

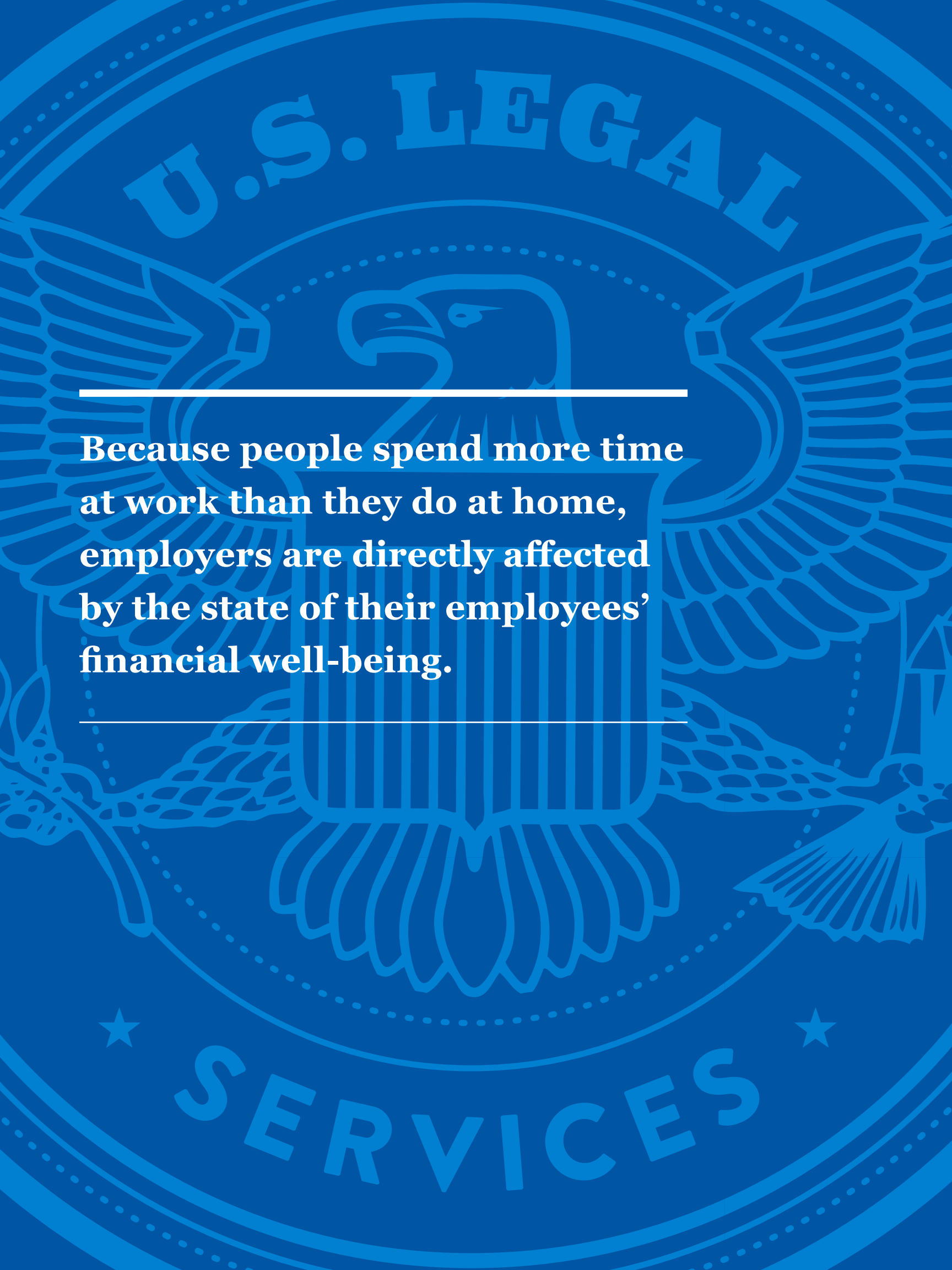


GROUP BENEFITS

**BUILDING A MORE EFFECTIVE WORKFORCE
THROUGH AN AFFORDABLE, VALUABLE AND
ACCESSIBLE LEGAL BENEFITS PLAN.**

USLEGALSERVICES.NET





Because people spend more time at work than they do at home, employers are directly affected by the state of their employees' financial well-being.

U.S. LEGAL SERVICES IS ONE OF THE OLDEST COMPANIES OF ITS KIND IN THE UNITED STATES.

LEGAL PLANS ARE OUR ONLY BUSINESS AND WE EXCEL IN PROVIDING PLANS THAT ARE BROAD IN COVERAGE, AFFORDABLE, ACCESSIBLE AND DELIVERED WITH OUTSTANDING CUSTOMER SERVICE. U.S. LEGAL IS A MANAGED BENEFIT, NOT A REFERRAL SERVICE, WHICH MEANS WE PAY VIRTUALLY **100% OF ATTORNEYS' FEES FOR ALL COVERED SERVICES.**

Our plans provide our members with their own “Attorney on Retainer” 24 hours a day, 7 days a week. We contract with over 10,000 attorneys nationwide, all of whom are Martindale-Hubbell listed and average over 17 years in practice.

A voluntary legal benefits plan from U.S. Legal Services lets your employees focus on their work instead of their legal matters. In the same way that many benefits packages provide access to preventive medicine or dentistry, our plans give your employees access to preventive law. Easy to access and administer, our legal insurance plans give you a no-cost enhancement to your company’s benefits package and your employees an affordable way to prevent and/or resolve their legal issues.

GROUP LEGAL BENEFITS PLANS PROVIDE PEACE OF MIND.

When employees are dealing with concerns such as legal issues, their burdens are often evidenced in the workplace through:

- WASTED WORK TIME
- POOR JOB PERFORMANCE
- INCREASED HEALTHCARE COSTS
- ABSENTEEISM / PRESENTEEISM

By having a legal benefits plan in place, your employees will have the peace of mind of knowing that they’ll be prepared when legal matters arise — and you’ll have employees who aren’t distracted by legal concerns.

HELP REDUCE EMPLOYEES’ CONCERNS ABOUT THE COSTS OF LEGAL SERVICES.

Personal finances are at the top of the list when it comes to causes of stress, according to a report from the American Psychological Association, and finances are often tied to financially driven legal needs. When employees hesitate to consult an attorney due to fear they can’t afford legal representation, productivity suffers. With a legal benefits plan from U.S. Legal Services, both your employees and your organization reap the benefits of having affordable, quality legal services readily available.

..... **U.S. LEGAL DELIVERS**

**QUALITY
ATTORNEYS**

**CUSTOMER
SERVICE**

**LOW
PREMIUM**

**EXTENSIVE
COVERAGE**

OUR LEGAL BENEFIT PLANS MAKE YOU MORE COMPETITIVE.

Great employees are your best asset, and a comprehensive benefits plan can help you attract and retain them. U.S. Legal Services lets you offer benefits that are equal to or better than those of your competitors, giving your most desirable candidates one more reason to go to work for you.



FAMILY DEFENDER™

DID YOU KNOW THAT 72% OF EMPLOYEES
EACH YEAR WOULD BENEFIT BY
CONSULTING AN ATTORNEY?

YOUR COMPANY AND EMPLOYEES ARE WORTH IT

OFFER YOUR EMPLOYEES THE LEGAL BENEFITS PLAN THAT DEFENDS THEM AND THEIR FAMILIES WITH A WIDE RANGE OF LEGAL SERVICES PROVIDED BY LOCAL ATTORNEYS. SERVICES INCLUDE DIVORCE, CHILD SUPPORT AND CUSTODY, TRAFFIC VIOLATIONS, DEBT, LAWSUITS AND MORE.

OUR LEGAL BENEFIT PLANS WORK THE WAY YOU EXPECT THEM TO – BY ACTUALLY PAYING ATTORNEYS’ FEES!

BENEFITS	COVERED IN FULL	DEPENDENT & SPOUSE COVERED
CONSULTATIONS	✓	✓
PHONE/OFFICE	✓	✓
CONSUMER LAW	✓	✓
WILL, LIVING WILL, TRUST, P.O.A.	✓	✓
CIVIL ACTIONS, PLAINTIFF/DEFENDANT	✓	✓
ADOPTIONS	✓	✓
REAL ESTATE TRANSACTIONS	✓	✓
LANDLORD/TENANT LAW	✓	✓
TRAFFIC VIOLATIONS	✓	✓
PREPARATION OF LEGAL DOCUMENTS	✓	✓
JUVENILE DEFENSE	✓	✓
FAMILY LAW*+	12 HOURS	✓
CRIMINAL VIOLATIONS	✓	✓
PERSONAL INJURY	✓	✓
BANKRUPTCY CHAPTER 7 ONLY	✓	✓
IMMIGRATION	✓	✓
IDENTITY THEFT	✓	✓
ALL OTHER MATTERS **	✓	✓

OUR FAMILY DEFENDER™ PLAN IS HIGHLY CUSTOMIZABLE WITH VERY FEW LIMITATIONS OR EXCLUSIONS

* After 12 hours, there is an additional 33% discount | ** Covered at a 33% discount | +120 day waiting period
Limitations and exclusions apply. Insurance products are underwritten by U.S. Legal Services, Inc. Defender products are provided by U.S. Legal Services, Inc. , depending on the product and state. This material is for illustrative purposes only and is not a contract. * Please refer to your summary plan description for your specific plan details.

FAMILY DEFENDER™

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CDL DEFENDER™

YOUR COMMERCIAL DRIVERS CAN FACE FINES, SUSPENSION OR EVEN REVOCATION OF THEIR LICENSES. CSA IS FULLY ACTIVE: KEEP DRIVERS ON THE ROAD AND ON THE JOB WITH LEGAL BENEFITS DESIGNED TO MEET THE NEEDS OF YOUR DRIVERS AND YOUR COMPANY.

THROUGH OUR YEARS OF EXPERIENCE, 92 PERCENT OF DRIVERS REPRESENTED IN COURT BY U.S. LEGAL SERVICES ARE SATISFIED WITH THE RESULTS. UNLIKE OTHER LEGAL BENEFIT PLANS, U.S. LEGAL SERVICES PAYS 100 PERCENT OF ALL YOUR ATTORNEY FEES FOR REPRESENTATION FOR COVERED ISSUES.

With our low-cost CDL Defender legal benefits, your employees are covered while on the job or in their personal vehicles, and their spouses are covered as well. It also provides for pre-existing matters, many personal legal matters, financial coaching and identity theft. U.S. Legal Services defends your CDL drivers and their families with attorneys who know the rules of the road. We can even assist with CSA DataQs Challenges.

These are summaries of the coverage that your employees will receive with CDL Defender legal benefits:

- DATAQ APPEALS
- CONSULTATION SERVICES
- IDENTITY THEFT PROTECTION
- COVERAGE FOR SPOUSE IN BOTH COMMERCIAL AND PERSONAL VEHICLES
- PRO-SE DIVORCE
- FINANCIAL COACHING
- SIMPLE WILL / LIVING WILL
- DISCOUNTED LEGAL SERVICES FOR PERSONAL MATTERS

Limitations and exclusions apply. Insurance products are underwritten by U.S. Legal Services, Inc. Defender products are provided by U.S. Legal Services, Inc., depending on the product and state. This material is for illustrative purposes only and is not a contract. * Please refer to your summary plan description for your specific plan details.

CDL DEFENDER™

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ALL MOVING AND NON-MOVING VIOLATIONS FOR BOTH CARRIERS AND DRIVERS ARE COVERED AT 100% WHICH MEANS U.S. LEGAL PAYS THE ATTORNEYS' HOURLY RATE!



IDENTITY DEFENDER™

THE IDENTITY DEFENDER IS AFFORDABLE IDENTITY THEFT PROTECTION THAT GIVES YOUR EMPLOYEES IDENTITY THEFT ASSISTANCE THAT SAVES BOTH TIME AND MONEY. OUR IDENTITY THEFT SOLUTION HELPS YOUR EMPLOYEES STAY FOCUSED ON THEIR WORK, CAN IMPROVE MORALE AND IS AVAILABLE AT NO COST TO YOUR COMPANY.

The Identity Defender is designed to help defend against the fastest-growing crime in the nation. To help your employees fight back should their identities be stolen, offer them the best identity theft protection available.

Our Identity Defender program provides your employees with access to a highly trained Fraud Resolution Specialist™ who conducts seven emergency response activities within 48 hours. It also provides assistance in monitoring identity and restoring good credit. With consumers spending more than 175 hours and \$1,000 per occurrence, identity theft protection insurance helps keep your employees productive at work.

RESOLUTION, EDUCATION AND MORE.

The Identity Defender focuses on immediate fraud-related issues and educates your employees on preventive steps they can take to help ensure they're not victimized again.

An identity is stolen every three seconds, and more than 25 million people around the world have been victimized in just the last five years.

When identity theft does occur, fraud resolution is a must. Our program helps employees resolve fraud-related issues when time is not on their side. Our professional staff and highly trained, experienced specialists are available to listen and answer their questions, as well as work with your employees to restore their identities and good credit.

These are summaries of the coverage that your employees will receive with Identity Defender™:

- ACCESS TO A FRAUD RESOLUTION SPECIALIST
- EXPENSE REIMBURSEMENT: UP TO \$25,000 IN IDENTITY THEFT EXPENSE REIMBURSEMENT.*
- LOST WAGES UP TO: \$500 PER WEEK FOR A MAXIMUM OF FOUR WEEKS
- DEDUCTIBLE: \$0.00 PER POLICY PERIOD.
- FREE 30-MINUTE LEGAL CONSULTATIONS
- FREE 30-MINUTE FINANCIAL CONSULTATIONS

The Identity Defender is not an insurance product and is administered by an unaffiliated third party.

IDENTITY DEFENDER™

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WITH IDENTITY DEFENDER™ YOUR EMPLOYEES HAVE ACCESS TO HELP FROM SPECIALISTS WHO WILL WORK TO RESTORE IDENTITY AND GOOD CREDIT.

OUR MISSION IS TO REMAIN THE BROADEST AND MOST COMPREHENSIVE LEGAL BENEFIT PLAN AVAILABLE TO CONSUMERS ANYWHERE IN THE UNITED STATES WITH AS FEW LIMITATIONS AND EXPENSES AS POSSIBLE.

To learn more about how we can help you, please contact a U.S. Legal Representative today by phone or email. For more information about U.S. Legal Services and our benefit plans, please visit uslegalservices.net.

1-800-356-LAWS (5297)

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