

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?
- ☐ Lost your wallet?

The LegalShield Membership Includes:

- **Dedicated Law Firm** Direct access, no call center
- **Legal Advice/Consultation** on unlimited personal issues
- **Letters/Calls** made on your behalf
- **Contracts/Documents Reviewed** up to 15 pages each
- **Residential Loan Document Assistance** for the purchase of your primary residence
- **Will Preparation** - Living Will, Health Care Power of Attorney, Financial Power of Attorney
- **Speeding Ticket Assistance** Upload your speeding ticket from the mobile app directly to law firm
- **IRS Audit Assistance** (begins with the tax return due April 15th of the year you enroll)
- **Trial Defense** (if named defendant/respondent in a
- covered civil action suit)
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (available 90 days after enrollment)
- **25% Preferred Member Discount** (bankruptcy, criminal charges, DUI, personal injury, etc.)
- **24/7 Emergency Access** for covered situations

The IDShield Membership Includes:

- **1 Bureau Credit Monitoring** from TransUnion with activity alerts
- **High Risk Application and Transaction Monitoring** detects fraud up to 90 days earlier than traditional credit monitoring services. We carefully watch your accounts, reorders, loans and more. If a new account is opened, you will receive an alert
- **Social Media Monitoring** for privacy and reputational risks
- **Credit Inquiry Alerts** when your Personally Identifiable Information (PII) is used to apply for bank/credit cards, utilities or rentals, and many other types of loans
- **Consultation** on any cyber security question
- **$1 Million Protection Policy** coverage for lost wages, legal defense fees, stolen funds and more
- **Unlimited Service Guarantee** ensures that we won't give up until your identity is restored!
- **Identity Restoration** performed by Licensed Private Investigators to restore your identity to its pre-theft status.
- **24/7 Emergency Access** in the event of an identity theft emergency

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

Plan	Family Price monthly	Individual Price monthly
LegalShield	$18.95	$18.95
IDShield	18.95	8.95
Combined	33.90	27.90

Prepared for: Town of Bernalillo

For more information, contact your Independent Associate:

Joan Buckner, 505-401-7733
jbuckner9@icloud.com
www.legalshield.com/info/bernalillo

LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under the age 18 for whom the member is the legal guardian; never married dependent children up to age 26 if a full-time college student; or physically or mentally disabled dependent children.

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see www.idshield.com. IDShield plans are available at individual or family rates. A family rate covers the named member, named member's spouse and up to 10 dependent children under the age of 18. It also provides consultation and restoration services for dependent children ages 18 to 26. All Licensed Private Investigators are licensed in the state of Oklahoma. A $1 million protection policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. Dependent children of the named member or named member's spouse under the age of 23 who permanently live in the same residence as the named member at the time of the stolen identity event are eligible for the protection policy coverage. For a summary description of benefits for the personal identity coverage see https://idshield.cloud/summary-of-benefits.

LegalShield®

101 Reasons
TO USE LEGALSHIELD

Unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a quality law firm for covered personal situations, even 24/7 for emergency situations, no matter how traumatic or how trivial they may seem. Because our dedicated law firms are prepaid, their sole focus is to serve you, rather than bill you.

1. You don't have an up-to-date Will.
2. You don't understand the difference between a trust and a Will.
3. Family members challenge your parent's Will.
4. You don't understand your health insurance plan or new legislation.
5. You are selected for an audit.
6. Your parents die and leave you executor of their estate.
7. You are tired of hidden cell phone fees.
8. You do not have a retirement savings plan.
9. You lose your personal identification.
10. You receive a speeding ticket.
11. You are buying or selling your home.
12. Your driver's license is suspended.
13. Your landlord raises rent in violation of your verbal agreement.
14. Your teenager is accused of shoplifting.
15. You decide to change your name.
16. Your new washing machine doesn't wash.
17. Creditors threaten to take action against you for your ex-spouse's debts.
18. A neighbor or school reports you for child abuse.
19. You adopt a child.
20. A friend or neighbor is injured on your property.
21. You need child support enforced.
22. A friend owes you money and files bankruptcy.
23. A caller demands money or damaging information will be released.
24. Your car is damaged by a hit-and-run driver.
25. You accidentally back over a neighbor's garbage can.
26. A hairdresser damages your hair with harsh chemicals.
27. Your car is repossessed unjustly.
28. You are subpoenaed or served with legal papers.
29. You are called to jury duty.
30. Your long drive off the tee injures another player.
31. You need your lease agreement reviewed.
32. Your son is injured in a football game.
33. A neighbor trips over a rake in your yard.
34. A jeweler sells you defective merchandise.
35. A car dealership gains illegal access to your credit history.
36. You are hit by a bottle at a baseball game.
37. A friend falls down your stairs and sues you.
38. You need help with credit card liability resolution.
39. You are injured when you slip on a wet floor in a public building.
40. Your livestock trample a neighbor's garden.
41. Your neighbor's dog barks for hours every night.
42. Your teenager gets a speeding ticket.
43. Your landlord enters your apartment without permission.
44. Your child throws a baseball through a neighbor's car window.
45. You don't have a Living Will or Medical Power of Attorney.
46. Your boat is damaged while in storage.
47. Your landlord refuses to refund your cleaning deposit.
48. You lose an expensive watch in a hotel and the manager denies liability.
49. A speeding car nicks your bumper because you parked in the street.
50. A merchant refuses to honor a guarantee.
51. You have an accident driving your friend's boat.
52. Your ex-spouse claims a right to your earnings.
53. A club sends merchandise after you cancel your membership.
54. You are refused service at a restaurant.
55. A property manager refuses to rent to you.
56. You are denied credit for no apparent reason.
57. An online auction goes sour.
58. The repair shop threatens small claims court for money you don't owe.
59. Your car insurance is canceled when your teenager has an accident.
60. Your child needs special education in public school.
61. You made a sizable gift to charity.
62. Angry words result in a slander law suit.
63. You need a patent for an invention.
64. You need a copyright for your manuscript.
65. You are wrongly accused of committing a crime.
66. Your right to privacy has been invaded.
67. Your car is vandalized in a parking lot.
68. A postal carrier slips on your unshoveled walk and breaks his or her leg.
69. You have questions about escrow in a home purchase.
70. You're stopped for speeding and a friend is in possession of marijuana.
71. Your teenager wrecks the car and a friend is injured.
72. You care for your elderly parents.
73. You receive disability.
74. You are cheated by a door-to-door salesman.
75. A repairman charges more than a given estimate.
76. A creditor tries illegal collection tactics.
77. An accident results in a personal injury.
78. You are scheduled to appear in small claims court.
79. Your new house has bad plumbing and a leaky roof.
80. You take a vacation and your room has a view of the trash dumpster.
81. A minor is caught breaking into your home.
82. You have a fender bender while driving a friend's car.
83. Law enforcement enters your property without a warrant.
84. You have a question about an easement on your property.
85. Your neighbor's dog bites your child.
86. You have a property line dispute over a newly installed fence.
87. You're asked to testify as a witness to a crime.
88. You need a premarital agreement.
89. You're buying or selling a car.
90. Your child's school demands a drug or alcohol test.
91. Your bank sends a foreclosure notice after one house payment is late.
92. A retail store won't accept the return of defective merchandise.
93. A repairman won't stand behind his work.
94. A trespasser is caught poaching on your land.
95. You are leasing an apartment.
96. You receive a letter from a creditor and it is not your debt.
97. A bank reports bad credit activity unjustly.
98. You need advice concerning a divorce.
99. Someone injures your dog on your property.
100. You can't make heads or tails out of the new tax forms.
101. Your spouse uses physical force against you.

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE:

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www.legalshield.com/info/bernalillo

LegalShield®

Law Officers Legal Plan

Protects You on the Job and at Home

Reasons to use your plan:

- You are served with a lawsuit for improper arrest
- An inmate commits suicide while you're on duty
- You discharge your weapon out-of-state to confront an active shooter
- Your insurance claim is denied
- You are tired of hidden cell phone fees
- Landlord raises rent in violation of your verbal agreement
- A creditor tries illegal collection tactics
- You have a lease or other document to sign that you don't understand

1. **On-The-Job Coverage**
   - Dedicated hours for administrative hearings, termination hearings, and lawsuits
   - 24/7 Emergency access
2. **Off-The-Job Coverage**
   - Dedicated hours for lawsuits
   - 24/7 Emergency access in all 50 states
   - Legal consultations
3. **Family Coverage**

   Member, spouse or significant other, and dependent children covered at no additional charge (see your plan contract for complete coverage details).



Our Promise to You

As one of the first companies in North America to provide legal expense plans to consumers, we are currently protecting and empowering more than 4.3 million lives across the U.S. and Canada. And with over 700 employees dedicated to serving you, our promise remains the same: to provide outstanding legal services by quality law firms at an affordable price.

LegalShield℠

LAW OFFICERS LEGAL PLAN BENEFITS

Advice*
Unlimited topics, personal or business even on pre-existing conditions

24/7 Emergency Assistance
After-hours consultation for covered legal emergencies such as: if you're arrested or detained, if you're seriously injured, if you're served with a warrant, or if the state tries to take your child(ren).

Letters and Phone Calls on Your Behalf
Available at the discretion of your provider lawyer

Legal Document Review (up to 10 pages each)*
Contracts/documents up to 10 pages each - for an unlimited number of personal documents and for 1 business document per membership year

Standard Will Preparation
- Standard Will with yearly reviews/updates
- Available to covered family members for $20
- Other documents available: Living Will, Health Care Power of Attorney

Tragic Accident Representation*
It's your worst nightmare—a tragic accident resulting in loss of life, especially in the line of duty.

LegalShield will pay the legal fees of your provider law firm for your defense if you are criminally charged with Negligent Homicide or Vehicular Homicide, including Manslaughter. This also applies for covered members of your family.

Audit Services
- One hour of consultation, advice or assistance when you are notified of an audit by the IRS
- An additional 2.5 hours if a settlement is not achieved within 30 days
- If your case goes to court, you'll receive 46.5 hours of your provider law firm's services
- Coverage for this service begins with the tax return due April 15 of the year you enroll

Administrative & Termination Hearing Representation*
- Legal consultation, advice and representation for two administrative inquiries/investigations per membership year.
- Advice, counsel, and representation for one pre-termination hearing per year.
- Pre-trial prep work and trial representation for post-termination hearings as described in the chart below:

YEAR	PRE-HEARING TIME	HEARING TIME	TOTAL HOURS
1	2.5	57.5	**60**
2	3	117	**120**
3	3.5	176.5	**180**
4	4	236	**240**
5	4.5	295.5	**300**

Trial Defense*
Assistance if you or your spouse is named defendant or respondent in a covered civil or job-related criminal action filed in court.

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL HOURS
1	2.5	57.5	**60**
2	3	117	**120**
3	3.5	176.5	**180**
4	4	236	**240**
5	4.5	295.5	**300**

Additional Trial Defense Hours Are Available with the EXPANDED LAW OFFICERS LEGAL PLAN:
Your trial benefits will begin with 75 hours of attorney time available to you in your first year [17.5 hours of pre-trial time + 57.5 hours of trial time]. This is an additional 15 hours of pre-trial time than the regular plan offers. Remember, your pre-trial hours are those hours when your attorney is researching and preparing for your case. So these hours can be crucial to the outcome of your lawsuit.

With the EXPANDED LAW OFFICERS LEGAL PLAN, your benefit hours increase each year, through your 5TH year of membership:

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL HOURS	MORE HOURS THAN REGULAR PLAN
1	17.5	57.5	**75**	**15**
2	23	117	**140**	**20**
3	28.5	176.5	**205**	**25**
4	34	236	**270**	**30**
5	39.5	295.5	**335**	**35**

25% off additional legal services
You may continue to use your provider law firm for legal situations that extend beyond plan coverage.

The additional services are 25% off the law firm's standard hourly rates. Your provider law firm will let you know when the 25% discount applies and go over these fees with you.

General Provisions:

You may use your preferred member discount and phone consultation benefit for any plan exclusions: fines; court costs; penalties; expert witness fees; bonds; bail bonds; and any out-of-pocket expenses are your responsibility and are not part of your membership fees and/or benefits. A retainer fee may be required prior to services being rendered for services not otherwise covered by your membership benefits. Due to regulatory requirements, benefits and rates vary in certain states. The information contained on this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of plan coverage; only a plan contract can give actual terms, coverage, amounts, conditions and exclusions. This plan covers city, county and state law enforcement officers only.

This is a general overview of your legal plan coverage for illustration purposes only. See a plan contract for complete terms, coverage, amounts, conditions and exclusions.

*Plan Limitations & Exclusions:

Trial defense services: Matters not covered under plan benefits and which you may use your preferred member rate for services are: dependents (covers member and spouse only); bankruptcy; divorce; separation; annulment; child custody or other divorce or domestic-related matters; charges of DUI/DWI; drug-related matters (whether prescribed or not); hit-and-run; leaving the scene of an accident; and civil or criminal charges occurring as a result of operating a commercial vehicle with more than two axles. Plan benefits apply only to charges of job-related criminal actions. Benefits do not cover instances in which you are named in a civil lawsuit or have criminal charges filed against you because you are listed as an owner, manager or associate of the business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge; lawsuits filed because of something that occurred prior to your enrollment or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment (even if the lawsuit is filed after you become a member); class actions, interventions or amicus curiae filings in which the covered member is a party (or potential party); garnishment; attachment or any other appeal; claims, defenses, or legal positions which your provider law firm determines will not prevail in court or are frivolous or without merit. **Administrative and termination hearing:** Not covered under this benefit are hearings and investigations or inquiries which result from any alcohol or drug-related matter or allegation involving the use of chemicals. Also not covered are hearings resulting from matters arising other than from the direct performance of job responsibilities while on active duty, such as reduction in force or any other termination or separation from service unrelated to job performance. Pre-existing conditions are not covered. **Motor vehicle legal services:** Representation under this benefit is provided when the member has a valid driver's license and is driving a properly licensed motor vehicle. Pre-existing conditions; charges of DUI/DWI related matters; drug-related matters; hit-and-run related charges; leaving the scene of an accident; and unmeritorious cases are excluded. Commercial vehicles with more than two axles are not covered. Driver's license and personal injury/property damage recovery assistance is limited to two and one-half (2-1/2) hours of lawyer time per claim, does not include the filing of a lawsuit, and excludes personal injury and property claims exceeding $2,000. **IRS audit legal services:** Coverage includes the return due on April 15th of the first membership year. Does not cover garnishment; attachment or any other appeal; class actions; interventions or amicus curiae filings; charges of tax fraud or income tax evasions; trust returns; business and/or corporate tax returns; payroll and information returns; partnerships; corporation returns or portions thereof that are included in the member's tax returns; pre-existing conditions—where member has been notified by the IRS prior to enrollment; and services rendered by an enrolled agent.

Contracts issued by:

Pre-Paid Legal Services, Inc., and subsidiaries
Pre-Paid Legal CasualtySM, Inc.
Pre-Paid Legal Access, Inc.
In Florida: LS, Inc.
In Virginia: Legal Service Plans of Virginia, Inc.

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE:

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LegalShield℠

LegalShield Legal Plan Supplement

The LegalShield legal plan gives you great protection for your personal legal needs; however, you may want the option to enhance your plan. Unexpected legal issues arise every day and that's why we offer our Home Business and Trial Defense Supplements.

Home Business Supplement

Whether you own a home business, are a consultant or need business legal advice, you can add the Home Business Supplement to your personal legal plan.

Advice
- Phone consultation on an unlimited number of business topics, even on pre-existing conditions

Legal Document Review (up to 15 pages each)
- Up to three business contracts or documents reviewed per month
- Does not include review of documents relating to court proceeding or lawsuits

Letters and Phone Calls on Your Behalf
- Up to six letters/calls per year (one per subject matter)
- Available at the discretion of your provider lawyer

Debt Collection Letters on Your Behalf
- Up to three initial debt collection letters per month

Specialty Matters and Out-of-State Consultation
- Two thirty-minute consultations per year
- Topics include out-of-state business and these specialty areas of the law: Employment, Tax, Securities, Intellectual Property, International Law, Import/Export, Antitrust, Immigration

IRS Audit Services
- IRS Audit services include Schedule C and E (attached to member's personal tax return)

This supplement is not available to businesses with employees other than immediate family members.

For only an additional $9.95 a month

Trial Defense Supplement

Trials can be expensive and time consuming, which is why LegalShield offers a supplement to your legal plan providing more trial coverage. It may be that you feel more susceptible to lawsuits or you just desire to have more trial benefit hours. The Trial Defense Supplement provides you with the additional coverage you need in the event you have to defend yourself in court.

With an additional 100 hours of defense, 75 hours of trial time and 25 hours of pre-trial time each year, you can rest assured that you and your family will be covered no matter what comes your way.

Below are the trial defense hours when you add the Trial Defense Supplement to your personal legal plan.

Schedule of hours with the Trial Defense Supplement

Year	Pre-Trial Hours	Trial Hours	Total Hours
1	27.5	132.5	**160**
2	28	192	**220**
3	28.5	251.5	**280**
4	29	311	**340**
5	29.5	370.5	**400**

For only an additional $9.95 a month

This is a general overview of your legal supplement coverage for illustration purposes only. The benefits described are not available in all states and Canadian provinces. See a plan contract for complete terms, coverage, amounts, conditions and exclusions. In Hawaii, rates are $12.95 per supplement. All General Provisions and Services of the Contract apply to the Trial Defense Supplement.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty℠, Inc.; Pre-Paid Legal Access, Inc.; In Florida: LS, Inc.; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation

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LegalShield℠

Protecting & Empowering Your Legal Rights

Gun Owners Supplement

You carry a gun because you believe in the rights granted by the U.S. Constitution. LegalShield believes every person should have access to the legal system.

Who We Are

LegalShield has been a pioneer in providing legal plans for over 45 years. Our mission is a straightforward, practical approach. In a perfect world, you'd never need a lawyer, but in an unpredictable world, it helps to have a team of lawyers on your side. LegalShield has made smart legal coverage simple - in the form of accessible, affordable, full-service coverage.

A Team Of Lawyers

LegalShield has a network of dedicated law firms in 50 states and 4 Canadian provinces, all of which are made up of seasoned lawyers with an average of 22 years' experience. Our Provider Law Firms provide legal protection to over a million members in covered emergency situations, 24/7/365 days a year.

Why LegalShield

We provide legal coverage without the complexity, because life can be unpredictable, and the law can be complicated. We have created a model for legal coverage in which you know exactly what you're getting and precisely how much you're paying for it. Once you sign up, you can sit back, relax, and know you're covered by an entire law firm.

*This is a general overview of your legal plan coverage for illustration purposes only. See a plan contract for complete terms, coverage, amounts, conditions and exclusions.

LegalShield is here to protect your gun rights.

Gun Owners Supplement offers the following benefits of protection:

Advice and Consultation
- Gun owner rights
- Carry and license requirements
- Advice on where carrying your concealed firearm is allowed
- Advice on where carrying your firearm is openly allowed
- Recent changes in gun laws

Emergency Access for a Firearm Incident*
24/7 toll-free access to a provider lawyer for consultation in the event of a covered firearm incident

Trial Defense for Gun Related Matters**
- Defense of covered civil and criminal lawsuits filed in state or federal court
- 60 total hours for covered lawsuits (20 hours pre-trial and 40 hours trial per plan year)

NFA Gun Trust Services
One (1) NFA Gun Trust prepared by your provider law firm per membership year for a flat fee of $250

25% Discount
As a member, you are entitled to a 25% discount off the provider lawyer's standard hourly rate for additional trial defense services and/or grand jury investigations, related to a covered firearm incident.



*Does not include assistance in making, posting, or obtaining bond, bail, or other security required for release.

**Covered lawsuit is a criminal or civil lawsuit arising from a firearm incident involving a covered person in a place where the covered person is legally permitted to possess and carry (concealed or open) his/her firearm. Appeals and trial court decisions are not included. This is a general overview of your legal plan coverage for illustration purposes only. See a plan contract for complete terms, coverage, amounts, conditions and exclusions.

See a plan contract for specific state of residence availability and for complete terms, coverage, amounts, conditions and exclusions. This supplement is not available in all states; please check your state or province for availability. Supplement does not include assistance in making, posting, or obtaining bond, bail, or other security required for release.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty, Inc.; Pre-Paid Legal Access, Inc.; In FL: LS, Inc.; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation.

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LegalShield® | MEMBERPERKS

Save with these incredible MEMBERPERKS

Your LegalShield and IDShield memberships are simply amazing. And in addition to the privileges that are already yours, we have added these MEMBERPERKS with hundreds of merchants and thousands of discounts. Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. Members have the opportunity to save, on average, over $2,000 per year. MEMBERPERKS can save you enough to pay for your membership for years to come!

RECEIVE EXCLUSIVE DISCOUNTS

Access your members-only discounts in categories such as:

- APPAREL
- AUTOMOTIVE
- BOOKS, MOVIES & MUSIC
- CELL PHONES
- ELECTRONICS
- FINANCE
- FLOWERS & GIFTS
- FOOD
- HEALTH & WELLNESS
- HOME SERVICES
- INSURANCE & PROTECTION SERVICES
- OFFICE & BUSINESS
- REAL ESTATE & MOVING SERVICES
- SPORTS & OUTDOORS
- TICKETS & ENTERTAINMENT
- TRAVEL

WHAT MEMBERS ARE SAYING:

"MEMBERPerks pays for my membership!"

– Martha S.

"I saved 20% at Advance Auto and I also saved 30% on movie tickets on date night with my wife. This membership is it!"

– Andre E.

"I am receiving 8% off my Verizon cell phone monthly charge!"

– Paulette M.

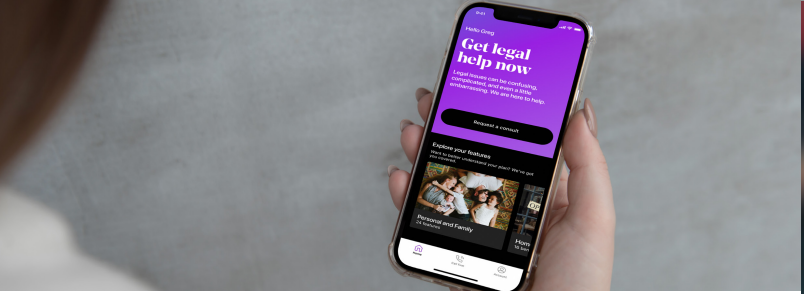
Enjoy preferred member pricing on some of your favorite brands and services.

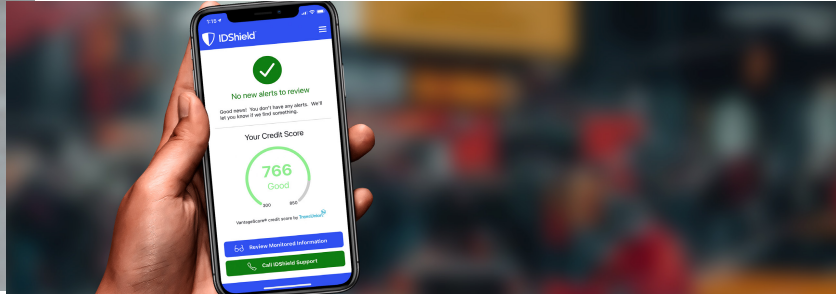
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Getting Started

To sign up, simply login at **legalshield.com**, click on the Resources tab, then click on **MEMBER**PERKS. If you don't already have an account, follow the simple on-screen instructions to make an account with your personal or work email and LegalShield membership number.

These benefits are for LegalShield and IDShield members. All offers or promotions are subject to change without notice.





LegalShield™ IDShield™

Create Your Account

Follow these steps to create your LegalShield account.

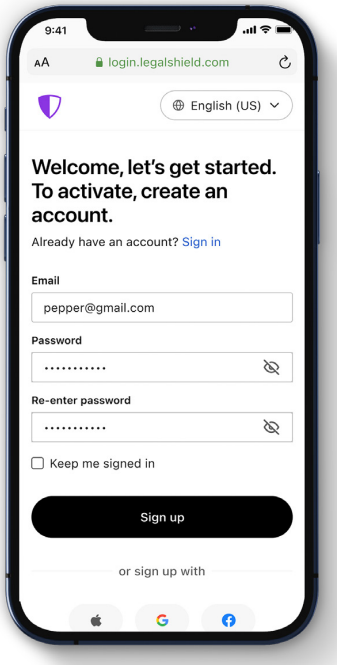
1. **ACTIVATE** your account by visiting **accounts.legalshield.com/activate**. (Tip: Your membership number can be found in the email welcoming you as a LegalShield Member.)
2. **DOWNLOAD** the mobile app.
3. **SIGN IN** by selecting “I am a member” and use the email and password you just created in step 1.

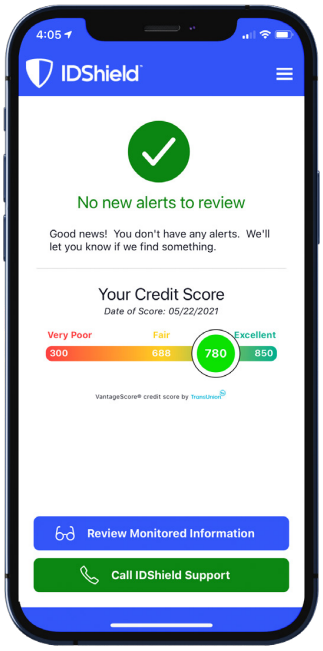
Follow these steps to create your IDShield account.

1. **SET UP** your account at www.idshield.cloud/login using your member number.
2. **ADD** the personal information you want to monitor, including your social media accounts.
3. **DOWNLOAD** the IDShield mobile app for immediate alerts and to track your monthly credit score.

Download on the App Store

GET IT ON Google Play





If you have questions about setting up your account or forgot your member number, please call **LegalShield Member Services at 1-800-654-7757.**
LegalShield Member Services is available 7 a.m.-7 p.m. CT, Monday-Friday.

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The LegalShield apps are available for download at no cost. Some services require an active LegalShield Membership to be accessed.