to 10 hours	25% Discounted Rate
Family Member	Paid in Full	Paid in Full	Consent/default Divorce	Paid in Full up to 10 hours	25% Discounted Rate
Complex Will	25% discount	25% Discounted Rate	Uncontested Divorce	Paid in Full up to 10 hours	25% Discounted Rate
• Living Will and/or Health Care Power of Attorney	Paid in Full	25% Discounted Rate	Contested Divorce, as defined	Paid in Full up to 28.5 hours	25% Discounted Rate
Family Member					
			• Name Change	Paid in Full	25% Discounted Rate
• Living Trust Document	Paid in Full	25% Discounted Rate	• Guardianship/Conservatorship	Paid in Full	25% Discounted Rate
• Probate of Small Estate	2 Hours	25% Discounted Rate	• Uncontested Governmental Agency Adoptions	Paid in Full	25% Discounted Rate
			• Uncontested Stepparent Adoptions	Paid in Full	25% Discounted Rate
			• Juvenile Court Proceedings	Paid in Full	25% Discounted Rate
Residential Matters			Criminal Defense		
• Purchase of primary residence including document preparation and closing)	Paid in Full	25% Discounted Rate	• Traffic Defense (resulting in suspension or revocation of license)	Paid in Full	25% Discounted Rate
• Sale of primary residence	Paid in Full	25% Discounted Rate	• Administrative proceeding (regarding suspension or revocation of license)	Paid in Full	25% Discounted Rate
• Refinancing of primary residence	Paid in Full	25% Discounted Rate	• Misdemeanor defense	Paid in Full	25% Discounted Rate
• Landlord/tenant disputes	Paid in Full	25% Discounted Rate			
Civil Litigation Defense					
	Paid in Full	25% Discounted Rate			

Additional benefits included at no cost*

Debt & credit assistance

- ▣ **Debt**
 - ▣ Understanding collection agencies
 - ▣ Handling a problem debt
 - ▣ Credit card problems
 - ▣ Debt repayment schedules
 - ▣ Student loan debts and negotiations
 - ▣ Living debt free
- ▣ **Credit**
 - ▣ Negotiations with creditors
 - ▣ Avoiding debt collection litigation
 - ▣ How to negotiate credit card debts
 - ▣ Alternatives to bankruptcy
 - ▣ Understanding credit reports- removing derogatory credit remarks

Budgeting & financial planning

- ▣ **Budgeting**
 - ▣ Budgeting counselors
 - ▣ Preparing budget documents
 - ▣ Expenses and hidden items
 - ▣ Help with realistic expectations
 - ▣ Budgeting disputes in families
 - ▣ Learning to live on a properly prepared budget
- ▣ **Financial planning**
 - ▣ Network of certified financial planners – local firms
 - ▣ College, retirement, or home addition planning – consultations with planners
 - ▣ Cash accumulation, investments, tax

Elder parents

- ▣ **Law**
 - ▣ Wills and living wills
 - ▣ Healthcare powers of attorney
 - ▣ Medical directives
 - ▣ Conservatorships, competency hearings, lawsuits, & caregiver rights (including grandparent rights)
- ▣ **Financial**
 - ▣ Debt, credit issues
 - ▣ Real estate litigation
 - ▣ Holding title to property

Identity theft

- ▣ **Prevention**
 - ▣ Trained, in-house ID theft coaches
 - ▣ Unlimited counselor ID theft help
 - ▣ ID theft prevention website resources
 - ▣ Prevention plan prepared
 - ▣ Prevention forms and documents
- ▣ **Restoration**
 - ▣ Trained in-house ID theft coaches
 - ▣ Unlimited counselor ID theft help
 - ▣ Restoration paperwork completed – coaching help

*Includes 10 hours of free consultation

Plan Details and Administration

Excellent Dependent Coverage

Who Is Covered under this plan?

- ✓ Plan Member
- ✓ Spouse
- ✓ Dependent Children to age 26
- ✓ Parents & Spouse's Elder Parents
- ✓ Those For Whom Employee-Member is a Legal Guardian



Easy Access to Benefits and Help

A dispute blows up into a full-blown lawsuit . . . A company overcharges you several thousands of dollars and sends you to collection . . . A home repair project turns into a nightmare of problems, mistakes and leaks . . . A phone call from your college student confirms they have to appear in court for a criminal matter . . . A foreclosure notice on your front door is the first indication you have that your house is being foreclosed on . . . An IRS lien appears on your credit report for \$68,000 . . . A parent dies unexpectedly leaving a mess of property and bank accounts that are scattered and disorganized . . . A child you adopted ten years ago is facing deportation . . .

1

Legal Problem Intake/Analysis

Our Client Care Advocates will go over the facts of your problem with you usually by phone but there is also an online option in some instances. Our Personal Assistance Specialists will complete an analysis of your legal problem in order to get you to the best attorney in the Attorney Network.

2

Compatibility Search for Best Attorney

Once the Intake is completed, a team of Matching Specialists will analyze your stated compatibility factors and match them in our Attorney Database to be able to refer you to the most compatible attorney based on your own stated preferences.

3

DirectConnect to Attorney

A state-licensed attorney with 10 years of experience licensed in your state with a local law practice will review your legal issue and provide a legal consultation. During this consultation, you and your attorney will be able to review your options and strategies for responding to the legal threat or lawsuit.

4

Benefits Coverage Assessment

Our Coverage experts will determine what benefits are available to you and your attorney that will enable you in most cases to pay no fees for legal services. We pay the in-Network Attorney directly on covered matters, so you will not have to raise any up-front legal fees or seek reimbursement.

5

Resolves Many Issues

Just having an attorney will often resolve minor legal matters or matter where the other side does not want to go through with a lawsuit. The LegalGUARD plan contains many dispute resolution benefits, including letters and phone calls, and these will often help resolve and settle these legal matters without a protracted legal battle.

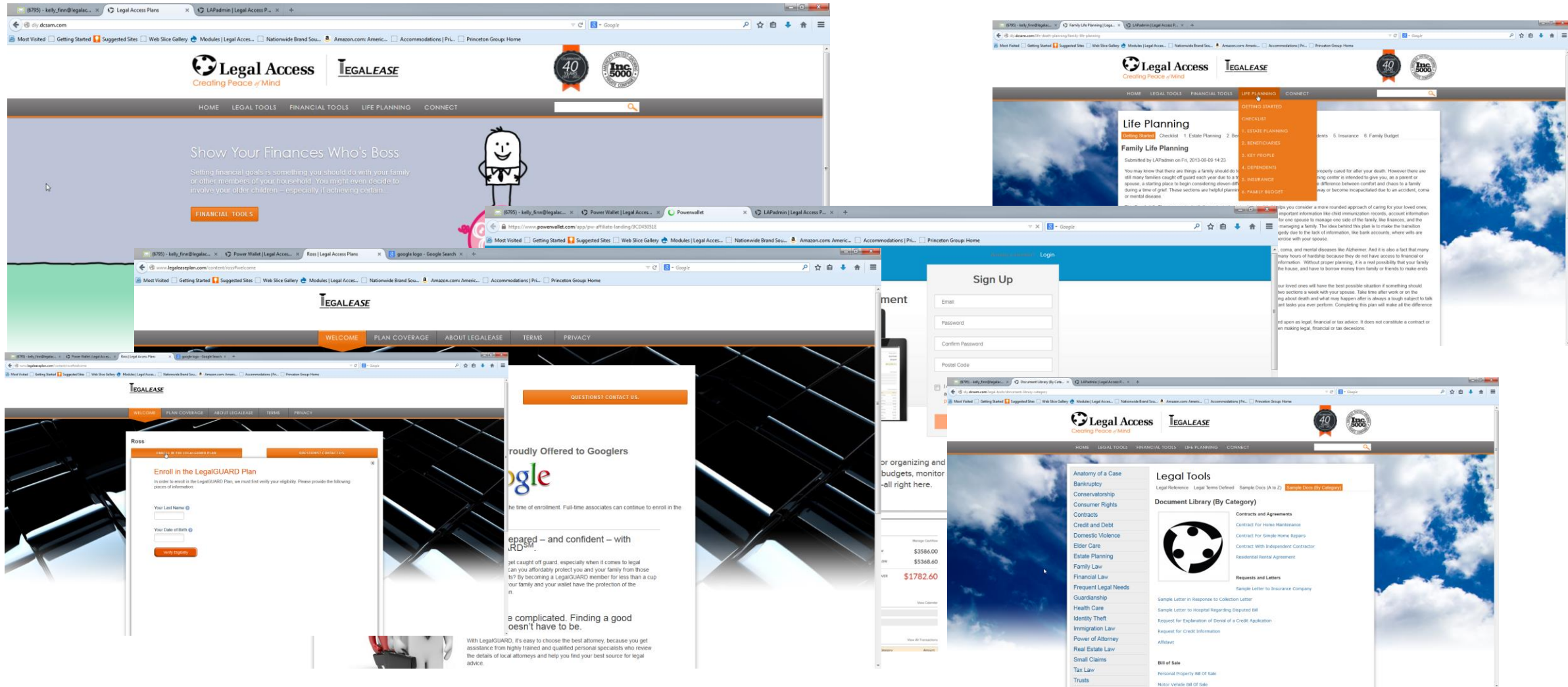
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Continuity of Legal Care

For those legal matters what will remain in court and become legal battles, you can rest assured you have the right attorney, even if your opponent may tire of his/her attorney, and that you will have your Client Care Advocates ready to help you understand any part of the legal process or how your attorney is working on your case.

User Experience

User Experience



Affordable Coverage for the Whole Family

Benefits that are always useful:

- ✓ Creating a will
 - ✓ Family Budget
 - ✓ ID Theft Prevention
 - ✓ Elder Parents' Living Wills
 - ✓ Power of Attorney
-

All of this paid-for legal advice and representation up to and including Trial for only pennies /day:

Per Pay Period: \$ 27.45

Per Day: \$ 0.88



Questions

Limitations and exclusions apply. Group legal plans are administered by Legal Access Plans, L.L.C, LegalEASE or The LegalEASE Group, Houston, Texas.

Materials are intended for Nationwide Mutual Insurance Company training use only. Not to be disseminated without prior written consent from LegalEASE.

This summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided can be obtained by contacting the Legal Access Companies. If this benefit summary conflicts in any way with the Policy issued, the policy shall prevail.

Products available in all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies in all states except HI, ID, KS, NH, NC, OH, SC, TX, and WY, where underwriting is not required. Please contact LegalEASE for complete details.

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