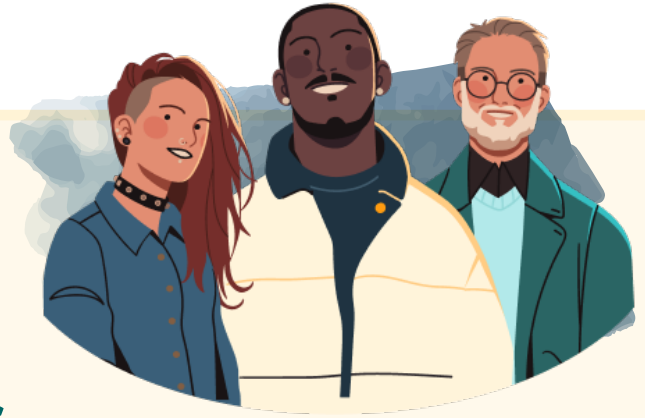




U.S. Legal
Services



EMPLOYER LEGAL PROTECTION OVERVIEW

U.S. Legal Services

Attract and retain an engaged workforce, including professional drivers, with legal coverage that provides meaningful value and is easy to use.

EXECUTIVE SUMMARY

U.S. Legal Services gives employers a simple way to offer high value legal protection that employees actually use:

1. Individually vetted attorneys nationwide.
2. 100% attorney-fee coverage for covered services (no claim forms or deductible).
3. High-touch support through a portal, mobile app, and live Member Care.

With plans for everyday life, identity theft, and the transportation-specific issues that impact fleets, we help reduce distraction, stress, and time lost to legal hassles — so your people stay focused and your business keeps moving.

For Employers

Attract and Retain an Engaged Workforce

Improve your bottom line while providing a highly desired and meaningful benefit to your employees. Providing justice for all since 1974.

We Are U.S. Legal Services

We bridge the gap between members and attorneys, offering access to a nationwide network of highly qualified, and highly vetted attorneys.



Why Offer Legal Insurance?

By offering legal insurance, both you and your employees can feel confident that affordable, quality legal services are easy to access whenever they're needed.

- Time spent managing legal problems can lead to employee distraction, decreased productivity, and increased financial stress.
- For over 50 years, our mission has been to remain the broadest and most comprehensive group legal insurance provider nationwide.
- We save our members an average of over \$3,000 per year — plus countless hours in productivity.

Many parts of life require legal services:

- | | | |
|---------------------|--------------------------------|---------------------------------|
| - Adopting a child | - Immigrating to the U.S. | - Preparing a will or trust |
| - Disputing a debt | - Buying or renting a home | - Caring for an aging parent |
| - Getting a divorce | - Receiving a traffic citation | - Remedying juvenile misconduct |

Our Plans

Our customizable legal insurance plans are designed to support your employees through everyday personal legal needs — while helping you manage benefit costs responsibly.



Family Defender™

Family Defender is designed to protect members and their families through a wide range of legal services. The plan covers 100% of personal legal matters, including (but not limited to) estate planning, immigration, divorce, child support, child custody, traffic violations, debt, civil law, elder law, and more.



Identity Defender™

Identity Defender covers identity theft monitoring, alerts, and restoration for members and their families. Backed by \$1 million of identity theft insurance for each member, the plan also provides access to dedicated specialists who help members restore both their identity and their credit.

The U.S. Legal Services Advantage

1. Extensive Experience

We've served organizations of all sizes across industries including finance, education, government, healthcare, unions, associations, and more.

2. Dedicated Expertise

Using case specifics, we carefully match each member with their own dedicated, highly qualified attorney.

3. Member Resources

Through the Member Portal, members can access 10,000+ templated and state-specific legal forms, will preparation services, power-of-attorney services, and more.

4. Affordable Coverage

Most plans cost less than \$1 per day, and we pay 100% of attorneys' fees for all covered services.

5. Financial Benefits and Identity Restoration Services

Additional perks include discounted tax preparation and no-cost phone consultations with Certified Credit Counselors on topics like budgeting, credit counseling, retirement planning, and more — plus fully managed identity theft restoration supported by Fraud Resolution Specialists.

Our Turnkey Process

1. Hassle-Free Implementation

Our dedicated implementation team manages system setup and provides guidance throughout onboarding. We keep it simple and seamless without requiring large amounts of employee data.

For employee enrollment, we can adapt to your existing administration process, create a customized landing page, or leverage our Wallit technology platform.

2. Low-Maintenance Administration

With features like convenient payroll deduction, and 100% employee-paid premiums, our plans require minimal support from benefits administrators.

Need to cover contractors or a mixed workforce? We can also support payroll-independent enrollment via credit card and ACH through Wallit, so legal protection stays accessible even when payroll is not.

3. Self-Serve Member Access

Members can use the portal, online or in our mobile app, to access member ID cards and manage their account. We also offer dedicated support through a live customer care line, plus a fast and reliable emergency line for time-sensitive criminal offenses.

For Transportation Employers

Attract and Retain an Engaged Workforce

Improve your bottom line while providing a highly desired and meaningful benefit to your workforce. Providing justice for all since 1974.



We Are U.S. Legal Services

We bridge the gap between members and attorneys, offering access to a nationwide network of highly qualified, and highly vetted attorneys.

Since our inception, our mission has been to remain the broadest and most comprehensive group legal insurance provider nationwide. For 50 years, we've been committed to making legal representation affordable and accessible for everyone, with attorneys' fees fully covered in nearly all cases so members receive the widest array of legal services.

Why Offer Legal Insurance?

Recruiting Advantage

We offer a distinct recruiting advantage over competitors that don't provide legal support for drivers. Coverage can apply whether drivers are on the job or in their personal vehicle, and it extends to spouses.

- 92% retention rate of the drivers that we represent
- By offering legal insurance, both you and your employees can rest easy knowing that affordable, quality legal services are easily accessible at any time.
- According to the FMCSA there are 5.7M citations issued annually to truck drivers.
- On average, we save our transportation customers \$1.6M per year in legal fees.

Problem Prevention

We partner with motor carrier Safety Departments, ensuring prompt and accurate notification of roadside events and enabling proactive steps to resolve issues before they become real liabilities. We also help reduce the presumption of fault in civil liability cases by winning the underlying traffic charge connected to an accident.

Increased Premium Mitigation and Improved DOT Safety Scores

Our plans help drivers maintain clean driving records, which can mitigate rising premiums and improve DOT Safety Scores. Our teams understand state and federal compliance issues so fleets can minimize the impact of varied convictions and maintain satisfactory DOT and CSA SMS ratings.

- **95% success rate with DataQ challenges** (Members receive a dedicated team member who will file complimentary DataQ challenges.)
- **88% reduction in severity of citations** for our members annually
- **53% reduction in citation fines** for our members annually

Our Plans

Our customizable legal insurance plans are designed to protect your employees on and off the job – while safeguarding your bottom line.



Family Defender™

Family Defender is designed to protect your driving and non-driving employees, as well as their families, through a wide range of legal services. The plan covers 100% of personal legal matters, including (but not limited to) estate planning, immigration, divorce, child support, child custody, traffic violations, debt, civil law, elder law, and more. Customized and enhanced plan designs are also available through underwriting analysis.



Identity Defender™

Identity Defender covers identity theft monitoring, alerts, and restoration for your employees and their families. Backed by \$1 million of identity theft insurance for each member, the plan also provides access to dedicated specialists who help members restore both their identity and their credit.

Transportation Plans



CDL Defender™

Designed for commercial drivers, CDL Defender covers 100% of all non-criminal moving, non-moving, and DOT violations for employees and their spouses in both commercial and personal vehicles. Members also receive a 33.3% discount on most personal legal matters.

LTL Defender™

For drivers who carry less than a full truckload of cargo, LTL Defender covers employees and their spouses in both commercial and personal vehicles for all non-criminal moving, non-moving, and DOT violations, plus most personal legal matters covered by Family Defender.

ProDriver Defender™

ProDriver Defender is built for professional vehicle drivers, no commercial driver's license required. If employees drive a van or their personal vehicle for work, this plan covers employees and their spouses in both personal and professional vehicles for all non-criminal moving, non-moving, and DOT violations, plus most personal legal matters covered by Family Defender.

The U.S. Legal Services Advantage

1. Transportation Focus

We're deeply invested in understanding the transportation industry and consistently collaborate with key leaders and associations to address your most important challenges.

2. Exceptional Service

We prioritize the member experience with live support, a mobile app, and access to a fast and reliable emergency line for time-sensitive criminal offenses.

3. Driver and Company Protection

Our plans help improve CSA scores, increase operational efficiency, and decrease costs through coverage spanning a wide range of driving-related matters.

4. Affordable Coverage

Most of our plans cost less than \$1 per day. We pay 100% of attorneys' fees for all covered services, with no limit on attorney hours.

Cutting-Edge Data Management Program

Included with all transportation plans is our Data Management Program: a state-of-the-art solution designed to meet the evolving needs of the transportation industry.

1. Extensive Database

Compare your company's violations against our database of 1,000+ transportation companies. Benchmark by volume, violation type, geography, and more to uncover insights you can use to lower CSA scores and increase profits.

2. Innovative Dashboards

Our dashboards help you evaluate historical violations and prevent future ones. The tool delivers industry-leading predictive analytics to track, measure, and analyze driving violations across the country.



Our Turnkey Process

1. Hassle-Free Implementation

Our dedicated implementation team manages system setup and provides guidance throughout onboarding. We keep it simple and seamless without requiring large amounts of employee data.

For employee enrollment, we can adapt to your existing administration process, create a customized landing page, or leverage our Wallit technology platform.

2. Low-Maintenance Administration

With features like convenient payroll deduction, and 100% employee-paid premiums, our plans require minimal support from benefits administrators.

Need to cover contractors or a mixed workforce? We can also support payroll-independent enrollment via credit card and ACH through Wallit, so legal protection stays accessible even when payroll is not.

3. Self-Serve Member Access

Members can use the portal, online or in our mobile app, to access member ID cards and manage their account. We also offer dedicated support through a live customer care line, plus a fast and reliable emergency line for time-sensitive criminal offenses.

Our Perks

1. A Satisfied Workforce

Affordable, quality legal services are readily available, so drivers, employees, and your company, can stay focused on business, not legal matters.

2. Customized Reporting

Our employer portal provides personalized utilization reports, and our Client Services team can pull customized performance, quality, and satisfaction reports at any time.

3. Member Resources

Through the Member Portal, members have access to 10,000+ templated and state-specific legal forms, will preparation services, power-of-attorney services, and more.

4. Competitive Edge in Recruiting Talent

Offering these plans gives you a competitive recruiting edge over other employers — at no cost to your company.

5. Financial Benefits and Identity Restoration Services

Discounted tax preparation, no-cost phone consultations with Certified Credit Counselors (budgeting, credit counseling, retirement planning, and more), and fully managed identity theft restoration supported by Fraud Resolution Specialists.

Contact Us Today

For more information, call 800-356-LAWS or visit uslegalservices.net

U.S. Legal Services is a modern legal protection insurance company making attorney access simple, affordable, and human. For over 50 years, we've delivered comprehensive legal, identity theft, and driver protection through employer groups, brokers, associations, and direct-to-consumer channels. With nationwide coverage, 24/7 support, and flexible access for both W-2 and 1099 workers, U.S. Legal Services helps organizations support their people—without adding operational complexity.



U.S. Legal
Services