



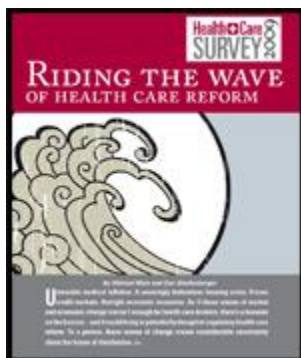
FOR BROKERS

LegalShieldSM is a 39 year-old company traded on the New York Stock Exchange (PPD). We began building

this business in the direct sales arena, offering our legal service plan membership to groups and small businesses. While we've expanded our sales opportunities over the years, we've stayed very involved and competitive in the benefits arena.

It's a fact that with our current economy, many companies are cutting back on their benefits; however, we're finding that more and more employees are deciding to take advantage of our membership plan, whether it be employer or employee paid.

We believe this is happening for two reasons. First, employers are recognizing that their employees need access to legal services. An employee who is worried about a legal situation in their life is not as productive as one who doesn't have those worries and employers find their employees are coming to them for counseling they may not have the expertise or time to provide. Second, when employees see the LegalShieldSM Life Events Legal Plan they realize that there have been times in the past, and likely at that moment, where having legal counsel could have saved them time and money. In essence, we have a "now" benefit, something they can start using as soon as they sign on the dotted line.



The May 2009 issue of 'Benefits Selling Magazine' cover story "[Riding the Wave of Health Care Reform](#)" details the turbulent times that brokers who include health offerings in their portfolio are likely to experience if they are not already. According to this article, "Brokers who maintain traditional offerings could experience 15 percent to 25 percent losses of revenue progressively over the next five years." This article exposes the fact that brokers must start looking for nontraditional offerings to remain competitive.



In that same issue, another article "[Legal Plans to the Rescue](#)" discussed how brokers are seeing demand increase for group legal plans. This nontraditional benefit is being requested by brokers, consultants, employer clients and employees. "Brokers are recommending group legal plans to employers who are trying to do more with less benefit dollars, and employers are implementing them as a way to help employees manage their financial well-being while remaining productive on the job." Each of these articles can be read in their entirety by clicking on the article title. There is no better way to see the value of our membership plan than to hear from some of our members as

well as just a few of the business owners who provide our membership to their employees. We also encourage you to watch clips of two former Attorneys General and former American Bar Association President, the President of the National Black Chamber of Commerce and the National Chamber of Commerce President speak about LegalShieldSM Services.