



## WHAT WE WILL COVER TODAY

1. **WHO** we are
2. **WHAT** we do
3. **WHY** so many people are joining us right now

## LEGALSHIELD

- Established 1972
- Annual revenue approximately \$450 million
- 3.7 million covered lives across U.S.A. and Canada
- 2.1 million requests for legal assistance annually
- More than 650 employees based in Ada, Oklahoma including extensive in-house customer service representatives



## **IDSHIELD**

- More than 200,000 personal identity consultations
- Nearly 10,000 individual identities restored
- Over 1 Million covered lives



## DEDICATED BUSINESS SOLUTIONS DIVISION

- 34,000 Employee Benefit Accounts (“Groups”)
- 47,000 Small Business Accounts





## OUR DIFFERENTIATORS

- We have a **proprietary network** of law firms covering 49 states and 4 provinces in Canada
- Law firms paid **on a per capita basis** (over \$100M paid per annum).
- Service quality is guaranteed by LegalShield provider law firms **quality control systems** (including real-time monitoring).
- Comprehensive Identity Theft **restoration** services through **licensed investigators**.
- **24/7/365 access** in covered emergency situations



## YOU NEED LEGALSHIELD

- LegalShield gives you the ability to talk to a lawyer on any personal legal matter **without worrying about high hourly costs.**
- For **one flat monthly fee**, you can access legal advice, no matter how traumatic or trivial the issue.
- Under the protection of LegalShield you and your family can live your life on your terms **worry-free, every day, every night.**



## THE NEED IS THERE

- 93% of respondents believe lawyers charge too much.
- 76% of respondents said that they were hesitant to call a lawyer.
- 9 out of 10 respondents said if cost were more affordable, they would seek legal advice.

Source: *The Legal Needs of American Families. A Research Study Conducted by Decision Analyst, Inc. Commissioned by LegalShield*





## THE MARKET IS READY

- Nearly **90%** of North Americans say they **do not have any form of legal insurance** or legal protection service.
- **Two-thirds** of North Americans say they have **never heard** of any such plans or services.
- More than **60%** reported they would be **interested in purchasing** legal protection.

Source: *The Legal Needs of American Families. A Research Study Conducted by Decision Analyst, Inc. Commissioned by LegalShield*



## BOTTOM LINE FOR EMPLOYERS

Employee legal problems cost employers in terms of:

- Absenteeism
- Reduced Productivity

**57** million full-time working North Americans experienced at least one significant legal event in the past 12 months.

**40%** did not seek legal help or advice for their problems

Source: *The Legal Needs of American Families. A Research Study Conducted by Decision Analyst, Inc. Commissioned by LegalShield*

## TIMING IS KEY

The three major divisions of the **insurance industry** have already achieved billions in market share.



# Portfolio of Services

PROVIDING POWERFUL BENEFITS • PROTECTING FAMILIES & BUSINESSES • HELPING BENEFITS PROFESSIONALS MEET MORE NEEDS

## Check the Features You Want and Then Choose the Plan(s) for You

You've thought about it for years—do you finally want to complete your Will? Or do you want a lawyer to write a letter on your behalf? Or review a document for you before you sign? Are you interested in having a legal plan for your small business, or in guarding yourself against identity theft? Check, check, and check. We have a plan for you.

### For Families & Employees

#### Personal Legal Plan

**Talk to a lawyer. No high hourly costs.**

- Covers member, spouse, and dependents
- Standard will preparation
- Legal advice/consultation
- Letters/phone calls
- Legal document review
- 24/7 emergency assistance

#### Legal Plan Add-Ons

**Bolster the power of your personal legal plan.**

- Home Based Business Rider
  - If you own a home-based business with three or fewer employees add business specific benefits to your personal legal plan.
- Home Based Business Rider + GoSmallBiz.com
  - Business tools, training courses, business coaching, & unlimited business consulting

#### Identity Theft Plan

**Coverage that will help protect against, and resolve, identity theft issues.**

- Covers member, spouse, living at home

### For Your Small Business

#### Small Business Plan\* (Up to 99 Employees)

**Your business deserves affordable legal protection.**

- Covers for-profit, not publicly-traded businesses
- Legal consultation on unlimited matters
- Contract and document review
- Debt collection assistance
- Legal correspondence
- GoSmallBiz.com available as add-on

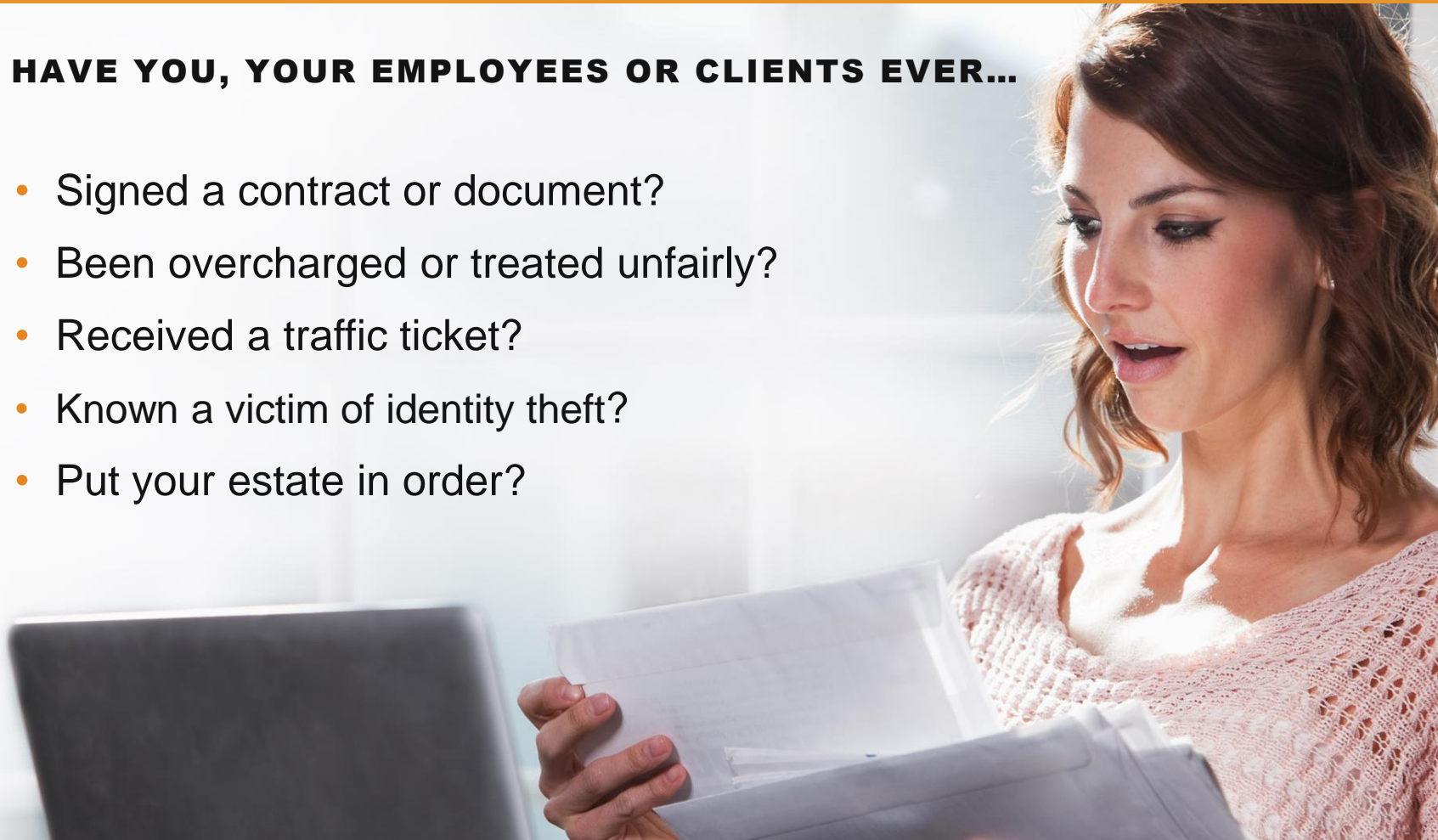
### For Brokers & Benefits Professionals

**Provide the Perfect Coverage**  
Enhance your product diversity and versatility to help your clients protect their lives with high-quality, affordable products.

- Covers areas often overlooked
- Elite customer service
- Powerful plan benefits that deliver
- Simple administration
- Expands your

## HAVE YOU, YOUR EMPLOYEES OR CLIENTS EVER...

- Signed a contract or document?
- Been overcharged or treated unfairly?
- Received a traffic ticket?
- Known a victim of identity theft?
- Put your estate in order?



## LEGAL PLAN

Family Pricing \$26.00\*/Group \$18.50

## Our Services

- **Personal Legal Advice** on unlimited issues
- **24/7 Emergency Access** for covered situations
- **Letters/Calls** made on your behalf
- **Contracts/Documents Reviewed** up to 10 pages
- **Lawyers Prepare**
- Your Will, Living Will, Power of Attorney for Personal Care, Power of Attorney for Personal Property
- **Warranty Assistance**
- **Lease Agreement Review**
- **Help Contacting Government Agencies**
- **Debt Collection Assistance**
- **Tenant Legal Advice**
  - Lease of property for personal use
  - Problems arising with landlords failure to provide proper and necessary services
- **Consumer Protection Benefits**
- **25%-33% Preferred Member Discounts\*\***

## If you were my lawyer, what would you charge for these services?

\$10 Enrollment Fee waived on Group/Large Group pricing

\* Family Pricing \$26.00 includes consultation on business matters. No family benefits are available to individual plan members. Ask your Independent Associate for details.

\*\* Up to 90% of member inquiries are covered by the plan with no additional fees. All other requests for service are entitled to a 25% discount on the law firm's hourly rate (including pre-existing issues).

Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney's independent professional judgment.





## WHO'S COVERED

- The member
- The member's spouse
- Never-married dependent children under age 21 and living at home
- Dependent children under age 18 for whom the member is legal guardian
- Full-time college students up to age 23; never-married, dependent children
- Physically or mentally challenged children living at home

## WHO'S COVERED – INDIVIDUAL LEGAL PLAN

Individual Plan \$23.00\*/Group \$18.50

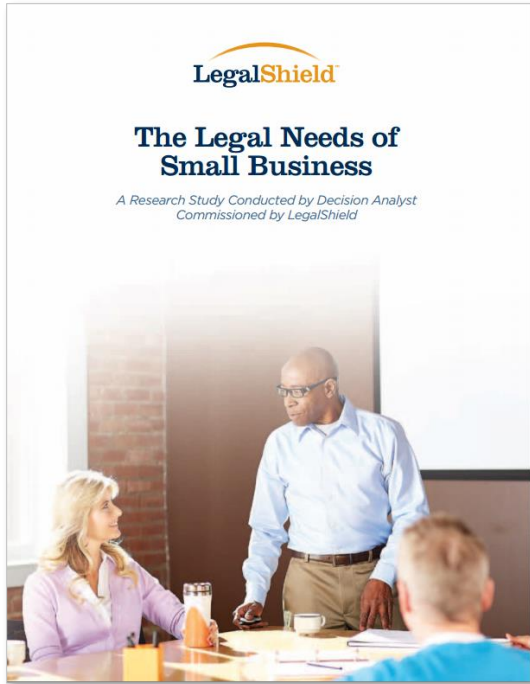
- Enrollees who are not married
- Do not have domestic partners
- Do not have minor children or dependents



\*Individual Plan \$23.00 includes consultation on business matters.  
\$10 Enrollment Fee waived on Group/Large Group pricing



## SMALL BUSINESS FACTS



- Nearly 60% of small businesses have experienced **significant legal events** in the past two years
- Those who experienced a legal event in the past two years reported **not hiring a lawyer** to help them citing high costs as the reason
- Owners reported spending an **average of \$7,600** in legal expenses per year

## AS A SMALL BUSINESS OWNER HAVE YOU OR THOSE YOU EMPLOY EVER...

- Hired or fired employees?
- Had issues with debt collections?
- Been in a situation where you thought the advice of a lawyer might be useful?
- Been in a dispute with a vendor?



## SmallBiz Plan Benefits — Business must be for-profit and cannot be publicly traded

	SmallBiz 10	SmallBiz 50	SmallBiz 100
<b>Employees</b>	10 or fewer	50 or fewer	100 or fewer
<b>Monthly Price</b>	\$49	\$105	\$175
<b>Designated Users</b>	Up to 2	Up to 3	Up to 5
<b>Legal Consultation</b>	Unlimited minutes & matters	Unlimited minutes & matters	Unlimited minutes & matters
<b>Designated Consultation</b>	3 consultations per year at 30 minutes each	3 consultations per year at 30 minutes each	3 consultations per year at 30 minutes each
<b>Legal Correspondence</b> (up to 6 in any 1 month) 1 follow-up letter per subject matter	20	30	40
<b>Collection Letters</b> per month	5	10	15
<b>Document Review</b> per year 15 page limit each (up to 6 in any 1 month)	20	30	40
<b>Additional Discount</b>	25%	25%	25%

# goSmallBiz.com

\$14.95 per month + Business Plan

## Business Consultation

- Unlimited Business Consultation

## Sales & Marketing

- DIY Website Builder
- Digital Marketing Dashboard
- Customer Relationship Manager
- Expert Web Analysis

## Human Resources

- HR Document Builder

## Online Learning Center

- Mentoring with Fran Tarkenton
- Online Learning Courses
- Weekly Business Updates

## Tax & Accounting

- Transaction Tracker

## Legal Resources

- Business and Legal Forms
- Corporate Minutes Writer
- Risk Assessment

The screenshot shows the goSmallBiz.com website interface. At the top, there's a navigation bar with the goSmallBiz logo and a phone number (866.467.6249). Below the navigation bar, a dark blue banner features the goSmallBiz logo and the text "EXCLUSIVE OFFER FROM LegalShield". The main content area includes a large image of a smiling man and woman in front of a flower shop. Below the image, a dark blue box contains the text "We've helped more than 300,000 entrepreneurs run and grow their businesses." Two dark blue buttons are positioned below the text: "GoSmallBiz Supplement \$14.95 per month. That's a 40% savings over retail!" and "Contact your LegalShield associate to get started." with a "VIEW BY ACCOUNT" button. The bottom section of the page is titled "Business Consultation" and includes a play button icon, the text "Get Expert Help When You Need It!", a paragraph about consultants, a "Consultant Expertise" section with a person icon, and a "Response Time" section with a thumbs-up icon. A video player is visible on the right side of the bottom section.



**Identity  
Theft is a  
major  
problem.**



## Kroll

- World's leading risk consulting firm
- Fortune 500 clientele
- Prepaid and ready to advise
- Unmatched service since 2003
- The most comprehensive identity theft program in the market
- Founded 1972

## IDENTITY THEFT

Identity theft is repeatedly the #1 consumer complaint category in North America.

Identity theft manifests itself in many different ways:

- Credit fraud
- Social Insurance fraud
- Operator's Licence fraud
- Medical fraud
- Criminal/Character fraud
- Tax Return fraud





## IDSHIELD

### We Care

- Always Here for You
  - Expedited Consumer Credit Disclosure
  - Credit disclosure consultation
  - Unlimited Identity Theft consultation
  - Free mobile app





PATRICK O.  
*Kroll Licensed Private Investigator*

## IDSHIELD

### We Restore Your Identity

- Team of Licenced Private Investigators
  - Do whatever it takes
  - As long as it takes
  - Clear your records for life

**Kroll provides these identity theft services exclusively to IDShield members**



## **IDSHIELD FAMILY PLAN —**

Stand Alone \$12.95/Group \$9.95

### Who's Covered

- The member
- The member's spouse
- Dependent children up to the age of 18

Group pricing available only when purchased with, or added to, a Family or Individual Legal Plan.



## TAP. CALL. EQUAL ACCESS.

- YOUR Law firm
- YOUR IDShield advisor
- OUR member services
- 24/7/365 emergency access (for covered items)



Download for free at the App Store or Google Play.



Product	Price Per Month	Group Standalone	Group Bundled
Family Legal Plan	\$26.00*	\$18.50	\$18.50
Family IDShield Canada	\$12.95	\$12.95	\$9.95
Total	\$38.95		\$28.45

\*Family pricing includes consultation on business matters. Your first month's payment will include a \$10 enrollment fee. *This fee is waived for Group pricing.*

## INDIVIDUAL LEGALSHIELD + FAMILY IDSHIELD CANADA

Product	Price Per Month	Group Standalone	Group Bundled
Individual Legal Plan	\$23.00*	\$18.50	\$18.50
Family IDShield Canada	\$12.95	\$12.95	\$9.95
<b>Total</b>	<b>\$35.95</b>		<b>\$28.45</b>

\*Individual pricing includes consultation on business matters. Your first month's payment will include a \$10 enrollment fee. *This fee is waived for Group pricing.*

You could save more than the cost of your membership by using MemberPerks at retailer like:



Save 12% on  
summer flowers  
and gifts



Special pricing  
on HP products

**lenovo**

Save up to 25% off

**WYNDHAM**  
HOTEL GROUP

20% off the best  
available rate

**GLASSES**.COM

50% off frames + free  
shipping

## BENEFITS FOR EMPLOYERS

- It's expensive for a business to provide a discount program to its employees.
- LegalShield gives employers the ability to extend discounts and perks normally reserved for employees at large corporations.
- Included with a LegalShield or IDShield membership!
- No additional cost to employer.

## THE OPPORTUNITY IS HERE...

We have:

- Unique and difficult to duplicate products
- Few competitors
- Clear advantages



## 4 WAYS TO EARN

1. Personal Sales Volume
2. Build a Sales Team
3. Residual Income
4. Incentives





## SMALLBIZ 50

Sales Title	Personal Sales Volume/Counters		
Executive Director	50/mo.	\$565.02	44.8%
Sr. Director	25/mo.	\$464.13	36.8%
Director	100	\$383.41	30.4%
Sr. Manager	50	\$322.87	25.6%
Manager	15	\$282.51	22.4%
Sr. Associate	7	\$242.15	19.2%
Associate		\$201.79	16.0%

\$105/mo.  
2 Counters

## GROUP LEGAL PLAN + IDSHIELD CANADA (FAMILY)

Sales Title	Personal Sales Volume/Counters		
Executive Director	50/mo.	\$199.65	58.4%
Sr. Director	25/mo.	\$164.00	48.0%
Director	100	\$135.48	39.6%
Sr. Manager	50	\$114.09	33.4%
Manager	15	\$99.82	29.2%
Sr. Associate	7	\$85.56	25.0%
Associate		\$71.30	20.8%

\$28.45/mo.

1 Counter

## BUILD A SALES TEAM TO EARN OVERRIDES

\$105 Plan

Monthly Qualification Positions	Executive Director	\$565.02	\$101	\$182
	Sr. Director	\$464.13		
Permanent Positions	Director	\$383.41	\$81	
	Sr. Manager	\$322.87	\$61	
	Manager	\$282.51	\$40	
	Sr. Associate	\$242.15	\$40	
	Associate	\$201.79	\$40	

## BUILD A SALES TEAM TO EARN OVERRIDES

\$28.45 Plan

Monthly Qualification Positions	Executive Director	\$199.65	\$36	\$65
	Sr. Director	\$164.00		
Permanent Positions	Director	\$135.48	\$29	
	Sr. Manager	\$114.09	\$21	
	Manager	\$99.82	\$14	
	Sr. Associate	\$85.56	\$14	
	Associate	\$71.30	\$14	

## RESIDUAL INCOME

- Residual Income rates range from 1.3% to 18.7%
- Residual income earned after first 12 months of membership
- Residual varies based on **Commission Level** at time of sale and **Monthly Retention Rate** of all memberships sold in that calendar month

**\$28.45**

plan sold as a Director  
with retention rate of  
**76%** earns **10.1%**



**Month after Month**  
**Year after Year**

for the life of the membership

## INCENTIVES

Fast Start qualification is not only your jump start to your LegalShield career but also your first month of qualifying for the Performance Club.

Continue earning 5 points each month

- Month **1** - Fast Start Qualify\*
- Month **4** - Special Recognition\*
- Month **8** - \$150 One-Time Bonus\*
- Month **12** - \$300 Monthly Bonus\*

**OR...**



## ENJOY ALL THE REWARDS OF THE PERFORMANCE CLUB.

You are eligible to **increase your monthly bonus to \$500** if you purchase or lease a qualifying **BMW**.



Each year LegalShield sends its top Associates on an exclusive trip to fantastic destinations.

The company also provides special contests and promotions through the year.

## Dedicated B2B Operations Team

**Group  
Services**

**Small  
Business**

**Broker  
Services**

B2B & CDLP Certification Training and  
Licensing Fees may also apply

## START UP FEE (YOU CHOOSE)

### Option 1: \$99

- Associate Portal
- Comprehensive Training
- Newsletter
- Onboarding Program
- Associate Perks
- Leadership Team
- **Plus \$20/month for LegalShield Advantage**

### Option 2: \$249

- Associate Portal
- Comprehensive Training
- Newsletter
- Onboarding Program
- Associate Perks
- Leadership Team
- **Includes first 12 months of LegalShield Advantage**





# LegalShield Advantage™

- Personalized Professional Websites
- Enhanced Associate Portal
- Lead/Contact Management System
- FranklinCovey® Personal Development Courses
- **Contests and Incentives**

## BROKER/AGENCY CONTRACT AND COMMISSION OPTIONS

### Are you an Insurance Professional?

Contract and Commission  
Options are available for  
you, see a Broker Certified  
Associate for details.

LegalShield  
Worry Less. Live More.

Corporate Offices: One Pre-Paid Way  
Ada, OK 74820 • www.LegalShield.com  
800-654-7757

## Broker/Agency Application

To represent LegalShield as a broker/agency you must currently operate as a licensed insurance broker/agency with a minimum of 500 lives covered.

### Company Information

Applying as:  Company  Individual

Name \_\_\_\_\_

DBA (must match IRS records) \_\_\_\_\_

SSN/Tax ID# \_\_\_\_\_ Years established \_\_\_\_\_

Address Line One \_\_\_\_\_

Address Line Two \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Website \_\_\_\_\_

• Number of producers \_\_\_\_\_

• Contact name and title of producer working this agreement \_\_\_\_\_

• Lives Covered:  500 to 1,000  1,001 to 2,000  Over 2,000

(If less than 500, producer/agency is not eligible to participate in our broker/agency program.)

Please talk to the person who introduced you to LegalShield about a direct sales position.)

• Current products offered:  Life/Health  Property/Casualty

Other voluntary employee benefits  Other

• Do you market to:  Individuals  Groups  Both

• In what states do you market? \_\_\_\_\_

• Are the licenses:  Individual  Agency

List of licenses: \_\_\_\_\_

• Are you:  Captive  Independent

• Is this brokerage/agency or any of its producers currently or ever

been an Associate of LegalShield? If yes, please provide that information.

## THANK YOU

### LegalShield

The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the legal plan benefits. Please remember that only the plan contract can give actual terms, coverage, amounts, conditions, and exclusions. Check benefit availability in your province.

Marketed by:

PPL Legal Care of Canada, Inc. dba LegalShield

