

BROKER

Why should you seize this opportunity?

- High Growth Market
- Generous Compensation Plans
- Guaranteed Issue
- Simple Administration



Someone is going to sell your clients legal and identity theft protection products.

WILL IT BE YOU?



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The Opportunity Is Abundantly Real

Almost **90%** of working Americans don't have legal protection yet more than **60%** report they would be interested in purchasing such a plan.* **17.6 million** individuals experienced some form of identity theft in 2014.**

That's a lot of potential customers.

*According to the 2012 Decision Analyst study, The Legal Needs of American Families

**As reported by the Bureau of Justice Statistics



What makes LegalShield so uniquely different?

THE PRODUCT – LegalShield is unlike any other legal service plan provider. We are not a referral service nor a directory of lawyers. We take the guess work out of finding the right lawyer to fit our members' legal needs. Our members have access to an unmatched network of dedicated law firms in 49 states and four Canadian provinces that employ seasoned lawyers, with an average of 20 years experience. Through our collective purchasing power, we are these law firms' biggest client. We take just as much pride in the quality of service we offer through our IDShield plan. Using Licensed Private Investigators, we monitor what matters and provide our members comprehensive restoration back to their pre-theft status.

THE SERVICE - Because of our proprietary network, LegalShield can manage superior service level agreements and quality assurance standards, resulting in high Net Promoter Scores. Our IDShield product is delivered in partnership with Kroll, a leading identity theft consultant in security and risk mitigation. We provide ease of doing business through flexible enrollment, billing and payment options.

THE COMPANY – LegalShield is a founding company of the legal service plan industry in the United States. We offer a suite of valuable products, with our Legal Plan and IDShield Plan currently protecting more than 1.5 million families and serving more than 70,000 businesses in the U.S. and Canada. And with 40 years in business, we know how to set brokers and agencies up to succeed.

Level Compensation Plan 16%

Commissions are paid as a percentage of the membership fee, ranging from 12% to 16%. This program provides an additional 2.6% to 3.4% bonus commission for reaching 1,000 active members and maintaining at least 750 active members at all times. In the level compensation plan, renewals are paid at the same rate as in the first year.

First Year and Renewal Commission

	LegalShie	Small Business	
	(Under 2000 EEs)	(Over 2000 EEs)	Plan
Base Commission	16.0%	12.0%	12.2%
Bonus Commission*	3.4%	2.6%	2.6%
Total	19.4 %	14.6%	14.8%

*Reach 1,000 active members and maintain a minimum of 750 active members.

Advanced Compensation Plan 48%

For brokers, agents or agencies that would like the option to earn advanced commissions, they can do so with our Advanced Compensation Plan (also known as High/Low). This program provides high first year commissions, available as an advance or paid as-earned, with renewal commissions paid at a tiered level ranging from 2.30% to 21.26% based on membership retention. Advanced commissions are subject to chargeback and accumulate a debit balance.

LegalShield also provides the opportunity for the broker, agent or agency to sponsor other brokers or agents and earn override commission.

irst Year Com	mission	Monthly Sales	LegalShield & IDShield Commission on Next Month's Sales		Small Business
		Volume	(Under 2000 EEs)	(Over 2000 EEs)	Plan
Base Com	nission	1-49 sales	48.0%	36.0%	36.8%
Tier One B	onus	50-74 sales	58.4 %	43.8%	44.8%
Tier Two B	onus	75-99 sales	60.9%	45.7%	46.7%
Tier Three	Bonus	100-124 sales	62.6%	46.9%	48.0%
Tier Four B	onus	125-149 sales	64.3%	48.2%	49.3%
Tier Five B	onus	150+ sales	66.4%	49.8%	50.9%

Renewal commissions are variable based on monthly member retention rates.

Advanced Commission Example: Broker sells 5000 LegalShield + IDShield plans in the first year to companies with less than 2000 employees, and 100% of the members keep their membership. First year commissions would be \$1.3MM. With subsequent years residual of \$432,000 annually (with no cancellations) once all debit balances have been cleared.

The example above is based on certain assumptions and retention rates of 100%. Individual seller's rates will vary and your income is directly dependent on the personal sales you make and retain. This particular example assumes \$33.90 per member/per month and Tier 5 bonus on all sales. 100% retention rates are not typical. All renewals commission will go to reduce debit balance so long as there is a debit; new advances will create new debit.

Someone will earn a commission for making that sale. Will it be you?

LegalShield allows brokers and agencies the opportunity to choose the compensation plan that best fits their individual needs—a first year advance option with variable renewal commission or a level commission plan.

> All commission options are available to licensed insurance brokers or agencies with a minimum of 500 covered lives.





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For more information, visit business.legalshield.com or contact a local independent associate.





Recognition and Incentives

LegalShield believes in awarding and rewarding its sellers. The company offers various programs which provide bonuses beyond the commissions earned through sales. One of the most popular programs is Performance Club. By consistently meeting minimum monthly sales and membership retention requirements, you receive up to a \$300 monthly bonus OR \$500/month for a BMW, PLUS exclusive trips. (See Performance Club flier for all details and requirements.) Performance Club status is awarded on a per agreement basis.

Brokers and Agencies also participate in the annual Business Solutions incentive program which have significantly accelerated payouts for sales made early in the calendar year.

To participate in Recognition and Incentive Programs, you must be enrolled in LegalShield Advantage.

Recognition Guideline: By participating in any LegalShield incentive or bonus program and to receive benefits, cash or otherwise, Broker or General Agent agrees to have his/her full name, title, level, or standing published and recognized in LegalShield marketing material, whether oral, written or electronic.

Affinity Program

LegalShield offers an Affinity Program that allows you to market benefits to member-based organizations and earn commissions. LegalShield can work with you to provide value added service with our legal and identity theft protection plans.

Finder's/Referral Agreement

The Finder's/Referral program was developed for brokers and agencies who would prefer to send existing LegalShield Independent Associates to their clients and, in return, earn a finder's fee of up to 4% of the monthly membership fees, paid for the life of the membership. This program is ideal for situations in which the LegalShield Independent Associate is responsible for the majority of the marketing, presentation and enrollment of members as well as any associated expenses.

All above commission options are provided with a Revenue Report each time commissions are paid. This report is provided in Excel format so that it may be easily sorted and reconciled.

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

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