



This Success Guide is designed to help you start your LegalShield business and to reach the level of success you set for yourself. It will familiarize you with company policy and includes detailed information on our products, Associate compensation, the delivery of our product by our Provider Law Firms, filling out and submitting paperwork correctly, procedural issues such as advertising guidelines and ordering supplies. Finally, your Success Guide contains a section on getting started right with LegalShield, as well as a helpful glossary.

How much product knowledge is enough? As you prepare for your future with LegalShield, you may quite naturally question how much knowledge is necessary to sign up Associates and members. Clearly, the more you know, the more confidence you will have. As you progress with LegalShield, your knowledge base will increase. We want you to have all the product and business-building knowledge you need to be successful.

However, don't let the amount of information you'll receive

overwhelm or intimidate you. Keep in mind that at its core we have a very simple business. We recruit people who buy our legal services membership and we encourage others to do the same. Many top LegalShield Associates will recommend that you not try to reinvent the wheel as a new Associate. The key to building a strong and successful business is being able to duplicate your efforts and train others to do the same!

No matter which LegalShield plan you market, you can be sure it's backed by over three decades of experience in the legal plan industry. You can also be sure it's a product that is needed by consumers today more than ever before. You can rest assured that LegalShield stands behind its performance. We want to be sure you are rewarded for your marketing efforts. That's why LegalShield offers you and your Associates a lucrative commission structure, so you can build your business and help others build theirs.

With LegalShield, you have quality products, excellent commissions, and Home Office support behind you all the way.

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Product

Legal Plan to Fit Every need

On the following pages you'll find descriptions of the products you'll be offering to companies and their employees. Rest assured you can stand behind our products and the services you're offering.

Legal Plans

Our legal plans offers toll-free phone consultation matters, letters/phone calls, Will preparation and more. All plans provide a guaranteed 25% discount on legal services not otherwise covered by the plan.

Small Business

We realize how difficult it can be to keep a business going in today's market. Having an attorney available for the legal situations known to arise in the business environment gives peace of mind to run a business with less worry. The Business Plan can help with contract and document review, debt collection, contract disputes, trial defense, partnerships, consumer fraud, worker's compensation, incorporation, and much more.

Professional

The Law Officers Legal Plan (LOLP) provides law enforcement professionals with 24-hour emergency telephone access to lawyers. Representation is available for administrative and post-termination hearings. This plan also offers many of the popular family legal plan benefits.

Foster Parent

Foster parents face unique challenges, and the Foster Parent Legal Plan was designed to specifically address their potential legal needs. The plan is available to foster parents who are members in good standing of a local, state, or national Foster Parent Association.

Special Industry

The Commercial Drivers Legal Plan (CDLP) was specifically designed for the legal needs of the professional truck driver. This plan offers an array of benefits, including representation for moving and non-moving violations. A new addition to the CDLP product line is Super CDLP, which provides many benefits of the family legal plan in combination with CDLP benefits.

Identity Theft Plan

The Identity Theft Plan (IDT) provides valuable protection and coverage for one of America's fastest-growing crimes. IDT may be purchased by individuals as either a stand-alone product for \$14.95 per month, or as an addition to the LegalShield Legal Plan for only \$9.95 per month. Plan benefits include your credit report from a secure website, a detailed analysis of your credit score and continuous monitoring with email alerts of any activity on your credit file.

Identity Theft Premium

LegalShield's Identity Theft Premium includes all the benefits of the Identity Theft Plan, plus continuous triple credit bureau monitoring along with email alerts of any activity on your credit file, WebWatcher which is a daily monitoring for unauthorized use of your SSN, credit/debit card numbers and other personal information and Public Persona, the monitoring of any changes involving your SSN associated with your identity, Lost Wallet Assistance in case of a stolen wallet or purse, SSN Skip Trace of billions of records to detect potential fraud and Sex Offender Watch which monitors records to detect if a member's address has been used by a registered sex offender.

Safeguard for Minors - Canada

Is a new benefit that will be added to each Canadian IDT Plan at no charge. This benefit is geared towards educating parents on the steps they may take to prevent identity theft from happening to their children. If fraudulent activities do occur, Members will be provided with consultations and remediation assistance. There is NO detection portion of the benefit as we are limited to no monitoring.

If a member is made aware of any situation in which they feel their dependent has been a fraud victim, they will contact us and we will assist them in getting to the fraud investigators so they can provide the member with a consultation and possible remediation services. All IDT Canadian members will receive an insert letting them know their benefits. Those eligible will be any dependent children under the age of 18.

Product

Legal Plan

Benefits

Not all benefits are available in every state and/or province. Always check the latest States-At-A-Glance or Provinces-At-A-Glance for plan coverage. Review the membership contract for more details.

Plan Benefits Include:

Advice

- Phone consultations for personal legal issues
- One phone call or letter per subject matter on member's behalf
- Contract and document review (up to 15 pages each)

Will preparation and updates

Motor Vehicle Legal Services

Available 15 days after effective date

- Non-criminal moving traffic violation assistance
- Defense of auto-related criminal charges
- Driver's license reinstatement assistance
- Collection assistance for property damage

Trial Defense Services

- Defense of covered civil action filed in court for member and spouse
- Hours of attorney time increase each membership year (up to 300 hours of assistance after 5th membership year)

IRS Audit Services

- Up to 50 hours of professional services from the Provider Law Firm for IRS audit assistance, including 3.5 hours of pre-trial assistance and 46.5 hours of trial time

Preferred Member Rate

A preferred member rate of 25% off the Provider Law Firm's standard hourly rate for legal services not specifically covered by the membership

Coverage

Those covered by the membership plan include:

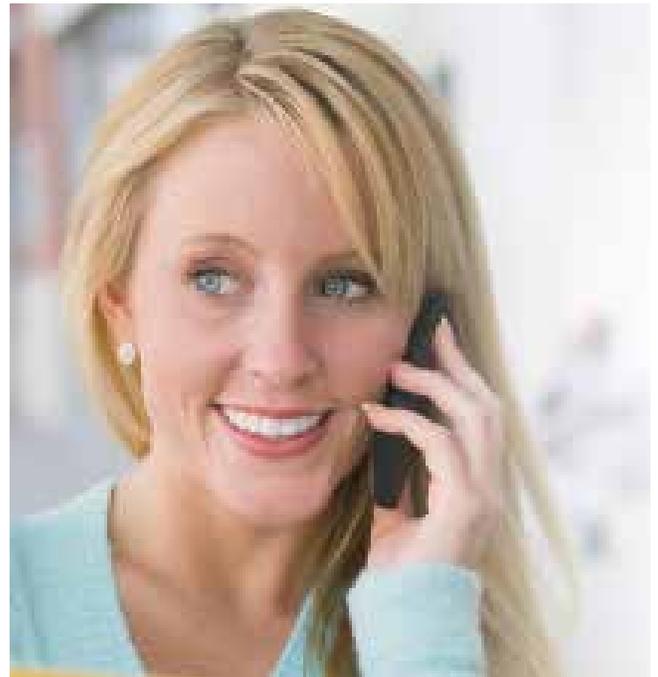
- The individual who purchases the membership
- His or her spouse
- Never-married, dependent children under age 26 living at home
- Never-married, dependent children under age 26 who are full-time college students
- Children under age 18 for whom the member is legal guardian
- Any dependent child, who is mentally or physically disabled

Marketing Requirements

Any LegalShield Associate may market the Legal Plan although certain states require a license. In order to market the plan to groups you must be group qualified.

Availability

Always check the latest States-At-A-Glance for the most current product availability.



Trial Defense Supplement

The Trial Defense Supplement provides members and their families with the same coverage available under the Legal Plan, with the added bonus of increased trial defense hours (75 trial hours, 25 pre-trial hours) for only \$9.95 more a month.

Coverage is identical, as are marketing requirements. The Trial Defense Supplement is not available in all states—Always check the States-At-A-Glance before marketing.

Product

Legal Plan Exclusions & Additional Information

Services/Phone Consultation:

Unlimited phone consultation is available to the extent the Provider Law Firm deems it necessary to adequately advise the member on his/her personal legal matter. One (1) hour of legal research per subject matter will be completed by the Provider Law Firm if the legal matter cannot be adequately addressed during the telephone consultation. Nevada residents limited to 50 hours of telephone consultation per year.

Letters and Phone Calls:

One letter or phone call per personal legal matter is available if advisable in the Provider Law Firm's sole discretion.

Will Preparation:

Trust preparation is available at the preferred member rate.

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. Criminal moving violations and unmeritorious cases are excluded. Commercial vehicles with more than two axles are not covered. Driver's license and 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 \$5,000.

Trial Defense Services:

Matters not covered under Plan benefits and which the member may use his/her 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.
- Lawsuits filed because of something that occurred prior to the membership or because of conditions that were reasonably anticipated or foreseeable prior to enrollment (even if the lawsuit is filed after enrollment).

- 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 the Provider Law Firm determines will not prevail in court or are frivolous or without merit.

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.

Preferred Member Rate:

If the member needs representation in court, he/she must notify the Provider Law Firm at least five business days in advance so they may prepare for the case. Hourly rates for referral lawyers and court appearances may vary.

General Provisions:

Members may use their preferred member rate and phone consultation benefit for Plan exclusions. Fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses are the member's responsibility and are not part of the membership fees and/or benefits. A retainer fee may be required prior to services being rendered for services not otherwise covered by membership benefits. Due to regulatory requirements, benefits and rates vary in certain states and provinces. The information contained on this material is for illustrative purposes. Please see a Plan contract for actual terms, coverage, amounts, conditions and exclusions.

Plan benefits vary from state to state and province. The information contained in this material is for illustration purposes only and is not a contract. It is intended to provide a general overview of Plan coverage and exclusions; only a Plan contract can give actual terms, coverage, amount, conditions and exclusions.

Product

Standard Plan

Benefits

Not all benefits are available in every state and/or province. Always check the latest States-At-A-Glance or Provinces-At-A-Glance for plan coverage. Review the membership contract for more details.

Plan Benefits Include:

Preventive Legal Services

- Phone consultations for personal and business matters
- One phone call or letter per subject matter on member's behalf; two business letters/calls per year
- Contract and document review (up to 10 pages each)

Will preparation and updates

Motor Vehicle Legal Services

Available 15 days after effective date

- Moving traffic violation assistance
- Defense of auto-related criminal charges
- Driver's license reinstatement assistance
- Collection assistance for personal injury and property damage

Trial Defense Services

- Defense of covered civil or work-related criminal charges for member and spouse
- Hours of attorney time increase each membership year (up to 300 hours of assistance after 5th membership year)

IRS Audit Services

- Up to 50 hours of professional services from the Provider Law Firm for IRS audit assistance, including 3.5 hours of pre-trial assistance and 46.5 hours of trial time

Preferred Member Rate

A preferred member rate of 25% off the Provider Law Firm's standard hourly rate for legal services not specifically covered by the membership

Coverage

Those covered by the membership plan include:

- The individual who purchases the membership
- His or her spouse
- Never-married, dependent children under age 21 living at home

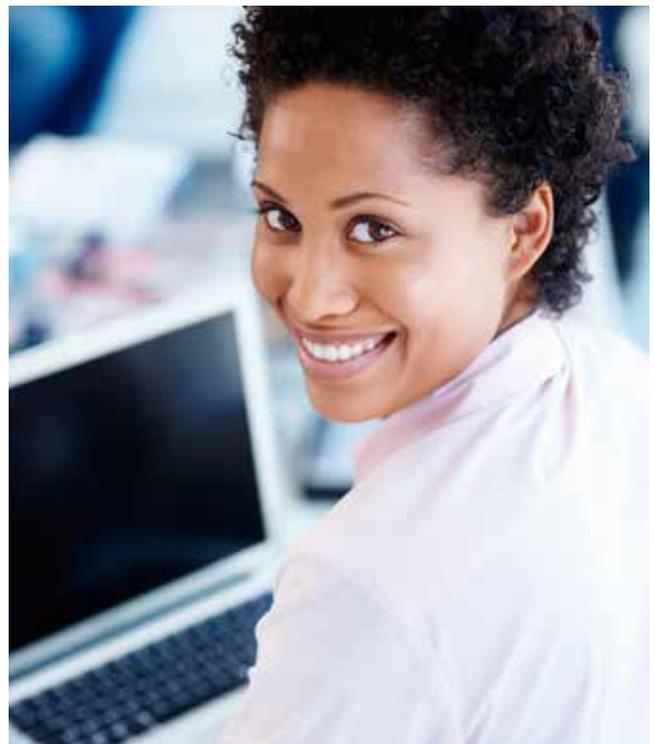
- Never-married, dependent children under age 23 who are full-time college students (No age limit for full-time college students in Washington)
- Children under age 18 for whom the member is legal guardian
- Any dependent child, regardless of age, who is mentally or physically disabled

Marketing Requirements

Any LegalShield Associate may market the Standard Plan although certain states require a license. In order to market the plan to groups you must be group qualified.

Availability

Always check the latest States-At-A-Glance for the most current product availability.



Expanded Plan

The Expanded Plan provides members and their families with the same coverage available under the Standard Plan, with the added bonus of increased trial defense hours for only \$9 more a month. Coverage is identical, as are marketing requirements. The Expanded Plan is not available in all states where the Standard Plan is available. Always check the States-At-A-Glance before marketing.

Product

Standard Plan Exclusions & Additional Information

Services/Phone Consultation:

Unlimited phone consultation is available to the extent the Provider Law Firm deems it necessary to adequately advise the member on his/her legal matter. One (1) hour of legal research per subject matter will be completed by the Provider Law Firm if the legal matter cannot be adequately addressed during the telephone consultation. Nevada residents limited to 50 hours of telephone consultation per year.

Letters and Phone Calls:

One letter or phone call per subject matter is available if advisable in the Provider Law Firm's sole discretion.

Contract and Document Review:

Nevada residents limited to five personal legal documents reviewed per year.

Will Preparation:

Trust preparation is available at the preferred member rate. A standard Will with yearly updates provided for the primary member at no additional cost. Covered family members can also have their Will prepared for \$20 each, with yearly updates for only \$20.

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.

Trial Defense Services:

Matters not covered under Plan benefits and which the member may use his/her 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 the member is named in a civil lawsuit or has criminal charges filed against him/her because he/she is listed as an owner, manager or associate of the business and he/she 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 the membership or because of conditions that were reasonably anticipated or foreseeable prior to enrollment (even if the lawsuit is filed after enrollment).
- 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 the Provider Law Firm determines will not prevail in court or are frivolous or without merit.

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.



Product

Standard Plan (Canada)

The Canadian Standard Plan consists of a wide array of valuable benefits for members and their family, including:

- Phone consultations on any subject matter, personal or business
- One phone call or letter per subject matter; one phone call or letter for up to two non-related business matters per year
- Will preparation with yearly reviews and updates
- Power of Attorney preparation
- Review of unlimited number of contracts and documents up to 10 pages each; one business document review up to 10 pages each year
- Warranty assistance
- Review of lease agreements
- Help with contacting government agencies
- Debt collection assistance
- Tenant legal advice
- Small claims court advice
- Consumer protection assistance
- Social assistance legal advice
- Estate settlement legal advice
- A preferred member rate of 25% off the Provider Law Firm's standard hourly rate on services not otherwise covered by the plan
- A 33% discount off the Provider's standard hourly rate for representation on legal services performed outside a lawyer's office
- Round-the-clock access to a lawyer in cases of arrest or detainment

Marketing Requirements

Any LegalShield Associate may market the Standard Plan in Canada, although certain provinces require a license. In order to market the plan to groups you must be group qualified.

Availability

The plan is currently available in Ontario, British Columbia, Alberta, and Manitoba.

Coverage

Those covered by the membership plan include:

- The individual who purchases the membership
- His or her spouse
- Never-married, dependent children under age 21 living at home

- Never-married, dependent children under age 23 who are full-time college students
- Children under age 18 for whom the member is legal guardian and
- Any dependent child, regardless of age, who is mentally or physically disabled

Plan Exclusions

Phone Calls and Letters

A letter or phone call per subject matter is available if advisable at the Provider Law Firm's sole discretion. Additional phone calls and letters for the same subject will be provided at a 25% discount off the Provider Law Firm's standard hourly rate.

Will & Powers of Attorney Preparation

Other covered family members may have their Wills and Powers of Attorney prepared and executed at the offices of the Provider Law Firm for \$30 per person. If the Wills and Powers of Attorney are executed at the offices of another law firm, arranged by the Provider Law Firm, the rate for the Named Member is \$50. If executed by other family members at the same time as the Named Member's Will and Powers of Attorney, the rate is \$50 per person; if done at a different time, the rate is \$75 per person. Yearly reviews and updates follow the same fee schedule as initial Wills and Powers of Attorney. Trust preparation is available at a 25% discount off your Provider Law Firm's standard hourly rate.

Preferred Member Rate

A retainer may be required for services to be rendered under this benefit. At least five business days are required for preparation for in court representation. Telephone advice is available immediately.

Access to a Lawyer for Arrest or Detainment Does not cover cases involving allegations of alcohol use, stalking, or domestic violence.

Product

Identity Theft Plan/Premium

(United States)

The identity theft plans offered by LegalShield offer valuable protection and coverage for one of America's fastest growing crimes. These plans may be purchased as stand alone products or purchased alongside a LegalShield Legal Plan.

Coverage

The Identity Theft Plan provides coverage for the member and spouse for one low monthly fee. SafeGuard for Minors provides additional services for up to 8 dependent, minor children.

Marketing Requirements

Any LegalShield Associate may market IDT.

Pricing

\$29.95 Stand Alone Identity Theft Premium
 \$19.95 Identity Theft Premium with Legal Plan
 \$14.95 Stand Alone Identity Theft Plan
 \$9.95 Identity Theft with Legal Plan

Identity Theft Plan Benefits

Credit Report

- Conveniently log in to our secure website for access to your credit report and personal credit score from Experian upon activation.

Personal Credit Score with Analysis

- In addition to your credit report, we provide a detailed analysis of your Personal Credit Score with your first credit report.

Continuous Monitoring with Activity Alerts

- Activate continuous credit monitoring via our secure website.
- Your Experian credit file will be monitored continuously.
- Email alerts will notify you of any activity on your credit file. (This email will direct you to our secure site where you can log in to view the alert data.)

Identity Theft Premium Benefits

Identity Theft Premium includes all the benefits of Identity Theft Shield, plus the following premium features:

Triple Bureau Continuous Credit Monitoring

- Activate continuous credit monitoring via our secure website.
- Your Experian, TransUnion and Equifax credit files will be monitored continuously.
- Email alerts will notify you of any activity on your

credit file (This email will direct you to our secure site where you can log in to view the alert data.)

Web Watcher

- Daily web monitoring for unauthorized use of your SSN, credit/debit card numbers and other personal information on sites across the Internet.

Public Persona

- Monthly monitoring of any changes involving your SSN or address history associated with your identity will be implemented.

Lost Wallet Assistance

- On request, assistance will be given if your wallet, purse or sensitive documents are lost or stolen.
- Help with canceling and replacing cards and IDs, placing temporary fraud alerts, and disputing any fraudulent charges.
- Taking preventative measures to reduce the subsequent likelihood of becoming a victim of identity theft.

Social Security Number Skip Trace

- On request, search of your SSN through a database of over 34 billion current public records to detect potential fraud will be conducted.

Sex Offender Search

- On request, search of sex offender databases to detect if a member's address has been used by a registered sex offender will be available.

Get to know Kroll

LegalShield has partnered with a leading identity theft consultant, Kroll, to provide the best identity restoration possible. With almost 40 years of experience in security and risk mitigation, Kroll Licensed Investigators are always ready to provide you with the information you need to take action.

Comprehensive Restoration

(included in both plans)

If you become a victim of identity theft while a LegalShield Plan Member, Kroll Advisory will do everything in their power to restore your identity, for as long as it takes, until all resolvable issues have been addressed. When you provide Kroll a Limited Power of Attorney, a dedicated Licensed Investigator at Kroll will perform comprehensive identity restoration services on your behalf. Regardless of the length of time it takes to complete, your Investigator will work to remediate the identity theft issues and restore your identity to pre-theft status.

Product

Identity Theft Plan

in both plans

Safeguard for MinorsSM

This special service covers up to 8 dependants under the age of 18.

NOTES

Safeguard Material

- Valuable information will be available on credit education for minors, advice on the best practices for the use of a child's SSN and personal identifying information, and more.

Monitoring and Alerts

- Monitor for the existence of a credit file in your child's name.
- Receive alerts if any credit files are found.

Consultation

- Consult the experts on any identity theft questions or concerns regarding child identity theft.

Note: IDT as an add-on plan may only be sold in conjunction with an English or Spanish Legal Plan membership

Do not solicit IDT memberships to an existing group that is not in your name.

**IDT documentation is not available in Spanish.

Product

Identity Theft Plan

Identity Theft Plans Quick Comparison

	Identity Plan	Identity Premium
Member and Spouse Covered.....	X	X
Safeguard for Minors SM	X	X
Credit Report with Score and Analysis.....	X	X
Comprehensive Restoration Service by Kroll.....	X	X
Unlimited Identity Theft Consultation.....	X	X
Single Bureau Credit Monitoring and Activity Alert.....	X	X
Triple Bureau Credit Monitoring and Activity Alert.....		X
Web Watcher.....		X
Public Persona.....		X
Lost Wallet Assistance*		X
Social Security Number Skip-Trace*		X
Sex Offender Search*		X

*Services available to members upon request.

Identity Theft Limitations & Exclusions

Kroll provides a wide range of identity theft restoration services for all LegalShield Plan members. In order to perform comprehensive ID restoration services for an identity theft victim, however, the victim must provide to Kroll Advisory a signed and notarized copy of Kroll Advisory's Limited Power of Attorney, a copy of the police report citing the instance of identity theft, copies of government-issued photo identification (such as a driver's license), and other identification information, including Social Security card and utility bill(s) (for proof of address), a completed Federal Trade Commission Identity Theft Affidavit citing the instance of identity theft, and any other additional items that may be relevant to the type of fraud committed.

Coverage is not provided for the following events:

- Legal Remedy - Any Stolen Identity Event where the victim is unable or unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences.
- Dishonest Acts - Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) who suffered the fraud personally participated in, directed or had knowledge of such acts.
- Financial Loss - Membership Services do not cover any financial losses attributed to the Stolen Identity Event, including, but not limited to, money stolen from a wallet or other monetary losses, unauthorized purchases of retail goods or services online, by phone, by mail or direct.

- Pre-existing Stolen Identity Event Limitations - If the victim either had knowledge of, or reasonably should have had knowledge of, the pre-existing stolen identity event based on information provided to the victim prior to enrollment in the program, such an event and the consequences related to it are not covered.
- Business - A covered stolen identity event does not include business losses, including, but not limited to the theft or unauthorized or illegal use of the victim's business name, DBA or any other method of identifying the victim's business activity.
- Dormancy or inactivity - If the victim cannot or does not provide the items designated in paragraph one above, or, having initiated restoration, if the victim fails to respond to or cooperate in activity facilitated by Kroll Advisory for the purpose of ID restoration.
- Incurable - Because of the nature of the activity associated with identity theft, some issues cannot be resolved. For example, if a fraudulent act results in the victim's name being improperly placed on a government agency's restricted list (e.g., a 'no fly' list) neither Kroll Advisory nor LegalShield can promise removal of the victim's name.
- Legal services are not separately provided under ID theft restoration services. LegalShield Plan Members should consult their individual plans to determine availability of legal services.

Product

Identity Theft Plan

(Canada)

Expedited Consumer Credit Disclosure

Consumer Credit Disclosure through Northern Credit Bureaus (NCB) helps you make sure your financial records are accurate. Your credit standing is one of your most important financial assets. It not only affects your ability to get credit, often it also dictates the interest rate at which you can borrow. It can also affect your ability to purchase insurance or to find employment. Both insurance companies and prospective employers use your credit rating to gauge your sense of responsibility and you want to ensure it is a true reflection of your credit worthiness.

Experts recommend you review your credit report regularly; your membership makes this easy. You are entitled to expedited delivery of an up-to-date consumer credit disclosure based on data from NCB at no extra charge!

Expedited Delivery of Consumer Credit Disclosures Quarterly

Learn of suspicious activity before your credit is ruined. By ordering your consumer credit disclosure from Northern Credit Bureau (NCB) quarterly, you will be actively involved in helping to monitor your own credit information. We provide easy to use forms you can use to request expedited delivery of your consumer credit disclosure once every 3 months.

Your credit file will be provided to you free of charge by the credit bureau as required by provincial credit reporting legislation. This product offers expedited delivery of your consumer credit file disclosure as an additional benefit of the service. No purchase is necessary to obtain your credit file disclosure from the credit bureau.

Identity Restoration

(Coverage begins as of your membership effective date.)

Let the experts do the work for you. Identity theft can be devastating, and the process of restoring your name and credibility can be overwhelming, time consuming and costly. You need more than “do it yourself” information when it happens to you.

With the Identity Theft Plan, a trained expert will take the steps to help restore your name and credit for you!

Identity Restoration will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or your child participated in, directed, or had knowledge of. Restoration services will not be provided for a known stolen identity event that occurred prior to enrollment date. You must be an active member to receive restoration services. Services provided do not cover financial losses arising from the identity theft. A signed limited Power of Attorney must be provided to Kroll when an Identity Theft Restoration case is opened in order for Kroll to work on your behalf. Services are available for pre-existing conditions at a discounted rate. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.

Help reduce your out-of-pocket expenses and time spent away from work with valuable services from detection to resolution. Let our investigators do the work for you.

Our investigators will work on your behalf to help correct identity theft issues you have with affected agencies and institutions, including:

- Credit card companies
- Financial institutions
- Credit repositories
- Phonebusters
- Reporting Economic Crime Online (RECOL)
- Internet Fraud Complaint Centers (IFCC)
- Passport Canada
- Law enforcement personnel and other organizations that may maintain information about you
- Fraud alert notifications will be sent on your behalf to all three credit bureaus and financial institutions when appropriate.

Coverage

The Identity Theft Plan provides coverage for the member and spouse for one low monthly fee.

Marketing Requirements

Any LegalShield Associate may market IDT.

IDT as an add-on plan may only be sold in conjunction with an English Legal Plan membership

Do Not solicit IDT memberships to an existing group that is not in your name.

IDT is not available in Spanish.

Product

Law Officers Legal Plan (LOLP)

Benefits

The Law Officers Legal Plan (LOLP) provides a wide array of valuable legal services to law officers and their families for job-related as well as personal legal issues. Plan benefits are:

Job-Related

- 24-hour, toll-free phone access to the Provider Law Firm in job-related emergency situations
- Administration and termination hearing representation

Personal

Preventive Legal Services

- Phone consultations for personal and business matters
- One phone call or letter per subject matter on member's behalf; two business letters/calls per year
- Contract and document review (up to 10 pages)
- Will preparation and updates

Tragic Accident Representation

Available 15 days after effective date

- Defense of auto-related criminal charges

Trial Defense Services

- Defense of covered civil or work-related criminal charges for member and spouse
- Hours of attorney time increase each membership year

IRS Audit Services

- Up to 50 hours of professional services from the Provider Law Firm for IRS audit assistance, including 3.5 hours of pretrial assistance and 46.5 hours of trial time

Preferred Member Rate

- A preferred member rate of 25% off the Provider Law Firm's standard hourly rate for legal services not specifically covered by the membership

Coverage

Those covered by the membership plan include the named member and:

- His or her spouse
- Never-married, dependent children, under age 21 living at home
- Never-married, dependent children under age 23 who are full-time college students
- Children under age 18 for whom the member is legal guardian and
- Any dependent child, regardless of age, who is mentally or physically disabled

Marketing Requirements

Certain states require a license in order to sell the LOLP, and you must be group qualified in order to sell the plan to groups.

Availability

The LOLP is available in a number of states. Check the most current States-At-A-Glance before marketing this plan.

The LOLP is available to law officers employed by county, city, or state governments.

See Standard Legal Plan for exclusions; Administrative and Termination Hearing exclusions are noted below.

Administrative and Termination Hearing Representation: 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.

Up to 300 hours of assistance is available after the 5th membership year for the Standard Law Officers Plan. An Expanded Law Officers Plan, which provides for additional pretrial defense hours, is also available (except in Arizona).

Product

Business Plan

Benefits

The Business Plan provides small businesses with a wide variety of valuable legal services, including:

Legal Consultation Services

Toll-free phone consultation regarding issues involving the business

Legal Correspondence Services

One letter per legal subject matter written on the member's behalf each year. Follow up letters provided at the preferred member rate.

Debt Collection

Up to 10 separate initial collection letters per month

Contract Review

Up to three contracts, up to 15 pages each, reviewed each month

Executed Contract Review

Up to one signed contract (10 pages or less) reviewed per month

Designated Consultations

Two telephone consultations, up to one-half hour per call, on certain specialized business-related legal issues

Trial Defense Services

Up to 75 hours of attorney time if the business is named in a civil lawsuit (15 pre-trial hours; 60 actual trial hours)

Reduced Fee Services

25% reduction the Provider Law Firm's corporate hourly rate for litigation representation and other legal work

Reduced Contingency Fees

Up to a 5% discount from the Provider Law Firm's standard contingency fee

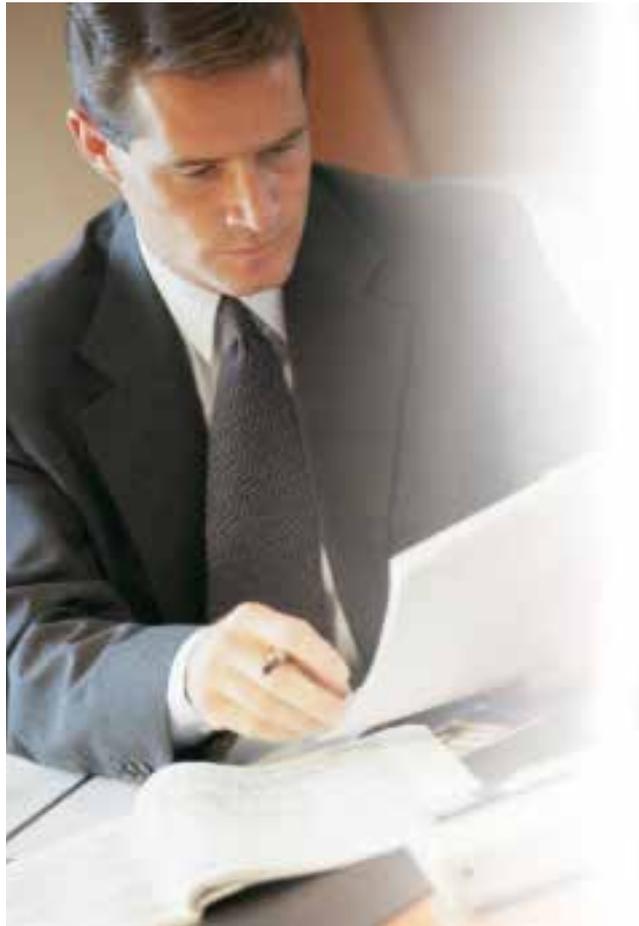
Business Resources from GoSmallBiz.com

Unlimited business consultation from top business consultants

Marketing Requirements

You must be certified to market the LegalShield Business Plan.

Call Associate Services at 580.436.7424 or visit Associates only for more information or to register for training.



Coverage

The plan is available to companies with fewer than 100 employees. Publicly-held companies and non-profit organizations are not eligible. Membership fees are calculated based on the total number of employees (from 1 to 50 and from 51 to 99). If at any time during the year a company exceeds 50 employees, a plan upgrade is necessary.

Availability

The Business Plan is available in a number of states. Check the latest States-At-A-Glance for the most recent product availability.

Product

Legal Plan for the Self-Employed

Benefits

The Legal Plan for the Self-Employed provides legal benefits specifically designed for the needs of the self-employed.

Benefits include:

- Toll-free telephone consultations with the Provider Law Firm for any subject matter, personal or business
- One phone call or letter per subject matter on personal issues per membership year
- Three letters written on behalf of the business each month [no more than one per subject]
- Document review up to 10 pages on personal subject matters
- Review of up to three documents (up to 15 pages each) per month on behalf of the business entity
- Will preparation and yearly updates at no additional charge; \$20 for covered family members
- Moving traffic violation assistance
- Motor vehicle tragic accident representation
- Drivers license reinstatement assistance
- Motor vehicle-related personal injury and property damage claims up to \$2,000
- Civil action and job-related criminal action representation for member and spouse
- Up to 50 hours of legal services for IRS audits
- 24-hour access to the Provider Law Firm in case of arrest or detainment
- Plus a 25% discount off the Provider Law Firm's standard hourly rate for personal legal matters not specifically covered by the membership, and a 25% discount off the Provider's corporate hourly rate for all business matters not otherwise covered.

Only the Named Member or persons covered under this plan should be in contact with the Provider Law Firm.

Make sure you are certified before selling this product.

This membership must be submitted using the Universal Membership Application.

Coverage

The plan covers for-profit businesses that are not publicly traded and employ no more than eight people.

The plan also provides personal coverage for the business owner and spouse as well as:

- Never-married, dependent children under age 21 living at home
- Never-married dependent children under age 18 for whom the member is legal guardian
- Never-married, dependent children to age 23 who are full-time students and
- Any disabled child, regardless of age, who is chiefly dependent upon the member for support

Marketing Requirements

You must be certified to market the Legal Plan for Self Employed. For your convenience, a variety of training avenues are available, including classroom training, at-home video training, and online certification.

Call Associate Services at 580.436.7424 or visit www.legalshieldbizplan.com for more information or to register for training.

Availability

The Legal Plan for the Self-Employed is available in a number of states. Please call Associate Services for details or consult the States-At-A-Glance.

Product

Licensing and Appointment Information

Do I have to have a license to sell LegalShield?

Certain states do require that you be properly licensed and appointed before selling LegalShield.

If you plan to market the Commercial Drivers Legal Plan, please note that certain states require a license to sell the plan.

For more information:

- 1) See the States-At-A-Glance for licensing information by state or
- 2) Call a Licensing Consultant at 580.436.7424, or
- 3) Check out the Quick Reference section of Associates Only on our website at www.legalshield.com

Can I submit apps and receive commissions before I'm licensed?

- No—you must be licensed and the Corporate Office must have notice of the license and complete the appointment process before you begin marketing.
- We cannot process an application nor can you receive commissions on memberships until after you are properly licensed and appointed.

Can I be licensed in more than one state?

In certain situations you may be licensed to sell in more than one state. For more information, please call a Licensing Consultant at 580.436.7424.

What are the licensing policies if I'm marketing under a company name?

Certain states require that the company or entity under which you're marketing be licensed. Please call a LegalShield Licensing Consultant for details in this case.

What about husband/wife teams?

In a state where a license is required to market, a husband and wife must both be licensed and appointed for both to be able to sell. They may operate under the same Associate Agreement and Associate number. Both names may appear on the Associate Agreement (John/Mary), but this is not necessary. If both names do appear on the Agreement, both spouses must submit a license application.

The states and provinces that require a license are:



- Alabama
 - Arkansas
 - Florida
 - Illinois
 - Massachusetts
 - Mississippi
 - Missouri
 - Montana
 - Nebraska
 - New Jersey
 - North Dakota
 - South Carolina
 - Tennessee
 - Texas
 - Virginia
 - Wisconsin
- The Canadian province of Manitoba also requires a license.

If I live in a state that does not require a license and I want to market in a state that requires a license, do I still need a license?

Yes. You must be licensed in the state in which the prospective member lives. Certain states require special licenses for nonresidents, and the fees may differ from in-state licenses.

Do I have to renew my license?

Most states require annual or bi-annual renewal of the license/appointment. The Home Office will notify you of the renewal date, but it's your responsibility to promptly renew any license and/or appointment according to guidelines.

Can I recruit new Associates before I'm licensed?

Yes. Although you are not allowed to sell a membership before being properly licensed and appointed, you can still recruit Associates into the company.

Benefits From Selling Just One Membership

When you qualify for the Associate Benefits Plan, you have access to discounts from these vendors and more. LegalShield has agreements in place with select suppliers to save you money on services you currently use.

The Associate Benefits Plan:



You do NOT need to oversell the product. It is that good!

We offer plans to fit many different types of needs, but our Legal Plan and Identity Theft Plan are by far our most popular offerings.

When it comes to our product

- Underpromise
- Undersell
- Undercommit
- Overdeliver!

For full details about the plans available in your state or province, please refer to your plan brochures and contracts. Be sure to present your prospects the benefits as well as the limitations and exclusions.

Use Your Membership

- **Write down one thing you could call the Provider Law Firm about this week:**

- **Write down your Provider Law Firm's phone number:**

- **When are you going to call your Provider Law Firm about the above issue?**

- **When is the law firm Open House usually held?**

- **When is the next Open House?**

Delivery

How the LegalShield Membership Works

How can your members get the most value from their LegalShield membership?

Every LegalShield member has access to quality, convenient legal help and advice. The value of the membership is determined by how often your members actually use the benefits to which they are entitled.

To show the value of the plan and to encourage members to use the plan, ask questions such as:

- Do you feel the personal decisions you make could benefit from legal advice or
- Have you ever been asked to sign a document you didn't understand?
- Have you made commitments in everyday transactions without understanding your legal rights and obligations?

For many members, the most popular benefit is the toll-free legal consultation. There is no longer a reason for LegalShield members to make decisions without knowing their rights. They can call for legal consultations from the privacy of their home or office.

Member Satisfaction is Important to Us!

Our goal is for members to know exactly what to expect when they use their membership and for them to be satisfied with the service they receive. As an Associate, you can help encourage usage and member retention by sharing the following information with your members.

Telephone Consultations

One of the most powerful tools you can have is a clear knowledge of the law. Understanding your rights and how to protect them is the first step to resolve any problem.

How it Works

Call your Provider Law Firm—at no additional charge—any time between the hours of 8:30 a.m. and 5 p.m., Monday through Friday.

Your call will be answered by your Provider Law Firm Customer Service Representative. You will be asked your name, membership number, the nature of your legal situation, and the names of any related

parties. A lawyer experienced in that area of law will return your call within eight business hours.

What is included in your membership

Your Provider Law Firm is ready to offer you advice and consultation on any personal legal matter. You'll have your questions answered and get the facts you need— at no additional cost to you.

Courtesy Consultation

If necessary, you can have a courtesy consultation with your Provider Law Firm as soon as you enroll as a member. Once your membership is processed at the Home Office all the benefits under your contract become available.

Benefits listed in this section may not be available in all states and provinces. Please consult the States/Provinces at a Glance for plan availability by state or province.

NOTES

Delivery

How the LegalShield Membership Works

Phone Calls & Letters

Have you ever received an unfair bill? Is your credit report incorrect? Does someone owe you money and has refused to pay?

These are just a few of the potential legal problems we face every day. Even if you are a responsible, law-abiding citizen that doesn't guarantee you won't encounter a computer error the bank won't fix or an unscrupulous car mechanic.

A letter or a phone call from your Provider Law Firm lets the other party know you have the power and the resources to stand up for your rights.

How it Works

Call your Provider Law Firm—at no additional charge—any time between the hours of 8:30 a.m. and 5 p.m., Monday through Friday.

After discussing your situation, your Provider Law Firm may recommend a letter or a phone call as the best legal recourse for you. After drafting the letter, a copy will be mailed to you to keep in your member kit. If a phone call is made, your Provider Law Firm will communicate the results to you over the phone.

What is included in your membership

Your Provider Law Firm will provide one phone call or one letter for each matter. For your personal legal needs.

Save money with your preferred LegalShield Legal member discount

Any additional correspondence for your personal needs is covered with your preferred LegalShield member discount rate.

Contract & Document Review

Every legal document you sign has been written by someone else's attorney. Have your Provider Law Firm review your documents—you've already prepaid for their time.

How it Works

Call your Provider Law Firm—at no additional charge—any time between the hours of 8:30 a.m. and 5 p.m., Monday through Friday.

After discussing your situation, your Provider Law Firm will ask you to fax or mail a copy of the contract or document in question. After careful review, your Provider Law Firm will call back and discuss the potential legal pitfalls you need to address. They may also recommend changes you should make in the contract or document to ensure your rights are protected.

What is included in your membership

Your Provider Law Firm will review all of your personal contracts and documents, up to 10 pages in length, to make sure your rights are protected, at no additional charge.

Save money with your preferred LegalShield Legal member discount

Any additional personal contracts and documents longer than 15 pages in length are covered with your preferred LegalShield member rate. If you need a contract or document prepared, your Provider Law Firm will be more than happy to help you. As a LegalShield member, you will always save money by only paying your preferred member discounted rate.

Delivery

How the LegalShield Membership Works

Wills for you and your family

Many Americans do not have a current Will. As a LegalShield member, you can rest easier knowing your family's legal rights are protected with the preparation of a standard Will.

How it Works

Included in your LegalShield Membership Guide is an easy-to-understand Will questionnaire. As you and your spouse fill out the questionnaire, you can call your Provider Law Firm for assistance—at no additional charge—any time between the hours of 8:30 a.m. and 5 p.m., Monday through Friday. You will receive a package from LegalShield with additional information regarding your membership.

Your Provider Law Firm is knowledgeable in the estate laws of your state. This is one of the most important benefits included in your LegalShield membership. Do not wait to fill out your Will questionnaire. After you have completed all sections of the form, simply mail it to the Wills and Estate Department of your Provider Law Firm.

If your Provider Law Firm has any questions, they will call you to discuss their concerns. You will then receive your legal and binding Will in the mail. Then, have it notarized (almost any bank can do this). Place a copy in your Member Kit and in a safety deposit box. A copy also is on file with your Provider Law Firm.

Make sure your family knows where they can find copies of your Will and other important legal and financial documents in the event of your death.

What is included in your membership

A standard Will for you will be prepared at no additional charge. Any covered family member can also have a standard Will prepared for them; yearly updates or changes are also available. You can have your Will updated as often as once a year—at no additional charge. Members are also provided Living Wills and Health Care Power of Attorney documents

A note about Wills in Canada

The named member may have his or her Will prepared by the Provider Law Firm. Covered family members may have their Wills and Powers of Attorney prepared and executed at the offices of the Provider Law Firm for \$30 per person. If the Wills and Powers of Attorney are executed at the offices of another law firm, arranged by the Provider Law Firm, the rate for the Named Member is \$50. If executed by the covered family members at the same time as the Named Member's Will and Powers of Attorney, the rate is \$50 per person; if done at a different time, the rate is \$75 per person. Yearly reviews and updates follow the same fee schedule as initial Wills and Powers of Attorney. Trust preparation is available at a 25% discount off your Provider Law Firm's standard hourly rate.

Save money with your preferred LegalShield Legal Services member discount

Your Provider Law Firm will also assist in setting up any additional legal documents you may need at a preferred member discount, available only to LegalShield members.

■ Additional Will Questionnaires can be found in member's only section of www.legalshield.com.

Delivery

How the LegalShield Membership Works

Motor Vehicle Legal Coverage *15-day waiting period*

How it Works

If you receive a moving traffic violation or have been involved in an auto accident, call your Provider Law Firm—at no additional charge—any time between the hours of 8:30 a.m. and 5 p.m., Monday through Friday.

After discussing your situation, you will fax or mail copies of your traffic ticket, your driver's license and insurance information to your Provider Law Firm. In the case of moving traffic violations, your Provider Law Firm will call you to discuss the best alternatives for your defense.

What is included in your membership

If you or a covered family member received a non-criminal traffic ticket 15 days or later after the effective date of your membership, your Provider Law Firm will assist you with moving traffic violations.

If the unthinkable happens and a covered family member is involved in a car accident that involves a fatality and is charged with manslaughter, involuntary manslaughter, negligent homicide or vehicular homicide - your Provider Law Firm will defend you. Win, lose or draw. No matter how long it takes.

Also included in your membership are 2.5 hours of your Provider Law Firm's time to help you with:

■ Driver's license services

(This benefit is applicable in cases where the member's license has been suspended or revoked, and the member has the right to appeal the decision; or when assistance is needed to reinstate or maintain a license for job-related matters or medical reasons.)

■ Automobile damage recovery legal expenses

(This includes assistance with the filing of a lawsuit to collect claims of up to \$5,000.00 or less for property damages received as a result of the member driving, riding in, or being struck by a motor vehicle.)

Limitations and Exclusions

Save money with your preferred LegalShield member discount. If you have received any traffic tickets before your 15-day waiting period has passed, your Provider Law Firm will provide services at your preferred LegalShield member discount rate.

Unmeritorious cases or similar charges are covered with your preferred member discount.

Under the Legal membership plan, commercial vehicles with more than two axles are not covered.

Exclusions on charges where the covered member is driving without a valid operator's license as well as charges of DUI/DWI, drug-related charges (whether prescribed or not), hit-and-run, leaving the scene of an accident, unmeritorious cases or similar charges are covered with your preferred member discount.

Under the family membership plan, commercial vehicles are not covered.

Delivery

How the LegalShield Membership Works

Trial Defense Coverage

Being sued can put your family’s financial future at stake. Your membership protects you from unexpected legal costs when you or your spouse is the named defendant in a civil action.

How it Works

Once you receive notice that a lawsuit has been filed call your Provider Law Firm—at no additional charge—any time between the hours of 8:30 a.m. and 5 p.m., Monday through Friday.

After discussing your situation, the Provider Law Firm will ask you to fax or mail any documentation pertaining to your case. Each case is unique and your Provider Law Firm will lead you through the process as they offer you the best possible defense.

Additional exclusions

Trial defense coverage does not apply if you are named in a civil lawsuit or have criminal charges filed against you because you are listed as an owner, management 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. Such charges are covered with your preferred member discount.

If the lawsuit was filed because of something that occurred prior to your membership or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment, then the lawsuit is excluded from your Trial Defense benefit. This exclusion applies even if the lawsuit is filed after you become a member. These lawsuits are covered with your preferred member discount.

Class actions, interventions or amicus curiae filings in which the covered member is a party (or potential party) are excluded. Also, this coverage does not include garnishment, attachment or any other appeal. **Always consult with your Provider Law Firm to determine the extent of your coverage under the family membership plan.**

What is included in your membership

As soon as you become a member, up to 60 hours are available to be used if you or your spouse is named defendant or respondent in a covered civil or job-related criminal action filed in a court of law.

Of these 60 hours, 2.5 hours may be used for all legal services rendered in defense of the covered suit prior to the actual trial. Up to 57.5 of the remaining hours are available for actual trial time including covered criminal preliminary hearings.

2nd year renewal: 3 hours of pre-trial time - plus 117 hours of trial time at no added cost.

3rd year renewal: 3.5 hours of pre-trial time - plus 176.5 hours of trial time at no added cost.

4th year renewal: 4 hours of pre-trial time - plus 236 hours of trial time at no added cost.

5th year renewal: 4.5 hours of pre-trial time - plus 295.5 hours of trial time at no added cost.

NOTES

Delivery

How the LegalShield Membership Works

Law Firm Network Selection

The LegalShield Services Provider Law Firm network sets the company and its products apart from other legal service companies. The network is the result of over 40 years of experience working with thousands of lawyers across North America, and is one of the company's most valuable assets.

We take Provider Law Firm selection seriously. LegalShield contracts only with established law firms committed to providing quality legal services to meet the needs of the general population.

Provider firms must demonstrate understanding and empathy with our members' legal problems. We expect each Provider Law Firm to provide courteous and professional service to our members and explain the legal aspects of each situation so that every member can be comfortable about the decisions made.

Prospective Provider Law Firms must be in good standing with their state bar association or with the Law Society of Canada and have a history of practicing a service philosophy parallel to the high standards of LegalShield. They must also understand and appreciate the legal issues facing most middle-income families, and they understand that when a LegalShield member calls, they are speaking to their largest client in most cases.

Provider Law Firms are selected to serve members based on extensive investigation by LegalShield. This investigation includes on-site evaluations as well as interviews with prospective attorneys. On-site evaluations ensure that the Provider Law Firms offer convenience to customers with location and parking facilities. They must also show that they employ an adequate number of staff support, that they use the current level of office technology, and that their customer service philosophy meets our own.

Contingency Fee Discount

As a courtesy LegalShield has arranged for contingency fee type cases to be reduced 3-5% as permissible by law.

If you decide — at any time, for any reason — to cancel your membership, simply notify LegalShield in writing and your membership will end immediately.

LegalShield
Member Services
P.O. Box 145
Ada, Oklahoma 74821
800.654.7757

LegalShield will not cancel your membership, no matter how often you use it. The only exceptions are if membership fees are not paid or if fraud related to your membership is found.

Corporate Exclusion

All benefits are suspended when a covered member becomes involved in a lawsuit or action against the company.

What Sets Us Apart

LegalShield is one of the oldest and most experienced providers of legal service plans in the United States. Not only have we built an impressive network of quality Provider Law Firms, we have implemented the most effective, time-tested method of delivering top-rate services. While we have an extensive referral network securely in place, we have chosen to provide services primarily through a provider network of reputable firms across the country.

Because we are their largest client in most cases, our Provider Law Firms have a significant incentive to keep our members satisfied. Their continued receipts of the monthly per capita require that they meet rigid standards of service and receive high marks from our members on the surveys and monthly evaluations we send.

When one of our members calls, the law firm is receiving a call from one of their largest clients: it makes sense that a firm receiving a significant compensation from one client would treat that client as their first priority. The alternative — paying a large number of firms on a fee-for-service basis— simply does not provide the same incentive for quality services.

Delivery

How the LegalShield Membership Works

Time Tested Quality

We have found over the years that partnering with a relatively small number of quality Provider Law Firms is simply more effective in providing the kind of service for which we have become well known.

Provider Law Firms

LegalShield has quality Provider Law Firms across the United States and Canada who provide service to our members. **A distinctive feature of our company is that members have direct, toll-free access to their Provider Firm rather than having to call for a referral or choose from a catalog of attorneys.**

When members call the Provider Law Firm, they are asked the nature of their legal question by a Provider Law Firm Customer Service Representative. Members will then be contacted within eight business hours by a lawyer knowledgeable in the appropriate area of law for their legal need or question. In certain cases members may be referred by their Provider Law Firm to a local lawyer for assistance. Provider Law Firms are responsible for maintaining a referral attorney network in their region to service members. Currently there are Provider Firms in all states except Alaska.

Referral Law Firms

LegalShield uses thousands of referral law firms across the United States and Canada. In rare cases in which a Provider Law Firm has not yet been selected, members call the Home Office and are referred to a local referral law firm to handle their case.

A list of referral law firms is not available to Associates or members. Associates may, however, request that a list be sent to prospective group accounts of over 100 employees.

Quality Control

We regularly conduct random surveys of our members who have used the legal services of their Provider Law Firm. The firms are immediately notified of the survey results in their state.

We are proud that our firms consistently receive “excellent” to “very good” overall ratings! If a member indicates that the legal service rendered did not meet his or her expectations, we contact the member immediately to resolve the issue.

Complaint Resolution System

Any calls we receive from our members concerning their attorneys are handled immediately by our Member Services Representatives. First, all relevant information is obtained from the member, and the call is documented. Then a specially trained Attorney Liaison contacts the member to review the facts. The Provider Law Firm is contacted right away and given detailed information regarding the situation. The law firm will then research their records and call LegalShield with an explanation and resolution of the situation. Satisfactory resolution is our immediate priority.

Continuous Training

LegalShield provides continuous training to the Provider Law Firm and their support staff. Through on-site training we can observe the attorneys as they directly assist our members. We encourage the Provider Law Firms' continued commitment to our high standards. We especially emphasize to them the importance of a high level of personal service, because service to our members is our only business.

Conferences

Through biannual support staff conferences at our Corporate Office, staff representatives of provider firms receive up-to-date information on our company as well as customer service tips. We let them know how important they are to the success of LegalShield. At our annual Provider Law Firm Conference, we supply additional training, round-table discussions, and motivating presentations, giving them many ideas on how they can continue to “make a difference” in our member’s lives.

Daily Monitoring

Currently 100% of our Provider Law Firms are “on-line” with LegalShield. They are using specially designed LegalShield software that enables our Attorney Resources Department to receive daily statistical reports. The daily reports indicate the Provider Law Firms' timeliness, service request status, telephone statistics, etc. No other legal service company invests the amount of resources to ensure you receive quality, timely legal services. If for any reason you or one of your members is concerned about the service of your Provider Law Firm, please contact Member Services at 800.654.7757.

Delivery

Working with Your Provider Law Firm

Seek help early.

By the time it occurs to you that legal advice may be needed, it probably is. The earlier you seek help, the more options you and your Provider Law Firm will have and the greater your chances of eliminating the problem altogether. Preventive law works.

Establish clear ground rules.

A good relationship with your Provider Law Firm depends on good communication and a firm understanding of your respective needs and responsibilities. Nothing breeds misunderstandings more than assumptions. Be clear about what you want. Ask questions and listen to the answers. Your Provider Law Firm should listen carefully to you as well. They should clearly explain your options and discuss a timetable.

Respect your Provider Firm's judgment.

Your Provider Law Firm is working with you in mind and should not make any important decisions without discussing them with you. You must, however, respect their judgment and allow them to do their job. Remember that the law does not always allow a resolution to your problem in a way that is completely satisfactory to you.

Allow your Provider Law Firm to be an intermediary between you and a third person.

It is not always necessary to take a case to court. Trials are costly, and sometimes the solution may be reached amicably without going to court.

What level of contact will I have with my Provider Law Firm?

Some people want "yes or no" answers; others want full explanations. Some clients want their Provider Law Firm to do everything and just tell them when it's done. Be sure to discuss what level of contact you want. Your Provider Law Firm will give you legal advice but cannot advise you accurately if you do not follow the advice given. Keep the lines of communication open.

What should I expect if my case requires representation?

If, based on the consultation, it is determined that your matter requires representation, you may be required to pay a retainer fee for services beyond contract benefits. This applies to all preexisting conditions as well as for assistance and/or representation not fully covered under your contract. Keep in mind that in certain states and provinces a judge fines and penalizes the lawyer and his or her client for frivolous cases.

What should I do if things don't seem to be going well with my case?

If the legal matter isn't going the way you expected, if nothing seems to be happening, if you don't understand what is happening, speak up. Call your Provider Firm if you want more information. Also, let the Home Office know about the situation and we will be happy to assist you.

NOTES

LegalShield Compensation

The LegalShield Compensation Plan allows you to build long-term income through overrides and residual income. This section will give you a quick overview of how you will be paid, how to advance in the compensation plan, and what it can mean to you as you build your business long term.

You Create Your Opportunity

You earn compensation through the following:

- Personal _____
- Overrides
- Residuals
- Incentives and _____

Advancing Through The Compensation Plan



As a Junior Associate...

- This is your starting commitment with the company.
- Your first membership sale qualifies you for the Associate Benefits Plan.
- You remain fully vested for as long as you maintain your _____
- Commissions are paid at a 50% advance on your first five sales, but through **Fast Start Qualification**, you can receive a _____ percent advance.

NOTES

LegalShield Compensation

Advance from Associate to Sr. Associate...



- Attend a Basic Training class.
- Create at least three active legs with an Associate in each leg **AND** make 30 organizational (including personal) sales.

NOTES

Advance from Sr. Associate to Manager...



- Create at least three legs with an active Senior Associate in each leg.
- Make 100 organizational (including personal) sales.

NOTES

LegalShield Compensation

Advance from Manager to Director



- Create at least three legs with an active Manager in each leg.
- Make 200 organizational (including personal) sales.

NOTES

Advance from Director to Executive Director...



Monthly Qualification to achieve/maintain Executive Director.

- Director level Associate with 50 membership sales (organizational and personal) each month with no more than 20 sales from any leg.
- If you are a Sr. Associate or above with 6 months tenure at LegalShield, you qualify with 50 personal sales each month.

NOTES

LegalShield Compensation

Advancing Through the Compensation Plan



As an Executive Director...Keep going!



When Associates achieve Jr. Associate through Director level, they stay at that level. As an Executive Director, the Associate must qualify each month to achieve/maintain the Executive Director Level.

BRONZE ED

1 Executive Director Leg

SILVER ED

2 Executive Director Legs

GOLD ED

3 Executive Director Legs

PLATINUM ED

4 Executive Director Legs

PLATINUM 2 ED

5 Executive Director Legs

PLATINUM 3 ED

6 Executive Director Legs

PLATINUM 4 ED

7 Executive Director Legs

PLATINUM 5 ED

8 Executive Director Legs

PLATINUM 6 ED

9 Executive Director Legs

PLATINUM 7 ED

10 Executive Director Legs

NOTES

LegalShield Compensation

Payment Earnings

- You receive commissions each month through month 12 as payments from the group are received and applied.
- Payment earnings do not reduce your debit balance.
- Monthly payment earnings can be determined by dividing the advance commission on a sale by 12.

For example:

If you're selling the \$18.95 Standard Plan, at Associate level (Level 1), you'll receive a 24% commission rate of \$4.56 per month as LegalShield collects membership fees through month 12. This amount will be included as part of your total commission check.

Commissions will be paid through Payment Earnings for:

- Liquor stores
- Beauty schools
- Barber shops
- Beauty salons/suppliers
- Day Care Facility
- Lounges/bars
- Public and Private clubs
- Casinos
- Hotels, Resorts and Inns
- All fringe groups (full or partial)
- Care programs (nursing homes, home health, assisted living facilities, adult day cares, group homes, developmentally disabled adult homes, in home care, etc.)
- Auto-related businesses with fewer than 10 employees (body shops, detail shops, paint shops, quick lubes, etc.)
- Food service employees, including management
- Non Profit-Community Services

As-Earned Commissions

- You earn commissions each month through month 12 as payments from the group are received and applied.
- As-earned commissions first go toward reducing your debit balance*.
- Monthly earnings can be determined by dividing the advance commission on a sale by 12.

For example:

If you're selling the \$18.95 Standard Plan, at Associate level (Level 1), you'll receive a 24% commission rate of \$4.56 per month as LegalShield collects membership fees through month 12. This amount will be included as part of your total commission check.

Commissions will be paid on an as-earned basis for:

- Memberships paid through semi-annual payments, due to the lower persistency of this business. (Quarterly membership payments are not accepted.)
- Memberships paid for by money order.

*** If you initially are paid exclusively through as-earned commissions, no debit balance will be created since no commissions will be advanced.**

NOTE

• Any business that the Corporate Office considers to have poor persistency will be paid in payment earnings.

• You will be paid through Payment Earnings on any group (regardless of type) which is reinstated but was originally cancelled for delinquency.

• Groups originally set up on Payment Earnings will not be changed to full advance.

LegalShield Compensation

Sample Compensation Plan

Compensation Plan

\$39.85

(Legal Plan + Two \$9.95 Supplements)
Effective January 1, 2014

Personal Sales Advance

\$279.72

Executive Director

Achieve this level by being a Director level with 50 sales (personal or organizational). Associates cannot count more than 20 sales from any one leg in your organization. Qualify in one month for commissions at this level the following month.

\$229.91

Director

Achieve this level by having three (3) legs with an active Sr. Associate in each leg AND 200 organizational (including personal) sales.

\$191.60

Manager

Achieve this level by having three (3) legs with an active Associate in each leg AND 100 organizational (including personal) sales.

\$153.28

Sr. Associate

Achieve this level by having three (3) legs with an active Jr. Associate in each leg, AND 30 organizational (including personal) sales.

\$114.96

Associate

Achieve this level and **Fast Start Qualify** by having three (3) personal sales and personally sponsoring one (1) new Fast Start recruit (with a membership) OR by having five (5) personal sales OR by personally sponsoring 2 (two) Fast Start recruits* each with a membership within your first 30 days. If you do not **Fast Start Qualify**, advance to this level by having 10 Performance Club points or a total of 10 sales (personal and/or organizational).

\$76.64

Jr. Associate—Welcome to Your Business

As a Jr. Associate, commissions on your first five (5) personal sales are paid as 1/2 advanced and 1/2 "as earned." If you **Fast Start Qualify** (see Associate advancement above), you will receive your pending "as earned" commissions as an advance.

First Five Sales
1/2 Advance:

\$38.32

Cumulative Override Bonus Advance

This is money advanced to the first active upline Associate at a higher level.

FOR EXAMPLE

If you are a Director, and your Manager personally recruits a Jr. Associate who makes his/her first sale, your advance would be the override above your **Manager**.

Your Manager would receive the advance override above his/her **Jr. Associate**.

If you are an Executive Director:

Director	\$49.81
Manager	\$88.13
Sr. Associate	\$126.45
Associate	\$164.77
Jr. Associate	\$203.09

If you are a Director:

Manager	\$38.32
Sr. Associate	\$76.64
Associate	\$114.96
Jr. Associate	\$153.28

If you are a Manager:

Sr. Associate	\$38.32
Associate	\$76.64
Jr. Associate	\$114.96

If you are a Sr. Associate:

Associate	\$38.32
Jr. Associate	\$76.64

If you are an Associate:

Jr. Associate	\$38.32
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Things you need to know: Commissions are paid based on membership sales, either personal, or when an eligible Associate on your team makes a sale. Commission amounts shown represent a one-year advance. If a membership cancels during the advance period, you will be charged back against future commission advances. Commissions are paid daily via direct deposit with a minimum of \$20, if you have submitted a processable membership during the month (or previous month if Executive Director). This program is based on membership sales, not production counters. For example, sell a Legal Plan, Identity Theft Plan and supplement/ rider to the same person, and it counts as one membership sale. If a person already owns a LegalShield or IDT membership, the addition of an IDT or LegalShield membership does not count as a "new" membership sale since the person is already a member. **NOTE:** When an Associate in your organization makes a sale, you will receive the Override Bonus Advance for each level between yourself and the next active Associate in your downline.

Compensation is subject to change without notice and is subject to all company policies and procedures. All Associates with a production date prior to the last revision of the advancement criteria will need personal activity (which may include a personal membership sale or personal recruit) to promote through new advancement criteria. Organizational memberships include all personal and downline memberships. You will be charged a \$35 non-taken fee (in addition to the chargeback amount) for memberships on which money is not collected. See online Success Guide for details about compensation.

*Associates who attend a Basic Training class in their first 30 days will have 30 days from their training date to Fast Start Qualify. Associates that reside in a license state will have 60 days from their effective date to get their license appointed with the Corporate Office and 30 days from their license appointment date to Fast Start Qualify.

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LegalShield Compensation

Platinum ED: See You At The Top!

Bronze, Silver, Gold & Platinum Executive Director Levels

Bronze - Platinum 7 ED represent the highest levels in the LegalShield commission structure. The Platinum levels pay a Generation Bonus Advance on all memberships through three generations of Platinum Executive Directors*.

Applicable only to Associates at Platinum level or above at the time of the membership sale.

Commission amounts are from the \$39.85 Plan (\$19.95 Legal Plan + TDS + IDT)

Compensation Plan

\$39.85

(Legal Plan + Two \$9.95 Supplements)
Effective January 1, 2014

Executive Director (ED)

	Personal Sales Advance	Cumulative Override Bonus Advances (Paid to First Active Upline at a Higher Level)
Platinum 7 ED 10 Executive Director Legs	\$311.93	\$0.77
Platinum 6 ED 9 Executive Director Legs	\$311.16	\$0.77
Platinum 5 ED 8 Executive Director Legs	\$310.39	\$0.77
Platinum 4 ED 7 Executive Director Legs	\$309.62	\$0.77
Platinum 3 ED 6 Executive Director Legs	\$308.85	\$0.77
Platinum 2 ED 5 Executive Director Legs	\$308.08	\$0.77
Platinum ED 4 Executive Director Legs	\$307.31	\$3.07
Gold ED 3 Executive Director Legs	\$304.24	\$6.13
Silver ED 2 Executive Director Legs	\$298.11	\$7.66
Bronze ED 1 Executive Director Leg	\$290.45	\$10.73
Executive Director Achieve this level by being a Director level with 50 sales (personal or organizational). Associates cannot count more than 20 sales from any one leg in their organization. Qualify in one month for commissions at this level the following month.	\$279.72	\$49.81

EXAMPLE:

If you are at Platinum 2 ED level, and your Executive Director sells a membership, you will receive a cumulative override of all amounts between you and the Executive Director (if there are no other qualifying EDs between you and the sale).

NOTE: When an Associate in your organization makes a sale, you will receive the Override Bonus Advance for each level between you and the next active Associate in your downline. See Success Guide for complete details about compensation.

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LegalShield Compensation

Overrides: The Power Of Building A Team

By building a team or sales organization you gain leverage through more time and more income because you have many people doing a little bit instead of just one person doing a lot.

Team Override Advances

- When you're at the Associate level, you can start earning overrides on all the memberships your Jr. Associates market.
- When you're a Manager, you start earning \$38.32 overrides on the memberships your Senior Associates market and \$76.64 overrides on your Associate membership sales. \$114.96 overrides on your Jr. Associates sales.

In the following example, the Associates used as examples must be firstline to you.

Here's an example showing the power of building a team:

Say for example you're a Director and market 2 memberships 5 days a week for a total of 10 sales a week. At the Director level, you'll receive \$229.91 advance commissions on each of those 10 membership sales, so you'll receive \$2299 in personal income. But let's also say you're developing a team.

Let's say you recruited your friend, Bob, who is now a Manager...

Every time one of the people on Bob's team markets a membership, regardless of who it is, you would pick up a \$38.32 override on each one of those memberships (as long as Bob remains at Manager level) and you are the first Director in the upline. So let's say that same week that you marketed 10, and Bob's team also marketed 10. You would receive a \$38.32 override multiplied by those 10 memberships, so you would actually be paid another \$383 through those override commissions.

You've also recruited Sally, who is a Senior Associate...

In this example Sally is a Senior Associate, you are a Director, so your override is \$76.64.

Sally's team makes 10 sales, and you will be paid a \$76.64 override on each of those sales (as long as she is at Senior Associate level) and you are the first Director in the upline. So \$76.64 multiplied by 10 is another \$766 you are paid in commission overrides. **Finally, say for example you've also recruited 2 new Associates...**

They go out and market a membership. As a Director, you receive a \$114.96 override, and if they each do 5, you're paid another \$1149 (or \$574 each).

NOTES

LegalShield Compensation

Overrides: The Power Of Building A Team

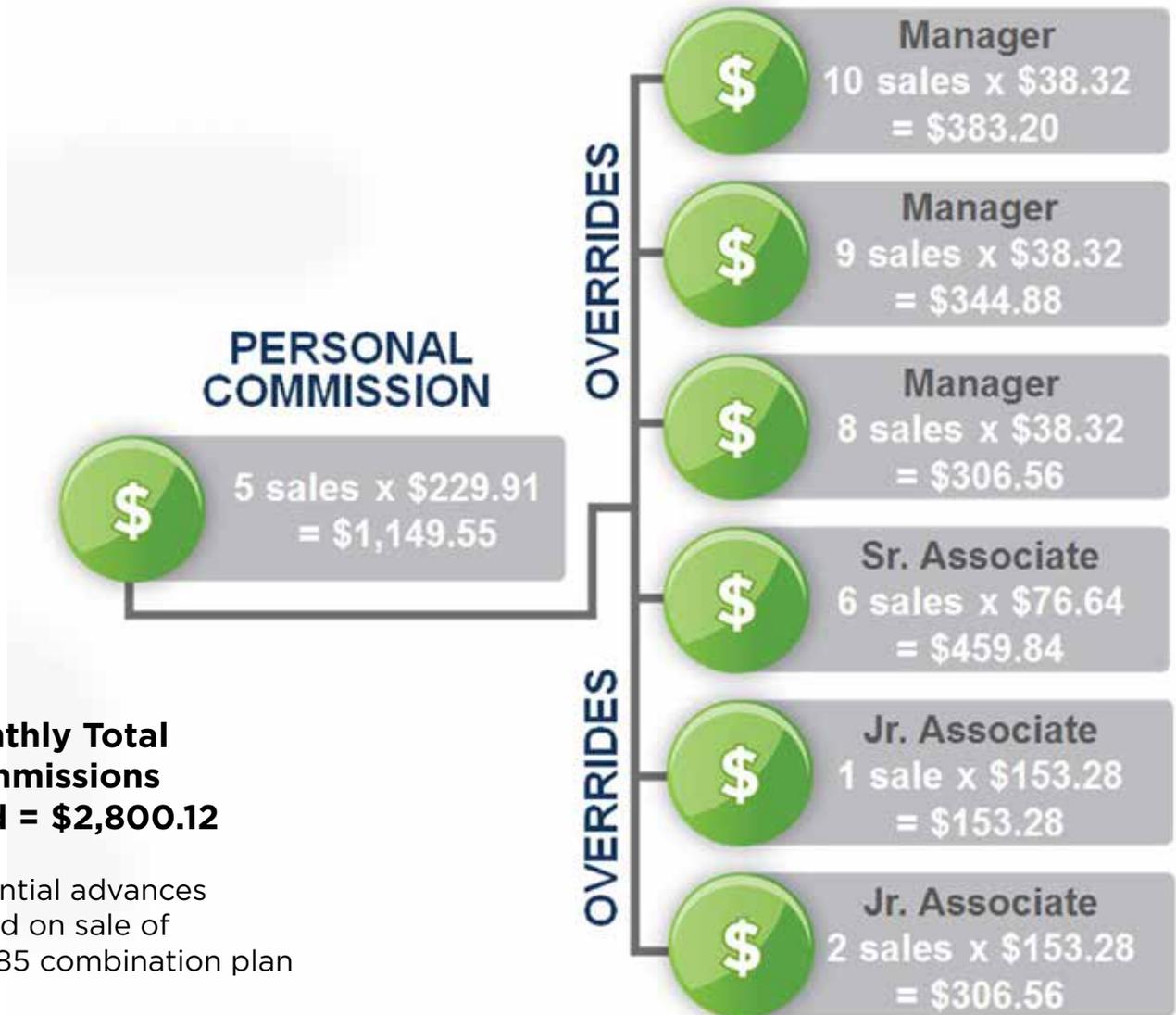
So how much would you receive using this example?

You and your team marketed 4 memberships that month. You sold 5 personally, your Manager team sold 27, your Senior Associate team sold 6, and your Jr. Associate group sold 3. You'd pick up \$1037.05 in personal income, \$250 on your Manager overrides, \$500 on your Senior Associate override, and \$750 on your Associate overrides. So, with those 40 memberships, you've personally marketed 25% of them, but you made \$3000 that week in income. Take

\$3000 and multiply it by 4 weeks in a month, and you've got about \$12,000 in one month!

Compensation Examples

As a Director...



Monthly Total Commissions Paid = \$2,800.12

Potential advances based on sale of \$39.85 combination plan

LegalShield Compensation

Additional Income Opportunities

Director Generation Bonus Advance

Beginning with Director level, you have the opportunity to receive additional income in the form of bonus advances. An additional six levels of advanced commissions are paid starting with the second Director. An override commission is paid on six generations of Directors and their organizations. Commissions reflect advance periods.

Who qualifies for this bonus?

Directors who have at least 15 organizational sales with no more than five sales in any leg OR Directors with at least 15 personal sales qualify. Personal and organizational sales can be combined for the 15 total sales to qualify. You qualify in one month and receive the bonus on the next month's business.

All Directors will have qualification requirements waived for first 12 months after their production date.

If a membership cancels before the end of the advance period, chargebacks will occur.

NOTES

Commission amounts are from the \$39.85 Plan (\$19.95 Legal Plan + TDS + IDT)

\$39.85

(Legal Plan + Two \$9.95 Supplements)
Effective January 1, 2014

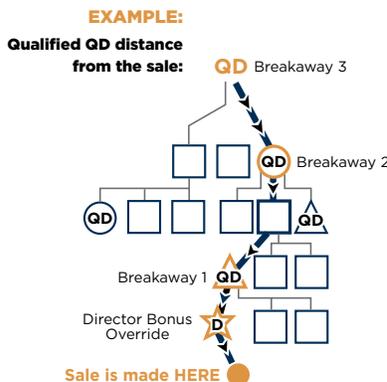
Breakaways—Director and Executive Director

Qualified Director (QD):

At least 15 organizational sales (with no more than 5 in any leg) OR at least 15 personal sales.

NOTE: Directors receive this bonus in their first 12 months after becoming an Associate.

Director		
QD Breakaway 6		\$1.53
QD Breakaway 5		\$3.07
QD Breakaway 4		\$4.60
QD Breakaway 3		\$6.13
QD Breakaway 2		\$7.66
QD Breakaway 1		\$9.20
Director Bonus Override		\$38.32



LegalShield Compensation

the Performance Club



You became a LegalShield Associate because you understood how great this opportunity truly is. Now, let's take a moment to understand how great your rewards can be when you're a member of the **Performance Club**. As you begin to build your successful LegalShield business, we believe you deserve accolades for every step forward. That's why your **Performance Club** recognition begins after your very first month of qualification.

To be a part of the Performance Club, you are required to earn a minimum of **5 points** each month. You can earn points in the following manners:

- recruit a new **Fast Start Associate** and earn **2 points**
- help your new recruit **Fast Start qualify** and earn **1 point**
- sell a **membership** and earn **1 point**

Meet your monthly **Performance Club** requirement for the first time, and see your name proudly displayed on the LegalShield website. Meet your requirements for six consecutive months, and the cash rewards begin rolling your way!

Consistency is key, and your benefits will keep getting bigger and bigger!*

*Additional rules may apply.

For full details regarding Performance Club points, recognition and rewards, see official details.

Rewards

At your four-month anniversary, you will receive the exclusive PCQ4LIFE! keychain. Then at your 8-month anniversary, you will be paid a one-time bonus of \$150*. Then when you reach your one-year anniversary, you will receive a monthly bonus for \$300* as long as you continue to meet your monthly 5 point requirement.

*Cash bonuses also require a persistency qualification.

- 4 consecutive months **exclusive PCQ4LIFE! keychain** [one time]
- 8 consecutive months **\$150 bonus** [one time]
- 12 consecutive months **\$300** per month performance bonus



A New Car

When **Performance Club** members reach their 12th consecutive month in the club, they are eligible to increase their monthly bonus to **\$500*** if they purchase/lease a qualifying BMW, like the 328i**. **Performance Club** members may receive special discounted pricing for this model through the Associate Benefits Plan.

*To receive the increased bonus of \$500 per month, qualifying Associates must submit a copy of their purchase/lease agreement to the Home Office. To continue receiving the adjusted payment, they must maintain possession of a qualifying BMW (a 2000 or newer model). They will be required from their first \$500 payment to annually send the Home Office:

- a copy of their title or lease/purchase contract on the BMW in their name
- updated vehicle registration in their name
- a recent photograph of themselves with their BMW

See official guidelines for more details.

**A qualifying BMW is defined as a 2000 or newer model.



[even more recognition]

- 1 month qualifiers** will be listed on the LegalShield website
- 4 consecutive month qualifiers** will be listed in *The Connection* magazine
- Performance Club** members who purchase or lease a BMW 328i** series car are invited to share a photo of themselves and their new car online in a special section of the LegalShield website dedicated to the **Performance Club**. Show others your dedication to consistency and persistency. Be an example of success for others to see and emulate!

Annual Trips

Every year, LegalShield sends its top sales Associates on an exclusive trip to a fantastic destination, like Cancun, Hawaii, or the Bahamas! Maintain your monthly Performance Club requirement [and meet all other contest rules] and you and a guest could be swept away to paradise because consistent **Performance Club** qualification plays an important role in determining those invited to attend this annual trip.

Not only is this a well deserved reward for our hard-working Associates, but it's an excellent opportunity to network with other leaders from all across North America and share your stories of success.

LegalShield Compensation



POINTS:

- A new Fast Start recruit must have a membership to issue points. If the new recruit is placed, the points will be given to the placing Associate. *(In a non-licensed state, a new recruit must have a LegalShield membership in order for Performance Club points to be issued. For licensed states, an Identity Theft membership will be sufficient for issuance of Performance Club points.)*
- An Associate must be a Fast Start Associate to Fast Start qualify.
- The points will be issued in the month the Associate qualifies.
- A membership is a new purchaser of a plan regardless of which plan is purchased or what combination.
- The first time an individual purchases a membership, 1 point will be issued. If an individual purchases an additional plan at the same time or at a later date, there will be no additional point issued.
- Commercial Drivers Legal Plan memberships will not count toward your point requirements, nor will they affect persistency.
- The Small Business Plan and Legal Plan for the Self Employed will count as 2 points toward Performance Club qualification.
- Membership reinstatements count as points provided that the membership has lapsed for a minimum of 6 months, has a new writing agent, and follows reinstatement guidelines included in the *Success Guide*. Associate reinstatements count as points provided that the Associate has been canceled for at least 5 years, pays the Fast Start Associate fee, and has a membership.
- Add-ons will not count.
- No corrections will be made to Performance Club data unless brought to the Company's attention within 30 days of the business/data in question.
- LegalShield reserves the right in its sole discretion to change any award, program or bonus to be given upon qualification in the Performance Club.
- For the monthly bonuses, you will receive the bonus every month you have met the 12 consecutive months of qualification and your personal persistency, on a rolling, 12-month basis, is 75% or greater.
- Associates are only eligible to receive the 4-month keychain and the 8-month bonus 1 time.
- Falling below the required persistency to receive the bonus will not require you to restart the consecutive month qualification. For example: if you qualify during months 12-23 in the Performance Club with 5 points and meet or exceed the required 75% persistency rate on your business during 8 months, you will receive eight \$300 bonus payments.
- If you fail to earn enough points to meet the monthly qualification during any calendar month, you lose your status and your consecutive months of qualification will be reset to zero. However, to make it easier for you to continue qualifying each month, you can "carryover" points from the previous month.
- When you earn more than 5 points in any 1 month, up to 5 "extra" points will count toward the 5 point requirement for the next month.
- Extra points cannot carry over more than 1 month. For example: You earn 11 points during the month of June. Five of those points will count toward your June qualification and another 5 points will count for your qualification the next month (July). However, the final 1 point will not count toward your qualification for August.
- **The Grace Month:** Associates who have Performance Club qualified for 36 or more consecutive months will receive one "grace" month per 12-month period. The grace month can be utilized for any month after reaching the 36th consecutive month of qualification. For example, if the grace month is used in April 2012, the Associate would become eligible for another grace month in April 2013. When an Associate, who has qualified for 36 or more consecutive months, misses qualification one month and utilizes their grace month, they must Performance Club qualify the next three consecutive months before their Performance Club bonus will resume.

CASH BONUSES:

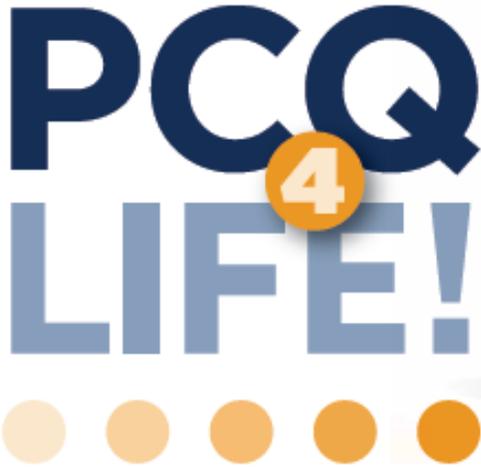
- Bonuses will not be added to your cash accrued, and will in no way affect your debit balance. They are processed on approximately the 7th of each month.
- To receive the 4-month Performance Club keychain, you must qualify for 4 consecutive months and have a persistency rate of 90% or higher for the qualifying months.
- To qualify for the 8-month bonus, you must qualify for 8 consecutive months and have a persistency rate of 85% or higher for the qualifying months.
- For the purposes of qualifying for the monthly bonuses, you must Performance Club qualify for 12 consecutive months, and have a rolling 12-month personal persistency of 75% or greater. ("Rolling Persistency" is defined as the persistency of personal business from the most recent 12 months.)
- The decision to acquire a new or used BMW is solely the responsibility of the Independent Sales Associate. Any contract signed by the Associate is exclusively between said Associate and BMW, dealer, seller or lessor. LegalShield will not guarantee any purchase or lease payments and cannot offer any advice as to the Associate's ability to finance a qualifying BMW. Please contact Associate Services to request more information and/or the official guidelines regarding the LegalShield BMW Program.

ANNUAL TRIP:

- While Performance Club membership plays a key in the determination of annual winners for the incentive trip, contest rules may vary annually. Please consult each year's official rules for complete contest details.

DOD #23323

LegalShield Compensation



Performance Club is the engine that drives your business.

There are a lot of people who are making incomes based solely on personal sales. That's outstanding, but **personal sales are only one of the ways you can earn income.**

People who build wealth, multimillionaires, CEOs, business owners, all use **the power of leverage to increase earnings.**

Leverage is based on the concept that your **business success is not solely dependent on the work you do,** but also on what gets done through others.

With LegalShield's new program—**PCQ4LIFE**—you can now earn your Performance Club qualifications through organization sales and recruits instead of personal activity alone!

QUALIFIERS:

- Minimum of 12 consecutive months of personal qualification upon initiation of this program
- Maintain each month, 25 downline Performance Club qualified associates
- Maximum count of five (5) Performance Club qualified associates in any leg
- No maximum on number of legs with Performance Club qualifiers
- Initial qualification period begins October 2013
- At any time, an associate can maintain Performance Club qualification with their personal activity
- Retention qualification remains for personal writings

Compensation Q & A

How can I keep my membership cancellations and chargebacks to a minimum?

You can help minimize cancellations and chargebacks by seeing the sale and the member's purchase as a long-term decision. Some helpful suggestions are:

1. Properly explain the plan to your prospects.
2. Avoid over promising what the plan can do.
Remember: under commit and over deliver! Our product is that good; there's no need to oversell.
3. Help them see the value of their membership immediately by encouraging them to get their Will prepared.
4. Thank them for and congratulate them on their wise decision.
5. Keep in touch with them and make yourself available to answer any ongoing questions they may have.

Are commissions paid if a membership cancels and the member wants to reinstate?

When an Associate reinstates a membership that has been cancelled over 6 months, a new writing Associate can be assigned. If you were the original writing agent, no counter will be issued, but you will receive as-earned commissions. The new Associate will receive a \$40 reinstatement commission and a counter (\$30 if the member was originally paying less than \$10 a month) as well as be able to earn on the membership through future years.

When an Associate reinstates a membership that has not been cancelled over 6 months, the original writing Associate will remain as the Associate and continue to earn on the membership. If the membership has been cancelled for five (5) years or longer, the new writing agent will be paid advance commissions on the sale as a new membership.

*** See the Success Guide for further details about compensation.**

If I receive an advance commission, how much will I earn each month?

If you're at the Senior Associate level and sell a \$19.95 Expanded Plan membership, you'll be advanced \$76.64, which represents your earnings over a period of 12 months.

Cumulative earnings after monthly membership payments are made by member:

<u>Earnings Plan</u>	
<u>Payments Received</u>	
1	\$6.39
2	\$12.78
3	\$19.17
4	\$25.56
5	\$31.75
6	\$38.37
7	\$44.76
8	\$51.15
9	\$57.55
10	\$63.94
11	\$70.33
12	\$76.64

Compensation Q & A

Renewals

Renewals are amounts you earn on memberships that “renew” or continue paying after the first 12 months of the life of the membership. Since you receive a commission advance amount representing your commissions for the first 12 months of payments made, all additional payments made by the member after month 12 represent renewal payments you earn. The persistency of your business and the business of your team—calculated on a month by month basis— is the key element in renewal income. Your personal and organizational persistency is calculated separately.

When will I be paid?

You will begin receiving renewal earnings from residuals at the beginning of month 16—including all renewal payments made by the member prior to the end of month 15. Renewal earnings will first be applied to any outstanding debit balance you may have or be paid to you (if no debit balance exists).

So how exactly does all this work?

Say, for example, you personally sell 20 memberships and your team sells 100 memberships in August of 2010. Persistency is established on the first 12 months of the membership but cannot be determined until the end of month 15 because of the 45-day pre-cancel window. At the end of month 15 (which would be the end of October 2011 in this example), your persistency levels for the block of memberships you and your team sold in August 2010 will be established. Using this scenario, say 14 out of the original 20 personal sales are still active or made 12 payments before cancelling and 62 out of the original 100 memberships your team sold are still active or made 12 payments before cancelling as of month 15 (October 2011).

- Your personal persistency would be 70%
- Your organizational persistency would be 62%

The renewal amount you'll earn depends on the persistency levels established at the end of month 15 AND on the level you were at when you originally received personal or override commissions on those sales.

For Example:

Continuing with the above numbers of 20 personal membership sales and 100 organizational membership sales:

Personal Persistency 14/20 = 70%

If your 14 personal sales were made at Senior Associate level, you would receive renewal amounts annually shown in the 66-75% column for Junior Associate PLUS Associate Level PLUS Senior Associate.

Organizational Persistency 62/100 = 62%

If you originally received override commissions at Senior Associate level on 20 out of the 62 remaining organizational memberships and at Manager level on 42 of them, you would receive renewal amounts annually in the 56-65% column for Senior Associate level for 20 and Manager override renewals for 42.

That persistency rate will be locked in for the life of the membership and will be established in exactly the same way for memberships you sell each month. You literally establish your future income on a month by month basis by what you do TODAY.

(See example next page)

LegalShield Compensation

Renewal Income

Compensation Plan

\$39.85

(Legal Plan + Two \$9.95 Supplements)
Effective January 1, 2014

Renewals

Persistency Levels	Up to 55%	56-65%	66-75%	76-85%	Over 85%
Platinum Generation 3	\$0.10	\$0.19	\$0.29	\$0.38	\$0.48
Platinum Generation 2	\$0.10	\$0.19	\$0.29	\$0.38	\$0.48
Platinum Generation 1	\$0.10	\$0.10	\$0.15	\$0.19	\$0.24
ED Breakaway 7	\$0.05	\$0.10	\$0.15	\$0.19	\$0.24
ED Breakaway 6	\$0.05	\$0.19	\$0.29	\$0.38	\$0.48
ED Breakaway 5	\$0.10	\$0.19	\$0.29	\$0.38	\$0.48
ED Breakaway 4	\$0.10	\$0.58	\$0.87	\$1.16	\$1.44
ED Breakaway 3	\$0.29	\$0.96	\$1.44	\$1.92	\$2.40
ED Breakaway 2	\$0.48	\$1.92	\$2.89	\$3.85	\$4.81
ED Breakaway 1	\$0.96	\$0.19	\$0.29	\$0.38	\$0.48
Director Breakaway 6	\$0.10	\$0.39	\$0.58	\$0.77	\$0.96
Director Breakaway 5	\$0.19	\$0.58	\$0.87	\$1.16	\$1.44
Director Breakaway 4	\$0.29	\$0.77	\$1.15	\$1.54	\$1.92
Director Breakaway 3	\$0.38	\$0.96	\$1.44	\$1.92	\$2.40
Director Breakaway 2	\$0.48	\$1.16	\$1.73	\$2.31	\$2.89
Director Breakaway 1	\$0.58	\$0.10	\$0.15	\$0.19	\$0.24
Platinum 7	\$0.05	\$0.10	\$0.15	\$0.19	\$0.24
Platinum 6	\$0.05	\$0.10	\$0.15	\$0.19	\$0.24
Platinum 5	\$0.05	\$0.10	\$0.15	\$0.19	\$0.24
Platinum 4	\$0.05	\$0.10	\$0.15	\$0.19	\$0.24
Platinum 3	\$0.05	\$0.10	\$0.15	\$0.19	\$0.24
Platinum 2	\$0.05	\$0.39	\$0.58	\$0.77	\$0.96
Platinum ED	\$0.19	\$0.77	\$1.15	\$1.54	\$1.92
Gold ED	\$0.38	\$0.96	\$1.44	\$1.92	\$2.40
Silver ED	\$0.48	\$1.35	\$2.02	\$2.69	\$3.37
Bronze ED	\$0.67	\$6.25	\$9.38	\$12.51	\$15.63
Executive Director	\$3.13	\$4.81	\$7.22	\$9.62	\$12.03
Director	\$2.41	\$4.81	\$7.22	\$9.62	\$12.03
Manager	\$2.41	\$4.81	\$7.22	\$9.62	\$12.03
Senior Associate	\$2.41	\$4.81	\$7.22	\$9.62	\$12.03
Associate	\$2.41	\$4.81	\$7.22	\$9.62	\$12.03
Jr. Associate	\$4.81	\$9.62	\$14.43	\$19.24	\$24.05

*Due to rounding, the above multipliers may not produce exact figures. A variance of \$0.01 to \$0.03 should be expected.

Things you need to know: Renewals are amounts you earn on memberships that "renew" or continue paying after the first 12 months (1-year) of the life of the membership. Since you receive a commission advance amount representing your commissions for the first 12 months of payments made, all additional payments made by the member after months 12 represent renewal payments which you earn.

When will I be paid? You will begin earning renewals from residuals at the beginning of month 13 (1-year). Renewal earnings for months 13-15 are applied in month 16 (cumulative), after a 3-month evaluation time. All earnings will first be applied to any outstanding debit balance you may have. Once the debit balance is recovered, future earnings will be paid to you.

What is a "persistency level" and what does it mean for my renewal income? Persistency level is the average number of memberships still on the books at the end of month 12. For example, if you sell 10 memberships in one month, and no later than the 15th month LegalShield has received the 12th month payment on seven (7) of those initial 10 memberships, then your persistency level for that month's business is 70%. You can calculate your earnings for the life of those remaining memberships from the third column.

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LegalShield Compensation

Associate Commission Summary Explanation

Your Associate Commission Summary is available to review at www.legalshield.com in Associates Only/Reports/Associate Commission Statements

- 1. Associate number:** Your assigned LegalShield Associate number.
- 2. Associate name & address/city/state/zip code:** The address LegalShield currently has on file for your Associate Agreement.
- 3. Level:** Your current level on the day the Associate Summary was printed. Commissions on different memberships on your statement may vary, depending on your level when the application was processed.
- 4. Statement Country & Effective Date:** Denotes whether this statement represents Canadian or US commissions as well as the effective date of your Associate Agreement.
- 5. Commission Levels:** These levels correspond to the commission amounts itemized on the Company's compensation plan, which includes items such as the Executive Director bonus, Fast Start bonuses, Regional Manager & RVP overrides, etc.
- 6. Advance Transactions:** Total number of all personal and organizational advance transactions per level received since the date of your last Commission Summary.
- 7. Advance Commissions:** Total amount advanced on personal and organizational transactions per level.
- 8. Cancellation Transactions:** Total number of all personal and organizational transactions as a result of membership cancellations.
- 9. Advance Recovery:** Total amount of advanced commissions recovered by LegalShield due to membership cancellations. When a member cancels before the advance is earned, LegalShield will recover the outstanding portion of the original advance.
- 10. Totals:** The amount of advance commissions received and total amount of Advance Recoveries.
- 11. Total:** Totals from previous page.
- 12. Applied Reserve Balance:** If participating in the Reserve Balance program, commissions will be applied from your Reserve Balance to cover any advance recovery.
- 13. Remaining Advance Recovery:** Any excess advance recovery remaining after your reserve balance has been applied.
- 14. Advance Net Adv Recovery:** The total amount of advance commissions after subtracting any advance recovery.
- 15. Reserve Deduction:** Calculation of the amount of advance commissions withheld for your Reserve Balance.
- 16. Net Advance Commissions:** The total advance after Reserve Balance deductions.
- 17. Commission Adjustments:** Any debits or credits made to your commissions from transactions outside of the compensation plan; such as non-taken fees, commission corrections, and any other applicable charges.
- 18. Commissions Paid for Period:** Total commissions paid for period. This amount should also correspond to your check and/or direct deposit amount.
- 19. Advance Earnings:** Earnings from memberships still in their advance period, thus offsetting the original advance.
- 20. Advance Earnings Transactions:** Total number of all personal and organizational transactions per level that continue to offset their original advance.
- 21. Advance Earnings Commissions:** Earnings from memberships still in their advance period, thus offsetting the original advance.
- 22. Residual Earnings:** The amount of earnings received from memberships after the initial advance commission paid is earned.
- 23. Residual Earnings Transactions:** Total number of all personal and organizational transactions per level that continue to generate earnings in excess of the original advance.
- 24. Residual Earnings Commissions:** The amount of earnings received from memberships after the initial advance commission paid is earned.
- 25. Total Earned Commissions for Period:** Total amount of earnings generated by memberships that remain active and continue paying their premiums.
- 26. Associate Commission Advance Balance Calculation:** Balance of commissions advanced but not yet earned. This balance is increased by advances received and decreased by earnings, both advance earnings as well as residual earnings, until the balance is zero.
- 27. Commission Advance Balance from Previous Statement:** Ending commission advance balance from previous period.
- 28. Advanced Commissions (Current Period):** The total amount of advance commissions added to your current commission advance balance. See #16 for additional advance commissions explanation.
- 29. Earned Commissions (Current Period):** The total amount of earned commissions subtracted from your commission advance balance. See #25 for additional earned commissions explanation.
- 30. Earned Adjustments:** Any debits or credits made to your commissions from transactions outside of the compensation plan; such as non-taken fees, commission corrections, and any other applicable charges.
- 31. Ending Commission Advance Balance:** This amount represents the total accumulation of your advance balance after all credits and debits have been applied from the current summary.
- 32. Associate Reserve Balance Calculation:** The reserve balance is a portion of your advance commissions set aside to offset membership cancellations and the resulting advance recovery.
- 33. Reserve Balance from previous period:** Ending reserve balance as calculated on previous summary.
- 34. Reserve Applied to Advance Recovery:** The portion of your reserve balance available to be utilized to offset any advance recovery incurred.
- 35. Reserve Withheld from Advance:** The amount withheld from advance commissions to offset future advance recoveries.
- 36. Withholding Percentage:** The percentage of advance commissions you have elected to be withheld and placed into your reserve balance. Please refer to documents on demand, document #23331, for more detail.
- 37. Ending Reserve Balance:** Your total reserve balance available after any advance recovery offsets and new commission additions.
- 38. Adv Trans:** Total number of all personal and organizational advance transactions per level you have received since the date of your last Commission Summary.

LegalShield Compensation

Associate Commission Summary

Associate Commission Summary

Advanced Commission Calculation
For Period Ending 10-1-2012



1
Associate # 123456789
Joe Smith
123 Main Street
Ada, OK 74820

3
Executive Director

4 USA
Effective Date: 2-22-02

5 Commission Levels	Advance 6 Transactions	Advance 7 Commissions	Cancellation 8 Transactions	Advance 9 Recovery
Personal Commission Levels 1 thru 6	10	\$156.480		
Executive Director Levels	35	\$119.430	9	(\$20.900)
Override Commissions				
Level 3 thru 6				
Director Breakaway				
Executive Director	35	\$494.050	9	(\$51.930)
Bronze	1	\$0.190	1	(\$0.670)
Silver				
Gold				
Executive Director Brkwy				
Platinum Executive Director				
Override Bonus				
FSTS Bonus				
RVP/RM Override	3	\$18.480		
Executive Override				
Totals	10	\$788.63		(\$73.50)

Associate Commission Summary

Advanced Commission Calculation
For Period Ending 6-12-2009



Associate # 123456789
Joe Smith

Executive Director

USA
Effective Date: 2-22-02

	Advance Commissions	Advance Recovery
Totals	\$788.63	(\$73.50)
Applied Reserve Balance 12		<u>\$73.49</u>
Remaining Advance Recovery 13	(\$0.01)	(\$0.01)
Advance Net Adv Recovery Reserve Deduction 14	\$788.62	
15	(\$118.29)	
Net Advance Commissions 16	<u>\$670.33</u>	
Commission Adjustments 17	\$38.10	
Commissions Paid for Period	\$632.23	
18		

LegalShield Compensation

Associate Commission Summary

Associate Commission Summary

Earned Commission Calculation
For Period Ending 6-12-2009



Associate # 123456789
Joe Smith

Executive Director

USA
Effective Date: 2-22-02

Commission Level	Advance Earnings 19		Residual Earnings 22	
	Transactions 20	Commissions 21	Transactions 23	Commissions 24
Personal Commission Levels 1 thru 6				
Executive Director Levels	643	\$309.590	1287	\$619.180
Override Commissions Levels 3 thru 6				
Director Breakaway Executive Director	523	\$221.660	1046	\$443.330
Bronze	456	\$285.790	913	\$571.590
Silver	120	\$15.130	241	\$30.250
Gold	13	\$1.060	26	\$2.130
Executive Director Breakaway Platinum Executive Director	7	\$6.130	14	\$12.270
Override Bonus FSTS Bonus				
RVP/RM Override Executive Override	34	\$5.870	67	\$11.730
Totals	1797	\$845.240	3593	\$1,690.470

Total Earned Commissions for Period \$2,535.71 25

Associate Commission Summary

Commission Advance Balance/Reserve Balance Calculation
For Period Ending 6-12-2009



Associate # 123456789
Joe Smith

Executive Director

USA
Effective Date: 2-22-02

26 Associate Commission Advance Balance Calculation

Commission Advance Balance from 5-31-09 (Previous Statement) 27	\$73,556.44
Advanced Commissions (Current Period) 28	+ \$670.33
	\$74,226.77
Earned Commissions (Current Period) 29	(\$2,535.71)
Earned Adjustments 30	\$0.00

Ending Commission Advance Balance 31 \$71,691.06

32 Associate Reserve Balance Calculation

Reserve Balance from previous period 33	\$1,807.34
Reserve Applied to Advance Recovery 34	(\$73.49)
	\$1,733.85
Reserve Withheld from Advance 35	
	Current Advance \$788.63
36 Withholding Percentage	X 15%
	\$118.29

Ending Reserve Balance 37 \$1,852.14

LegalShield Compensation

Associate Commission Summary



Associate Commission Summary
 Commissions by Organization Calculation
 For Period Ending 6-12-2009

Associate # 123456789
 Joe Smith

Executive Director

USA
 Effective Date: 2-22-02

	Adv 38 Trans	Adv 39 Comm	Cancel 40 Trans	Advance 41 Recovery	Earned 42 Trans	Earned 43 Comm
Personal	48	\$294.390	9	(\$20.900)	2031	\$946.370
44						
Producing Legs						
112493657, Smith					344	\$87.960
113378906, Frank					5	\$7.550
114256745, McKenzie	13	\$178.460	3	(\$19.100)	464	\$188.210
114578897, Peterson					88	\$120.750
115476589, Dali	17	\$226.530	5	(\$25.250)	1209	\$656.160
115624755, Harper					351	\$91.870
118527649, Martinez					476	\$211.030
120555872, Graham	6	\$89.250	2	(\$8.250)	418	\$225.030
121257425, Souter					4	\$0.780
Organizational Total		\$494.240		(\$52.600)		\$1,589.340
Total Commissions 45		\$788.63		(\$73.50)		\$2,535.71

5



Associate Commission Summary
 Commission Adjustments
 For Period Ending 6-12-2009

Associate # 123456789
 Joe Smith

Executive Director

USA
 Effective Date: 2-22-02

Commission Adjustments 46		48	49
Adjustment Description 47	Date	Advance Debit	Advance Credit
MAS	6-12-2009	\$0.000	\$5.950
MAS	6-12-2009	\$0.000	\$5.950
MAS	6-12-2009	\$0.000	\$5.950
MAS	6-12-2009	\$0.000	\$5.950
MAS	6-12-2009	\$0.000	\$5.950
Adjusted Commissions	6-12-2009	\$0.000	\$8.350
Total		\$0.000	\$38.10
Total Commission Adjustments 50			\$(38.10)

LegalShield Compensation

Commission Check Disbursement

Commission Check Disbursement Procedures

Monthly checks are cut on the last business day of the month. See chart below for details.

If you do not qualify to receive a check, a pending statement can be retrieved from Associates Only or sent at your request with payment of a \$5 handling fee per statement. A pending statement details the activity the same as a regular commission statement. Do not discard this statement as it is the only detail of that monthly activity you will receive. All pending dollar amounts will continue to accrue, and be paid to you when the amount reaches \$150

or more.

Commission statements are not mailed automatically. 90 days of commission statements are available online under "Associates Only" at www.legalshield.com.

Requirements for ED pay:

Executive Directors will need to make a personal sale the previous month to qualify for direct deposits the next month. For example, ED's that made a personal sale in October will get direct deposits for the entire month of November. To qualify for December they will need to make a sale in November.

	U.S. Membership Sold	Canadian Membership Sold
Associate Lives in U.S.	Checks mailed at month end if: <ul style="list-style-type: none"> ■ One (1) membership personally sold ■ Minimum cash accrued \$50.00 	Checks mailed at month end if: <ul style="list-style-type: none"> ■ Minimum cash accrued \$150.00
	Checks mailed at month end if: <ul style="list-style-type: none"> ■ No membership personally sold ■ Minimum cash accrued \$150.00 	<ul style="list-style-type: none"> ■ Will be Canadian Funds ■ 15% Taxes Withheld
	<ul style="list-style-type: none"> ■ Will be U.S. Funds ■ No Taxes Withheld 	

	U.S. Membership Sold	Canadian Membership Sold
Associate Lives in Canada	Checks mailed at month end if: <ul style="list-style-type: none"> ■ Minimum cash accrued \$150.00 	Checks mailed at month end if: <ul style="list-style-type: none"> ■ One (1) membership personally sold ■ Minimum cash accrued \$50.00
	<ul style="list-style-type: none"> ■ Will be U.S. Funds ■ 30% taxes withheld unless Associate has an 8233 form on file with LegalShield 	Checks mailed at month end if: <ul style="list-style-type: none"> ■ Minimum cash accrued \$150.00
	<p>See Canadian policies for more information on Form 8233</p>	<ul style="list-style-type: none"> ■ Will be Canadian Funds ■ No Taxes Withheld

LegalShield Compensation

Direct Deposit (EFT)

Daily Direct Deposit

The deposit minimum is \$20.00 with one piece of business for the month. You may check the IVR system or log into Associates Only to inquire about daily deposits made.

For those not writing personal business, direct deposits are made on the last business day of the month when you have accrued \$150.

To set up or change Direct Deposit, fax or mail a signed, written request (DOD #22983) along with a voided check or a letter verifying your account on

bank letterhead to:

Fax: ATTN: Associate Services - 580.310.6916

Mail: Associate Services
LegalShield
One Pre-Paid Way, Ada, OK 74820

Email: associateservices@legalshield.com

Your request must include pre-printed routing and Associate number(s) and your signature. Associates will be able to choose daily, weekly, or monthly EFT's

	U.S. Membership Sold	Canadian Membership Sold
Associate Lives in U.S.	EFT Released Daily if: <ul style="list-style-type: none"> One (1) membership personally sold Minimum cash accrued \$20.00 	EFT Released Daily if: <ul style="list-style-type: none"> One (1) membership personally sold Minimum cash accrued \$150.00
	EFT Released Weekly if: <ul style="list-style-type: none"> One (1) membership personally sold Minimum cash accrued \$75.00 	EFT Released Weekly if: <ul style="list-style-type: none"> One membership personally sold Minimum cash accrued \$150.00
	EFT Released Monthly if: <ul style="list-style-type: none"> Minimum cash accrued \$150.00 	EFT Released Monthly if: <ul style="list-style-type: none"> No membership personally sold Minimum cash accrued \$150.00
	<ul style="list-style-type: none"> Will be U.S. Funds Must be sent to U.S. Bank Account No Taxes Withheld 	<ul style="list-style-type: none"> Will be Canadian Funds Must be sent to Canadian Bank Account

	U.S. Membership Sold	Canadian Membership Sold
Associate Lives in Canada	EFT released daily if: <ul style="list-style-type: none"> One (1) membership personally sold Minimum cash accrued \$75.00 	EFT released daily if: <ul style="list-style-type: none"> One (1) membership personally sold Minimum cash accrued \$25.00
	EFT released at month end if: <ul style="list-style-type: none"> Minimum cash accrued \$150.00 No membership personally sold 	EFT released at month end if: <ul style="list-style-type: none"> Minimum cash accrued \$150.00 No membership personally sold
	<ul style="list-style-type: none"> Will be U.S. Funds Must be sent to U.S. Bank Account 30% taxes withheld unless Associate has an 8233 form on file 	<ul style="list-style-type: none"> Will be Canadian Funds Must be sent to Canadian Bank Account

For more information on 8233 Filing, see withholding & Reporting requirements

Paperwork

Associate Agreement Explanation (US)

- Please print! Illegible Associate Agreements will delay processing.
- Faxed Associate Agreements are not accepted for processing.
- We cannot guarantee the order in which Associate Agreements are processed.
- We will not accept Associate Agreements which have been altered with correction fluid. If you or your prospect makes a mistake while filling out an Associate Agreement, do not cover up the mistake with correction fluid. Simply cross out the incorrect information and reenter the correct information. All changes must be initialed by the member and the Associate. NOTE: If the Associate Agreement information or effective date changes, a new Agreement must be completed.

Applicant's Personal Information

1. Bar Code: Used for the imaging process which speeds application processing.
2. Today's Date
3. Applicant's Assigned Associate #: The number assigned to the new Associate by LegalShield. Must be included to ensure correct processing for commission payments. You can obtain this # by calling the IVR line toll-free at (800) 699-9004.
4. Company Name: Print the new Associate name here if operating under a company name.
 - 4a. Primary Contact for Company Named in No. 4
5. Applicant's Name: The exact name the new Associate wishes to use to receive commission checks. Commission checks will not be cut to any Associate using a name containing the words LegalShield. The name must match the SSN or Fed. ID used.
6. Co-Applicant's Name: A spouse may be listed by entering the name in the appropriate space. If both spouses are listed on the Agreement in a licensed state, both must submit license applications and become licensed.
7. Applicant's SSN or Federal Tax ID #: The Social Security number of the new Associate. Earnings are reported to the IRS under the # listed here. The primary person whose # is listed is responsible for any actions, filing reports, etc., on the Agreement. Fill out the applicable blank only. Include both your SSN and Federal Tax ID number on apps for licensed states (AL, AR, FL, IL, MA, MS, MT, ND, NE, SC, TN, TX, VA, WI) if the SSN and Tax ID are different or Fill in if Associate is writing
 - 7a. New Associate Date of Birth
8. Any name the applicant may be know by other than the name listed above
 - 8a. Recognition Name: Name used when applicant is recognized in publications and at events.
9. Mailing Address: Associate's complete mailing address. Include apartment or suite numbers.
- 9a. Shipping Address: where supplies may be sent. Do not list P.O. boxes here! Supplies can not be sent to P.O. boxes. Be sure to list the City, State, and include the Zip Code + 4 whenever possible.
10. Home Phone Number: Telephone numbers of the new Associate where the Associate can be reached during the day.
 - 10a. Cell Phone Number
 - 10b. Business Phone Number: Telephone numbers of the new Associate where the Associate can be reached during the day.
 - 10c. Fax Number: The FAX # of the new Associate.
11. Email Address: Very important in order to receive valuable and timely Company updates via email blasts from

the Home Office!

12. Sponsoring Associate: The number and signature of the sponsor under whom the new Associate is being placed.
13. Placing Associate: The Placing Associate who personally recruited the new Associate.

Payment Information

14. The Associate Agreement Entry fee.
15. LegalShield License Application Fee: You must include a separate check for applicable LegalShield license application fees. Completed license application must accompany the fee.
16. Paid by: Check the appropriate box for method of Associate fee/license fee payment. Note: When sending in multiple apps, be sure to send in separate checks for each one.
17. Amount to be charged to the credit card indicated
18. Credit card info: Clearly write in the credit card number. Also include the total amount to be charged and the expiration date and have the cardholder sign on the space provided.
19. Signature of applicant
20. Procurement of Consumer and/or Investigative Consumer Report: LegalShield will request a consumer and/or investigative consumer report on all Associate applicants. All Associate Agreements are placed on hold pending results of Consumer report.
21. Direct Deposit: Check and list the information if you want your commissions directly deposited into your bank account. Include a voided check from the account in which commissions are to be deposited unless you are paying your Associate Agreement Entry Fee by check from the same account into which you want your commissions directly deposited.
22. These questions must be answered! Include the applicant's LegalShield membership number and answer YES or NO to the questions listed. If answering YES to any question, the applicant must include all information regarding the situation.
23. signature of applicant: Signature of the new Associate.
24. Applicant's LegalShield Membership Number
25. Applicant's SSN or Federal Tax ID Number

Paperwork

ASSOCIATE AGREEMENT (USA)



1



AA.APP 12.21.12 51008

Corporate Offices: One Pre-Paid Way • Ada, OK 74820
www.LegalShield.com • 580-436-7424

Advancement Preference:
 Traditional Group Services

Today's Date / /
MM DD YYYY

Fill in either the Individual SSN OR the Federal Tax I.D. No. for Business Entity. • Income will be reported to the number you list below. The SSN or EIN must match the name listed. **Please print in ALL CAPITAL letters. Use ONLY BLUE or BLACK INK. FAILURE TO PRINT LEGIBLY can cause DELAYS IN PROCESSING YOUR APPLICATION.**

ASSOCIATE APPLICATION

Personal Information

Applicant's Assigned Associate No. **3**

If applying under a company name, print here **4**

Mr. Mrs. Miss Ms. Dr. Primary contact if company named above **4a**

Applicant's Name **5**
Last First MI

*If applicant is an individual, Co-Applicant refers to Spouse or Domestic Partners, Civil Union Partners, Same-Sex Partners, or other term specifically defined by any local, state or federal statute. LegalShield may request supporting documentation when necessary.

***Co-Applicant's Name** **6**
Last First MI

Applicant's SSN or Federal Tax I.D. No. **7** **DOB** / / **7a**
MM DD YYYY

If Applicant is known by another name other than the one listed above, Please PRINT HERE **8**

Recognition Name - name used when applicant is recognized in publications and at events. **8a**

Address **9** Apt. # / Ste #

City State Zip + 4

Shipping Address **9a** Apt. # / Ste #

(If different than mailing address) City State Zip + 4

Phone # () **10**
Home

Phone # () **10a**
Cell

Phone # () **10b**
Business Ext.

Fax # () **10c**

Email **11**

(Your privacy is a priority with us! We will not sell your email address or personal information of any kind to third party vendors.)

Sponsoring Associate (Associate under whom the new Associate is being placed or is signing under)
I certify that I understand I am responsible for working with the new Associate listed on this Associate Agreement.

Sponsoring Associate No. **12** **Associate Name & Phone No.**

Placing Associate
I certify that I understand I personally recruited this new Associate and placed him or her in my organization under the Sponsor listed.

Placing Associate No. **13** **Associate Name & Phone No.**

Paperwork

Payment Information

Your credit card charge or check is your receipt.

Fast Start Entry Fee **14** \$149.00

License Application Fee

Include if required by your state. Must be a separate check. Completed license application must accompany application.

Total license fees: **15** \$ _____

Paid By: Money order Check Credit Card **16**

Amount to be charged **17** \$ _____

Name on Card **18** _____

Your Credit Card Number _____

Exp. Date _____

X 19

Signature of Cardholder _____

20 PROCUREMENT OF A CONSUMER AND/OR INVESTIGATIVE CONSUMER REPORT

By submitting this application, you understand that LegalShield may procure a consumer report and/or investigative consumer report on you. You also understand that at LegalShield's discretion subsequent consumer and/or investigative consumer reports may be procured during the term of your contract with LegalShield. These above-mentioned reports may include a Social Security Number verification. You are entitled to a complete and accurate disclosure of the nature and scope of any investigative consumer report of which you are the subject upon your written request, if such is made within a reasonable time after the date hereof. You may receive a written summary of your rights under 15 U.S.C. § 1681et. seq. and Cal. Civ. Code §1786. Your independent contractor position with LegalShield is contingent upon the successful completion of the above referenced investigative consumer report.

*Please provide me with a copy of my investigative consumer report (CA, OK & MN residents only). Yes No

COMMUNICATION AND INFORMATION

eService: It's more than a website. After your Associate Agreement has been processed and accepted, you can create a login name and check out various services! A subscription to eService for a fee provides your own legalshield.com marketing websites, subscriptions to regular company associate magazines and more.

Go to www.legalshield.com to learn more.

I authorize LegalShield, to make direct payment by charge or draft of my checking/savings account from the financial information listed below. This authority will remain in effect until I notify LegalShield in writing to terminate the authorization. When I provide a check as payment, I authorize LegalShield to convert the paper check to an electronic fund transfer from my account. Funds may be withdrawn from my account as soon as the same day payment is received. My account will be drafted for the same amount each month on or about the effective date of my membership. I waive my right to notification of continued payment. If the amount or date of your payment changes, LegalShield will notify me at least ten days before the payment date. For inquiries, please call 580-436-7424.

Receive Commissions by Direct Deposit! **21**

CHOOSE ONE: Daily Weekly Monthly
(Subject to minimum accrual and other criteria established by the company)

We need your account information for direct deposit.

CHOOSE ONE: Checking Savings OR

Use the same account used for the Associate Agreement Entry Fee.

To be paid by direct deposit, you must include a voided check or deposit slip from the account into which the commissions are to be deposited unless you are paying your Associate Agreement Entry Fee by check from the same account into which you want your commissions directly deposited. If you do not provide information for direct deposit and check one of the options above, you will be paid commissions by check on a monthly basis subject to minimum accrual and other criteria established by the company. Associate fees will not be refundable unless the Associate Agreement is terminated by the Associate within the first 30 days after the effective date, any marketing materials or supplies are returned in usable condition and the Associate has not sold any memberships or recruited any other Associates.

UNDER PENALTIES OF PERJURY, I CERTIFY THAT:

1. The number shown on this form is my correct taxpayer identification number.
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest dividends, or (c) the IRS has notified me that I am no longer subject to backup withholdings.

NOTE: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividends on your tax returns.

The following questions MUST be answered, if applicable, or the application will be returned.

1. Have you pled to, or been convicted of, a felony? Yes No
2. Has anyone who might write business under this Associate Agreement pled to, or been convicted of, a felony? Yes No
3. Has any professional license (i.e. an insurance license) held by you in any state been suspended or revoked? Yes No
4. Has any professional license held by anyone who might write business under this Associate Agreement in any state been suspended or revoked? Yes No
5. Do you, or does anyone who might write business under this Associate Agreement, have any unresolved pending arrests and/or charges? Yes No

If you answered "Yes" on any of these questions, please send documents concerning the matter. Having a felony will not necessarily preclude your acceptance as an Associate. If any changes occur to the answers you've given above after your Associate Agreement is approved, you are required to notify LegalShield immediately.

- I have had explained to me the LegalShield membership and compensation plan and understand the benefits of both.
- I have read the Policies and Procedures on the reverse of this form and been given a copy and agree to them as in effect from time to time.
- If paying by check, I agree that LegalShield may convert my check into an electronic debit to be drawn on my account for the face amount shown on the check I've provided.
- By signing this form, I certify that I accept the placement of my Associate Agreement under the sponsoring Associate. I understand this agreement is subject to approval by a duly authorized officer/representative of LegalShield.

Signature of Applicant **X 23** _____

By Authorized Representative **X**
if Business Entity _____

24
Applicant's LegalShield Membership No. _____

25
Applicant's SSN No. OR Federal Tax ID No. _____

Paperwork

Associate Agreement Explanation (Canada)

Applicant's Personal Information

1. Bar Code: Used for the imaging process which speeds application processing.
2. Today's Date
3. Applicant's Assigned Associate #: The number assigned to the new Associate by LegalShield. Must be included to ensure correct processing for commission payments. You can obtain this # by calling the IVR line toll-free at (800) 699-9004.
4. Company Name: Print the new Associate name here if operating under a company name.
 - 4a. Primary Contact for Company Named in No. 4
5. Applicant's Name: The exact name the new Associate wishes to use to receive commission cheques. Commission cheques will not be cut to any Associate using a name containing the words LegalShield Services, LegalShield, LegalShield, Legal Service, or any combination thereof.
6. Co-Applicant's Name: A spouse may be listed by entering the name in the appropriate space. If both spouses are listed on the Agreement in a licensed state, both must submit license applications and become licensed.
7. Applicant's Social Insurance Number: This number will be used to report earnings to Canada Customs and Revenue Agency.
 - 7a. New Associate Date of Birth
8. Any name the applicant may be know by other than the name listed above
 - 8a. Recognition Name: Name used when applicant is recognized in publications and at events.
9. Mailing Address: Associate's complete mailing address. Include apartment or suite numbers.
 - 9a. Shipping Address: where supplies may be sent. Do not list P.O. boxes here! Supplies can not be sent to P.O. boxes. Be sure to list the City, Province, and include the Postal Code.
10. Home Phone Number: Telephone numbers of the new Associate where the Associate can be reached during the day.
 - 10a. Cell Phone Number
 - 10b. Business Phone Number: Telephone numbers of the new Associate where the Associate can be reached during the day.
 - 10c. Fax Number: The FAX # of the new Associate.
11. Email Address: Very important in order to receive valuable and timely Company updates via email blasts from the Home Office!

12. Sponsoring Associate: The number and signature of the sponsor under whom the new Associate is being placed.
13. Placing Associate: The Placing Associate who personally recruited the new Associate.

Payment Information

14. The Associate Agreement Fast Start Entry fee. Add applicable taxes and write the total. A Canadian tax schedule is available on Docs on Demand on our Website (#23305).
15. Paid by: Cheque the appropriate box for method of Associate fee payment. Note: When sending in multiple apps, be sure to send in separate checks for each one.
16. Amount to be charged to the credit card indicated
17. Credit card info: Clearly write in the credit card number. Also include the total amount to be charged and the expiration date and have the cardholder sign on the space provided.
18. Signature of applicant
19. Procurement of Consumer and/or Investigative Consumer Report: LegalShield will request a consumer and/or investigative consumer report on all Associate applicants. All Associate Agreements are placed on hold pending results of Consumer report.
20. Direct Deposit: Cheque and list the information if you want your commissions directly deposited into your bank account. Include a voided check from the account in which commissions are to be deposited unless you are paying your Associate Agreement Entry Fee by cheque from the same account into which you want your commissions directly deposited.
21. These questions must be answered! Include the applicant's LegalShield membership number and answer YES or NO to the questions listed. If answering YES to any question, the applicant must include all information regarding the situation.
22. signature of applicant: Signature of the new Associate.
23. Applicant's LegalShield Membership Number
24. Applicant's SIN or Federal Tax ID Number

Paperwork

Associate Agreement (Canada)



Corporate Offices: One Pre-Paid Way • Ada, OK 74820
www.LegalShield.com • 580-436-7424

Advancement Preference:
 Traditional Group Services

Today's Date 2 / /
MM DD YYYY

Fill in either the Individual SIN OR the GSI Registration No. for Corporations. • Income will be reported to the number you list below. The SIN must match the name listed. **Please print in ALL CAPITAL letters. Use ONLY BLUE or BLACK INK. FAILURE TO PRINT LEGIBLY can cause DELAYS IN PROCESSING YOUR APPLICATION.**

ASSOCIATE APPLICATION

Personal Information

Applicant's Assigned Associate No. 3

If applying under a company name, print here 4

Mr. Mrs. Miss Ms. Dr. Primary contact if company named above 4a

Applicant's Name 5
Last First MI

***Co-Applicant's Name** 6
Last First MI

Applicant's Social Insurance No. 7 **DOB** 7a / /
MM DD YYYY

If Applicant is known by another name other than the one listed above, Please PRINT HERE 8

Recognition Name - name used when applicant is recognized in publications and at events. 8a

Address 9
Apt. # / Ste #

City Province Postal Code

Shipping Address 9a
Apt. # / Ste #

(If different than mailing address) City Province Postal Code

Phone # () 10
Home

Phone # () 10a
Cell

Phone # () 10b
Business Ext.

Fax # () 10c

Email 11

(Your privacy is a priority with us! We will not sell your email address or personal information of any kind to third party vendors.)

Sponsoring Associate (Associate under whom the new Associate is being placed or is signing under)
I certify that I understand I am responsible for working with the new Associate listed on this Associate Agreement.

Sponsoring Associate No. 12 **Associate Name & Phone No.** _____

Placing Associate
I certify that I understand I personally recruited this new Associate and placed him or her in my organization under the Sponsor listed.

Placing Associate No. 13 **Associate Name & Phone No.** _____

Paperwork

Payment Information

Your credit card charge or check is your receipt.

Fast Start Entry Fee **14** \$149.00

Applicable GST/HST/PST \$

Total to LegalShield \$

Paid By: Money order Check Credit Card **15**

Amount to be charged **16** \$

Name on Card **17** _____

Your Credit Card Number _____

Exp. Date _____

X 18
Signature of Cardholder _____

PROCUREMENT OF A CONSUMER AND/OR INVESTIGATIVE CONSUMER REPORT

19 By submitting this application, you understand that LegalShield may procure a consumer report and/or investigative consumer report on you. You also understand that at LegalShield's discretion subsequent consumer and/or investigative consumer reports may be procured during the term of your contract with LegalShield. These above-mentioned reports may include a Social Security Number verification. You are entitled to a complete and accurate disclosure of the nature and scope of any investigative consumer report of which you are the subject upon your written request, if such is made within a reasonable time after the date hereof. You may receive a written summary of your rights under 15 U.S.C. § 1681et. seq. and Cal. Civ. Code §1786. Your independent contractor position with LegalShield is contingent upon the successful completion of the above referenced investigative consumer report.

*Please provide me with a copy of my investigative consumer report (CA, OK & MN residents only). Yes No

COMMUNICATION AND INFORMATION

eService: It's more than a website. After your Associate Agreement has been processed and accepted, you can create a login name and check out various services! A subscription to eService for a fee provides your own legalshield.com marketing websites, subscriptions to regular company associate magazines and more. **Go to www.legalshield.com to learn more.**

I authorize LegalShield, to make direct payment by charge or draft of my checking/savings account from the financial information listed below. This authority will remain in effect until I notify LegalShield in writing to terminate the authorization. When I provide a check as payment, I authorize LegalShield to convert the paper check to an electronic fund transfer from my account. Funds may be withdrawn from my account as soon as the same day payment is received. My account will be drafted for the same amount each month on or about the effective date of my membership. I waive my right to notification of continued payment. If the amount or date of your payment changes, LegalShield will notify me at least ten days before the payment date. For inquiries, please call 580-436-7424.

Receive Commissions by Direct Deposit! **20**
CHOOSE ONE: Daily Weekly Monthly
(Subject to minimum accrual and other criteria established by the company)

We need your account information for direct deposit.
CHOOSE ONE: Chequing Savings OR

Use the same account used for the Associate Agreement Entry Fee.

To be paid by direct deposit, you must include a voided cheque or deposit slip from the account into which the commissions are to be deposited unless you are paying your Associate Agreement Entry Fee by cheque from the same account into which you want your commissions directly deposited. If you do not provide information for direct deposit and cheque one of the options above, you will be paid commissions by cheque on a monthly basis subject to minimum accrual and other criteria established by the company. Associate fees will not be refundable unless the Associate Agreement is terminated by the Associate within the first 30 days after the effective date, any marketing materials or supplies are returned in usable condition and the Associate has not sold any memberships or recruited any other Associates.

The following questions MUST be answered, if applicable, or the application will be returned.

1. Have you pled to, or been convicted of, a felony? Yes No
2. Has anyone who might write business under this Associate Agreement pled to, or been convicted of, a felony? Yes No
3. Has any professional license (i.e. an insurance license) held by you in any state been suspended or revoked? Yes No
4. Has any professional license held by anyone who might write business under this Associate Agreement in any state been suspended or revoked? Yes No
5. Do you, or does anyone who might write business under this Associate Agreement, have any unresolved pending arrests and/or charges? Yes No

If you answered "Yes" on any of these questions, please send documents concerning the matter. Having a felony will not necessarily preclude your acceptance as an Associate. If any changes occur to the answers you've given above after your Associate Agreement is approved, you are required to notify LegalShield immediately.

- I have had explained to me the LegalShield membership and compensation plan and understand the benefits of both.
- I have read the Policies and Procedures on the reverse of this form and been given a copy and agree to them as in effect from time to time.
- If paying by cheque, I agree that LegalShield may convert my cheque into an electronic debit to be drawn on my account for the face amount shown on the cheque I've provided.
- By signing this form, I certify that I accept the placement of my Associate Agreement under the sponsoring Associate. I understand this agreement is subject to approval by a duly authorized officer/representative of LegalShield.

Your Right to Privacy:

By signing this application, I confirm that I have read and understand the Privacy Policy and Procedures found on the reverse side of this application and understand that it applies to this application, and related agreements and arrangements, and any modification, extensions and renewals thereof. I consent to the collection, use and disclosure of my personal information as outlined in the Privacy Policy and Procedures.

Signature of Applicant **X 22** _____

By Authorized Representative if Business Entity **X** _____

23
Applicant's LegalShield Membership No. _____

24
Applicant's SSN No. OR Federal Tax ID No. _____

Paperwork

Membership Application Explanation (United States)

- Please print! Illegible applications will delay processing.
 - Faxed applications are not accepted for processing.
 - We cannot guarantee the order in which membership applications are processed.
 - We will not accept applications which have been altered with correction fluid. If you or your prospect makes a mistake while filling out an application, do not cover up the mistake with correction fluid. Simply cross out the incorrect information and reenter the correct information. All changes must be initialed by the member and the Associate. NOTE: If the Associate information or effective date changes, a new application must be completed.
1. **Bar Code:** For Home Office processing use.
 2. **Check One:** Check the box of the appropriate LegalShield operating subsidiary in the state where the plan is being sold.
 3. **Office Use Only:** Used for Home Office purposes only.
 4. **(MAS)** Check if you would like to try to Increase Retention by enrolling in **Member Advantage Services (MAS)**, an in-house management system which can be purchased by Associates for a per-member fee to help encourage retention of the membership.
 5. **Today's Date:** Since a new member is covered immediately, the date must be correct to ensure accurate coverage of the member. Note: The Corporate Office has the right to change the membership effective date if 1) the member's employer requests a specific effective date or 2) if the membership application is not received within 10 days of the effective date on the application.
 6. **Check all that apply:** Check the box of the appropriate plan and/or rider being purchased. If the plan is not listed, write it in the "Other" space.
Note: Some plans listed are not available in certain states. Make sure the plan you are selling is available in the member's state.
 7. **Social Security Number:** This number must be printed legibly, for ID purposes only.
 8. **Name of applicant member:** List full name of the new member. **DO NOT USE INITIALS.** If initials are the member's legal name, write "Initials Only." Be sure to spell the member's name correctly. Nothing is more important to someone than his or her name.
 9. **Co-Applicant:** List the full name
 10. **Mailing Address:** The home address of the member. Be sure to include the zip code or zip + 4 when available. To ensure the membership contract arrives on a timely basis, double check the member's address.
 11. **Phone:** List the member's work phone number and home phone number.
 12. **Email Address:** List the member's email address. This is very important for retention purposes! Members will receive valuable info by email to help encourage usage of the plan and possibly increase retention rates.
 13. **Please indicate, on a voluntary basis, if applicant is deaf or blind**
 14. **Dependents:** The full name of each dependent child listed separately, along with his or her date of birth. If additional space is needed for dependent children's names, please attach a separate sheet of paper. If member has no dependents, write "None."
 15. **Associate number:** The selling Associate's assigned Associate number. **Note: When writing business under your tax ID number, list it as your Associate number and put your SSN on the "Associate SS Number" line.**
 16. **Associate Name:** The exact name the Associate wishes to use to receive commission checks.
 17. **Associate Social Security # (if licensed):** The selling Associate's license # if it is different than his/her Associate #.
 18. **Business Phone:** Be sure to include your business phone number should the Home Office need to reach you regarding processing of your business.
 19. **Associate License Number (In Florida):** For Florida Associates only: Please fill in your license number here.
 20. **Payment Option One - Select the payment method you prefer:** The member must select ONE type of payment method from those listed.
 21. **Bank name, Acct #, Institution Transit #:** The bank name, correct account number, and the institution transit numbers are a must.
Checking or savings: Designate if the account to be drafted is a checking or savings account. If the account to be drafted is a savings account, additional information is required. Include a voided check or a verification of account letter on bank letterhead verifying the account holder and transit and account numbers from the account to be drafted if different from the check used to make the 1st payment. For savings, provide a bank document indicating your savings account number.
In the box directly under Payment Information above, enter 1) Enter the monthly or annual bank draft amount; 2) Enter the enrollment fee amount; 3) Enter the total enclosed by check or charged to credit card
 22. **Payment Option Two - Credit Card:**
In the box directly under Payment Information above, enter 1) Enter the monthly or annual credit card draft amount; 2) Enter the enrollment fee amount; 3) Enter the total enclosed by check or charged to credit card
 23. **Enter Name of Credit Card Holder, Credit Card Number, and Expiration Date**
 24. **Payment Option Three - Annual Direct Bill or Semi-Annual Direct Bill:** Check here if Applicant wishes to pay by annual or semi-annual direct bill. A check should be enclosed for the correct amount.
 25. **Signature of applicant:** Be sure this signature is exactly the way the name is listed in full on the application.

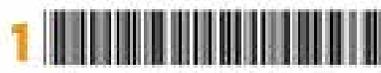
Paperwork

Membership Agreement (US)



Corporate Offices: One Pre-Paid Way • Ada, OK 74820
 www.LegalShield.com • 800-654-7757
 LegalShield is the trade name of Pre-Paid Legal Services, Inc. and its subsidiaries.

- Select Applicable Subsidiary:**
- Pre-Paid Legal Services, Inc.
 - Pre-Paid Legal Services, Inc. of Florida
 - Pre-Paid Legal Casualty, Inc.
 - Legal Service Plans of Virginia, Inc.
 - Pre-Paid Legal Services, Inc. of Florida
 - Pre-Paid Legal Access, Inc.



OFFICE USE ONLY	
CWA	PLAN
POB	FRAN
MODE	GR#

UNIVERSAL MEMBER APPLICATION MAS 4

5 Today's Date / / Please Choose the appropriate plan: Standard Plan Additional Trial Defense
 IDT ST GOLD MINORS **6** Other

A \$10 non-refundable fee is required for individual enrollments. The non-refundable enrollment fee for CDLP is \$25. Home Based Business Rider and/or Legal Plan for Self-Employed members should attach a document and provide: 1) business name, 2) tax identification number, and 3) a general description of the business.

Please print LEGIBLY in ALL CAPITAL letters, using ONLY BLUE or BLACK INK.

1 Personal Information The information you provide on this application is considered non-public information, and LegalShield takes care to protect your information.

Mr. Mrs. Miss. Ms. Dr. Applicant's SSN **7** For Internal Use Only DOB / /
MM DD YYYY

8 Applicant's Name Last First MI (*Co-Applicant refers to Spouse or Domestic Partners, Civil Union Partners, Same-Sex Partners, or other term specifically defined by any local, state or federal statute)

9 Co-Applicant's Name Last First MI

10 Address Apt #/Ste#
 City State Zip + 4

11 Phone #
Business Ext. Home Cell

12 Email (Your privacy is a priority with us. We will not sell your email address or personal information of any kind to third party vendors.)

13 Please indicate below, on a voluntary basis, if you are either blind or deaf. All information will be kept confidential, and used only to enhance the services provided by LegalShield to its blind and/or deaf associates and members.
 Blind Deaf

14 Dependent Information If you have more than three (3) dependents, please attach a separate piece of paper.

Name Last First MI DOB / /
MM DD YYYY

Name Last First MI DOB / /
MM DD YYYY

Name Last First MI DOB / /
MM DD YYYY

Associate Use Only

15 Assigned Associate Number Business phone **18**

16 Associate Name Last First MI

17 Associate SSN Number Associate Lic. Number **19**
(If Licensed) (In Florida)

APPUNI (10/12) Associate Signature X

Paperwork

Membership Application Explanation (Canada)

1. **Bar Code:** For Home Office processing use.
2. **Office Use Only:** Used for Home Office processing purposes only
3. **Signed on (Today's Date):** (MM/DD/YYYY) Since a new member is covered immediately, the date must be correct to ensure accurate coverage of the member. Note: The Corporate Office has the right to change the membership effective date if 1) the company requests a specific effective date or 2) if the application is not received within 10 days of the effective date on the application.
4. **Check all that apply:** Check the box of the appropriate plan and or rider being purchased. If the plan is not listed, write it in the "Other" space.
5. **SIN (Social Insurance Number):** For ID purposes only; must be printed legibly. The membership number will be assigned by LegalShield and will be included on the membership card and contract.
6. **Date of Birth**
7. **Name:** List full name of the new member. DO NOT USE INITIALS. If initials are the member's legal name, indicate "Initials Only" in that space. Be sure to spell the member's name correctly.
8. **Co-Applicant:** The full name
9. **Mailing Address:** The address is the home address of the member. Be sure to include the postal code. To ensure the membership contract arrives on a timely basis, double check the member's address.
10. **Phone:** The member's day & home number.
11. **E-mail:** List the member's e-mail address. This is very important for retention purposes! In the future members will receive valuable info by e-mail to help encourage usage of the plan and increase retention rates.
12. **Please indicate, on a voluntary basis, if the applicant is deaf or blind**
13. **Dependents:** The full name of each dependent child listed separately, along with the date of birth. If additional space is needed for dependent children's names, use the reverse side of the application and write "OVER" on the front side of the application. If member has no dependents, write "NONE."
14. **Associate number:** Your assigned Associate Number
15. **Associate Name:** This should be the exact name the Associate wishes to use to receive commission checks.
16. **The selling Associate's Social Identification Number.** Be sure your SIN number is on the application. **Note: When writing business under your tax ID number, list it as your Associate number and put your SIN in the Associate SIN space.**
17. **Business Phone:** Be sure to include your business phone number should the Home Office need to reach you regarding processing of your business.
18. **Associate's license #** if it is different than his/her Associate #.
19. **Payment Option One - Select the payment method you prefer:** The member must select ONE type of payment method from those listed.
20. **Bank name, Acct #, Institution Transit #:** The bank name, correct account number, and the institution transit numbers are a must. **Chequing or savings:** Designate if the account to be drafted is a chequing or savings account. If the account to be drafted is a savings account, additional information is required. Include a voided cheque or a verification of account letter on bank letterhead verifying the account holder and transit and account numbers from the account to be drafted if different from the cheque used to make the 1st payment. For savings, provide a bank document indicating your savings account number. In the box directly under Payment Information above, enter 1) Enter the monthly or annual bank draft amount; 2) Enter the enrollment fee amount; 3) Enter the total enclosed by cheque or charged to credit card
21. **Payment Option Two - Credit Card:** In the box directly under Payment Information above, enter 1) Enter the monthly or annual credit card draft amount; 2) Enter the enrollment fee amount; 3) Enter the total enclosed by cheque or charged to credit card
22. **Enter Name of Credit Card Holder, Credit Card Number, and Expiration Date**
23. **Payment Option Three - Annual Direct Bill or Semi-Annual Direct Bill:** Check here if Applicant wishes to pay by annual or semi-annual direct bill. A cheque should be enclosed for the correct amount.
24. **Payroll deduction authorization:** Must be completed and signed by the applicant and given to the payroll representative.
25. **Applicants right to privacy.** After applicant has read and understands this section, have them sign in the space. **Notice Regarding Buyer's Right to Cancel:** Consumer protection information for regulatory compliance purposes.
26. **Signature of Applicant:** Be sure this signature is exactly the way the applicant's name is listed in full on the application.

Paperwork

Membership Agreement (Canada)



Corporate Offices: One Pre-Paid Way • Ada, OK 74820
 www.LegalShield.com • 800-654-7757
 LegalShield is the trade name of AFL Legal Care of Canada Corporation
 Company GET Registration Number: E56603328RT



OFFICE USE ONLY			
CWA	2	PLAN	
FOB		FRAN	
MODE		GRH	

UNIVERSAL MEMBER APPLICATION

• MAS

3 Today's Date / / Please Choose the appropriate plan: Family Plan ID Theft Shield
MM DD YYYY Home Based Business Rider **4** Other

A \$10 non-refundable fee is required for individual enrollments. The non-refundable enrollment fee for CDLP is \$25. Home Based Business Rider and/or Legal Plan for Self-Employed members should attach a document and provide: **1)** business name, **2)** social identification number, and **3)** a general description of the business.

Please print LEGIBLY in ALL CAPITAL letters, using ONLY BLUE or BLACK INK.

1 Personal Information The information you provide on this application is considered non-public information, and LegalShield takes care to protect your information.

Mr. Mrs. Miss. Ms. Dr. Applicant's SIN **5** For Internal Use Only DOB / / **6**
MM DD YYYY

7 Applicant's Name Last First MI *Co-Applicant refers to Spouse or Domestic Partners, Civil Union Partners, Same-Sex Partners, or other term specifically defined by any local, province or government statute.)

8 Co-Applicant's Name Last First MI

9 Address Apt.#/Ste#

10 Phone # City Province Postal Code
() () () () () ()
 Business Ext Home Cell

11 Email (Your privacy is a priority with us! We will not sell your email address or personal information of any kind to third party vendors.)

12 Please indicate below, on a voluntary basis, if you are either blind or deaf. All information will be kept confidential and used only to enhance the services provided by LegalShield to its blind and/or deaf associates and members.
 Blind Deaf

13 Dependent Information If you have more than three (3) dependents, please attach a separate piece of paper.

Name Last First MI DOB / /
MM DD YYYY

Name Last First MI DOB / /
MM DD YYYY

Name Last First MI DOB / /
MM DD YYYY

Associate Use Only

14 Assigned Associate Number Business phone **17**

15 Associate Name Last First MI

16 Associate SIN Number (If Licensed) Associate Lic. Number **18** (In Florida)

APP.CAN (3.13) Associate Signature X

Paperwork

Membership Agreement (Canada)

3 Payment Information Fill out the ONE payment option you prefer.

Your credit card charge or cheque is your receipt.

Please fill out for options below: **OPTION 1 (Bank Draft)** or **OPTION 2 (Credit Card)** payment option

\$ + \$ + \$ = \$

Monthly /Annual draft/ Charge amount One-time enrolment fee Applicable GST/PST/HST on membership fee and/ or enrolment fee. Total enclosed by cheque, money order, or charged to credit card

(If paying by credit card, I realize my first charge will include a one-time enrolment fee where applicable.)

19 **OPTION 1:** Monthly Or Annual Bank Draft / Chequing Account (Attach cheque from account to be drafted.) Or Savings Account (Attach verification.) Authorization for Electronic Premium: I authorize LegalShield to make direct payment by charge/draft of my chequing/savings account from the Financial Institution listed below. This authority will remain in effect until you notify us in writing to terminate the authorization.

I agree that if my cheque is dishonored, whether intentionally or inadvertently, PPL Legal Care of Canada Corporation shall be under no liability whatsoever to reimburse or to make this authority in effect, provide, or honor the bank draft or to issue a new cheque. If a stop is received by PPL Legal Care of Canada Corporation, I also agree to provide notice to the bank draft does not comply with this agreement. Furthermore, I have the right to reverse membership to my bank that is not authorized or is not consistent with this AG Agreement. I understand I can request cancellation in writing. To obtain more information on my exercise rights or request a complete cancellation form, I may contact the financial institution or visit www.legalshield.com. Your account will be drafted each month on or about the effective date of your membership (see date at the top of page one of this application).

Name of Bank _____

20 Address _____ City _____ Province _____ Postal Code _____

Account # _____ Transit # _____

Cheques should be made payable to PPL Legal Care of Canada Corporation.

When you provide a cheque as payment, you authorize LegalShield to convert the paper cheque to an electronic fund transfer from your account. Funds may be withdrawn from your account as soon as the same day payment is received. Your account will be drafted for the same amount each month on or about the effective date of your membership. You waive your right to notification of continued payment. If the amount or date of your payment changes, we will notify you at least ten days before the payment date.

21 **OPTION 2:** Monthly Or Annual Payment by Credit Card I wish to pay by credit card until I revoke this authorization in writing. I will be my account will be charged each month for Annually.

Cardholders Name Last _____ First _____ MI _____

22 Card # _____ Exp. Date _____ / _____
MM YY

MasterCard Visa Discover

23 **OPTION 3:** Annual Direct Bill Or Semi-Annual Direct Bill I wish to pay Annually/Semi-Annually by cheque. Cheques should be made payable to PPL Legal Care of Canada Corporation.

Amount enclosed \$ *Must include first payment and enrolment fee.

24 **OPTION 4: Payroll Deduction Authorization** (Not applicable for individual sales.)

I hereby authorize my employer _____ City _____ Province _____
to deduct \$ _____ from my earnings for my PPL Legal Care of Canada membership & legal services fees.

25 **Your Right to Privacy:** By signing this application, I confirm that I have read and understand the Personal Information Notice found on the reverse side of this application and understand that it applies to this application, any related agreements and arrangements, and any modification, extensions and renewals thereof. I consent to the collection, use and disclosure of my personal information as outlined in the Personal Information Notice.

Signature of Applicant **X** _____

(By signing this application I also certify I am legally residing in Canada.)

Notice Regarding Buyer's Right to Cancel: The completed contract between the member and PPL Legal Care of Canada Corporation consists of this application, a description of benefits, and a Buyer's Right to Cancel, the latter two of which will be mailed to you upon receipt of payment. You may cancel your membership at any time after receipt of these materials.

In British Columbia: If (i) no delivery date is specified in the contract and the goods are not supplied within 100 days after the date of the contract, then you, the buyer may cancel the contract within 10 days after the expiry of this 100 day period provided that you have not accepted delivery of the goods; and (ii) this is a contract to which the Consumer Protection Act of British Columbia applies.

Applicant: I understand that the written contract sets forth the terms of my membership, including any exclusions or limitations, and agree to be bound by the same. I further understand that the company will mail the written contract to me at the address noted herein within the next fourteen days. If I have not received my contract within that time frame, I understand that it is my responsibility to call LegalShield to obtain a copy. The written contract, together with this application, constitutes the entire agreement between the company and the member with respect to the membership, and there are no agreements, understandings, representations other than as set forth herein, and in the membership contract.

I hereby acknowledge that on this date, I purchased this plan in the city of _____ in the province of _____

By signing this application I certify I am legally residing in Canada and agree to the above Authorization of Payment and membership fees selected above.

APPCAN (3.13)

Account holders Signature **X** _____ **26**

Members

Paperwork

Membership Payment Methods

The following payment methods are available to members. A nonrefundable \$10 enrollment fee is required for individual sales of the LegalShield Legal Plan in all states and provinces, as well as member reinstatements after a lapse of six months or more.

1. Monthly/Annual Bank Draft Initial payment of one month

The membership may be paid monthly or annually by automatic bank draft transfer from the member's bank account. After the application and the first month's or first year's membership fees have been received, the member is notified of the deduction through his/her monthly bank statement. When writing a membership application, be sure the Authorization to Honor Checks or Electronic Transfers section is signed, and the monthly or annual amount filled in by the member.

- a) Membership fee: Fill in the correct monthly or annual membership fee.
- b) Signature of account holder: The bank draft authorization must be signed the same way the account holder signs on his or her checking account. We cannot accept the Associate's check for the membership fee, except for immediate family. Commissions will be paid as earned.

A check must accompany the application. Payment for the first month's or year's membership fee and enrollment fee must accompany all bank draft business. Thereafter, the monthly membership fee will be drawn automatically from the member's checking account. Remember, you must write separate checks for membership fees and Associate fees.

If the first month's membership fee is paid through money order or cashier's check or temporary check

- Commissions will be paid as earned
- You must include a voided check and appropriate bank draft information

Cash will not be accepted.

Drafts may be made from a savings account if clearly marked on the authorization.

- Verify with the financial institution that the savings account can be drafted.
- A bank document verifying the savings account number, name on account, and transit number is necessary.

Remind the member that the bank account is drafted on the same date as the member's effective date or the next business day thereafter.

- You must attach a bank document with preprinted name and account # or a verification of account letter bank letterhead verifying the account holder and transit and account numbers. If bank documents are not included, we will contact the member by mail to obtain the information.

This may hinder timely processing of the application and delay availability of benefits to the member, and or payment of commissions to the Associate. It may also affect contest requirements, ED requirements, or Performance Club.

- **Membership Fees for Canadian Members must be paid in Canadian dollars.**

A \$35 "Non-Taken" fee will be charged to the Associate if a member cancels his/her membership without making a payment.

NOTES

Paperwork

Add-Ons & Reinstatements

How are upgrades and add-ons done?

In order to add-on to an existing plan, members must fill out a new membership application. The bank draft or credit card information must show the new monthly bank draft amount. "Add-on" must be written across the top of the membership application.

Important Note:

The member must authorize total new amount to be withdrawn in the bank draft, not just the amount of the add-on.

If, for example, a member wishes to add-on a supplement to an existing Legal Plan, a new membership application must be filled out with the new bank draft information completed and the application must be submitted to the Home Office.

How are reinstatements done?

When an Associate reinstates a membership that has been cancelled over six months, a new writing Associate can be assigned and membership counter issued. If you were the original writing agent, no counter will be issued, but you will receive as-earned commissions. The reinstating Associate will receive a reinstatement commission as well as be able to earn on the membership through future years.

When an Associate reinstates a membership that has not been cancelled over six months, the original writing Associate will remain as the Associate and continue to earn on the membership.

If the membership has been cancelled for five (5) years or longer, the writing agent will be paid advance commissions on the sale as a new membership.

Helpful Reminders

LegalShield membership fees

The first month's fee provides coverage for the month paid, thereafter to be paid by automatic bank draft each month. The Associate's check is not acceptable for payment unless it is for a family member* (commissions will be paid as earned). If a money order is submitted, commissions will be paid as earned.

- Attach a note to the application explaining relationship of the member to the Associate.

Remember: Always include a Bank Draft Authorization with bank information, or credit card number and expiration date.

When bank draft is selected as the preferred payment, you may call the bank with the account to be drafted for the bank's transit number (always 9 digits in the U.S.) —OR— you can find the transit number at the bottom of the check.

Note: Many times the check number appears in this string of numbers. DO NOT INCLUDE IT IN THE TRANSIT OR ACCOUNT #.

Final check before mailing:

- Designate the desired plan and riders.
- Make sure the application is completely filled out (mail in the white copy).
- Make sure the authorization for bank draft or credit card information on the application is filled out.
- Include a check for the fees plus enrollment fee. Also include a voided check or a verification of account letter on bank letterhead verifying the account holder and transit and account numbers if monthly drafts are on a different account than the first's month's payment.
- If you know the member is reinstating or adding benefits, indicate either "REINSTATEMENT" or "ADD-ON" at the top of the application.
- Use the pre-addressed envelopes supplied to send business to the Corporate Offices.
- Do not use staples. Paper clips are preferred.

What you leave with the member immediately:

- A leave behind card showing member's name and membership number
- Pink copy of the membership application

What you need for your records:

- The yellow copy of the membership application

Paperwork

Reasons for Returned and Pending Business

If the membership application or Associate Agreement you write is not processable, the business will be returned to you. However, in some cases it will be held in the Home Office pending more information. The Company is obligated to promptly notify the member that his/her coverage is not in force. You will receive a copy of any correspondence that must be returned to the member if the Home Office can identify you by name or number. Letters are sent with the membership application outlining requirements for application completion. Please follow the instructions carefully. The most common reasons for returned or pending business are listed below.

Reasons for pending business

1. Money order, cashier's check, or cash received for membership fee without voided check and appropriate bank draft information.
2. Questions 1 through 4 on Associate Agreement regarding License and Felonies not answered.

Reasons for returned business

1. Bank information is incomplete or signature of payor is missing.
2. Cannot accept the Associate's check for membership except for immediate family members (mother, father, child, brother, sister, grandparent, or grandchild).
3. No money was received with the Associate Agreement.
4. Associate is not licensed in the state in which the member resides.
5. The state or province in which the membership was purchased is not open for business or for the plan requested.
6. Payroll deduction selected for an individual sale (available only to groups).
7. Commercial Drivers Legal Plan applications do not include the state in which the membership was purchased in addition to the member's state of residence.

Thoroughness Pays...

Make sure none of your business has to be returned. A little extra attention to details when writing memberships and Associate Agreements will pay off in the long run!

Please do not use LegalShield envelopes except for LegalShield business. Because of the preprinted bar code on the bottom of our envelopes, they are mailed directly to our office regardless of the address on them. This applies even if the bar code is marked through.

NOTES

Paperwork

Submitting Business to Corporate

LegalShield has enabled you to conveniently overnight your applications via UPS to the Corporate Office for \$10.25 from U.S, and \$18 (Canadian) from Canada. Hawaii and Alaska \$18.50.

What if I don't have supplies but want to send a package to LegalShield?

- If you have a UPS Account you can call UPS or go online at www.ups.com to place your order for free supplies.
- You can also find free supplies at authorized UPS Drop Locations.
- If you do not have a UPS account, order supplies through the LegalShield Supply Store in Associates only. (Shipping charges will apply when you order through LegalShield supplies.)

NOTE: The recommended UPS supply to begin shipping is the "UPS Next Day Window Envelope" - item number: 010195103

Can I get this rate on all my UPS shipping?

No, this special rate applies only to LegalShield Associates shipping UPS by purchasing a shipping label online in Associates Only. Labels are pre-addressed to the LegalShield Corporate Office.

Where do I take the package for shipping?

We encourage you to drop your UPS envelopes at UPS Drop Off Locations, if possible. You can login to Associates Only or contact UPS directly (www.ups.com or 800.PICKUPS) to find the nearest Drop Off Location. Or you can hand your completed UPS Next Day Air package to any UPS driver you see.

How can I make sure my package has been received at the Home Office?

- 1) Visit the UPS website by going through Associates Only at legalshield.com and clicking the "UPS Shipping" link.
- 2) You will be able to track your package by using your Associate Number in the tracking area of the UPS Shipping link on Associates Only!
- 3) The UPS website will provide you with proof of delivery or current delivery status of your package.

I'm ready to send a package. Where do I start?

- First log on to "Associates Only" at www.legalshield.com.
- Click on the "UPS Shipping" from the Resources link.
- If you're ready to send a package, click on "Make the Label"
Please note: The Corporate Office is not responsible for labels that do not print properly from user's home or office printer.
- Once your label has been printed, click on the "UPS Drop Off Locator" link to locate a convenient drop off point.

How will this be billed?

The rate for your shipment will be charged to your credit card at the time you purchase the label online in Associates Only at legalshield.com.

Note: Each label may only be used one time or additional charges may be assessed

Should you have any questions regarding the process, please call 800-699-9004, OPT 3

Associate Policies & Procedures

Guidelines for Conduct

We at LegalShield, believe that our business should be conducted in an ethical, honest, and fair manner, using the “Golden Rule” as a basic principle in all business activities. We expect our Associates to present our products/services in an honest and truthful manner, with dignity, always conscious of the reputation and integrity of LegalShield and its Associates.

1 An Associate is an independent contractor and does not have a franchise, distributorship or other exclusive right to sell arrangement with LegalShield. LegalShield reserves the right to accept or reject any Associate Agreement in its sole discretion. An Associate is not an employee for federal tax purposes or any other purposes. An Associate is neither an agent, partner, nor involved in a joint venture with LegalShield. The Associate will be responsible for all costs or liabilities incurred by the Associate in the sale and/or distribution of all LegalShield products/services. The Associate shall not enter into any agreements or make any purchases in the name of, or on behalf of, LegalShield.

2 An Associate at his/her own expense (if any) shall be responsible for the filing of any and all reports required by local law or public authority with respect to the sale of any products/services marketed by LegalShield and shall abide by any and all federal, state, county, and municipal laws, rules, regulations, and ordinances with respect to all sales. The Associate is responsible for providing LegalShield his/her Social Security number or Federal Tax Identification number for tax reporting purposes.

3 An Associate does not have the authority to waive, change, or modify a LegalShield product or service in any way. Furthermore, no modification of any service is binding upon LegalShield unless authorized in writing at the corporate offices of LegalShield by an authorized officer of the Home Office.

4 Regarding advertising:

(a) Only advertising and promotional material that is pre-printed, pre-approved, and properly licensed by LegalShield may be purchased or used in the promotion or sale of LegalShield products/services. An Associate agrees to pay for all supplies and marketing materials needed. Supplies should be obtained directly from LegalShield. If an Associate wishes to return supplies and obtain a refund, he/she must return the supplies in usable condition and request a refund within 15 days of the purchase date. If an Associate wishes to exchange a supply item for another, he/she must return the item in usable

condition and request an exchange within 30 days of the purchase date. Obsolete material will not be eligible for refund or exchange.

(b) An Associate may not contact prospects by using auto dialers, unsolicited telemarketing, unsolicited advertisements to fax machines and/or any other method prohibited by applicable federal or state law. In addition, an Associate initiating the transmission of unsolicited commercial electronic mail (spam), agrees to comply with all LegalShield policies regarding such advertising, as well as to applicable state and federal laws governing such transmissions.

(c) Any Associate sponsored website shall comply with these policies and any other policies of LegalShield relating to Associate websites.

5 There are no territory exclusives. Any Associate may sell products/services in any state in which LegalShield is authorized to do business, except in those states where an insurance or other license or appointment is required unless the Associate meets those requirements. However, an Associate may recruit other Associates in any state in which LegalShield is authorized to do business, provided the prospective Associate is properly licensed in that state if so required for the sale of products/services.

6 The Associate and the Associate's spouse and the Associate's children, will normally be regarded as one Associate for purpose of placement, downline or lineages. However, a spouse, may complete a separate Agreement (and submit the necessary fee), provided the Agreement is sponsored by the same person or entity. In the event of a dispute, the Applicant is the responsible party for all income as well as information on the account.

7 The accepted practice is for a new Associate to be sponsored by the first person who contacted him/her regarding a particular LegalShield product/service. LegalShield will continue to support this practice. However, the relationship as to who sponsored the new Associate will be determined by the first completed Associate Agreement processed by LegalShield for that particular product/service.

Associate Policies & Procedures

8 The identity of an Associate's downline is confidential, proprietary information that belongs to LegalShield. The Associate may not disclose the identity of the downline to third parties and may not use the information for any purpose other than promoting LegalShield during or after his or her relationship with LegalShield. In addition, the Associate shall not disclose to any person other than LegalShield any non-public information concerning members he/she acquires in connection with processing of membership applications.

9 A change in the relationship between sponsor and Associate may be made by an active Associate filing a written resignation with the LegalShield product/service and remaining inactive in the product/service for the specified time frame. After that time, the Associate may be re-sponsored by a different person or entity by paying the appropriate fee. Resignation time frames range from six months to one year. Any sponsor change will result in the Associate losing his/her current level in the marketing plan and any downlines in place.

10 The Associate Agreement and all rights and responsibilities thereunder may be passed by an Associate upon death by will, trust or other appropriate and legally executed provision. If there is no will or other instrument providing otherwise, LegalShield will deem the rights of this Associate Agreement to be held by (i) the Associate's spouse identified on the agreement; or (ii) if no spouse as provided by the law of distribution. In any transfer of the Associate Agreement, any outstanding debit balance of the deceased Associate at the time of death will be charged back against earned commissions, including renewals.

11 An Associate may wish to sell his/her organization to another Associate. However, an Associate may not sell his/her organization in the first 12 months he/she is an Associate. After the first 12 months, the sale of an organization is permissible provided that a) LegalShield is notified of the sale and agrees in writing to the sale and to the effective date of the sale, b) LegalShield is provided a new tax identification number to which future income is reported, c) the appropriate fee is paid, and d) the selling and purchasing Associates comply with any other LegalShield policies relating to sales. Policies relating to sales are available from the Home Office of LegalShield.

12 An Associate Agreement with LegalShield may be terminated as follows: (a) At any time upon written notice by the Associate; (b) By LegalShield, in its sole discretion, with thirty (30) days written notice to the Associate if the level of persistency of the Associate's business remains below a level considered by LegalShield to be acceptable; (c) Immediately by LegalShield for actions or statements by an Associate which LegalShield, in its sole discretion, determines to be contrary to the Company's best interests, including without limitation, if an Associate (i) violates the terms of the Associate Agreement or these Policies and Procedures as in effect from time to time; (ii) misrepresents the Company's name or any products or services; (iii) violates any other LegalShield policy; (iv) solicits memberships by using the name of the Provider Attorney firm; makes product or service claims or earnings claims contrary to any Company material; (v) reveals any LegalShield trade secrets or confidential and proprietary information, including without limitation names of Associates, members or corporate accounts or business plans or strategies; (vi) calls on an existing group account assigned to another Associate, interferes with an existing group account's servicing schedule, or takes any action contrary to the interests of the group account. (d) By LegalShield when an Associate fails to meet the continuing qualification requirements outlined in # 15 below.

An Associate who terminates his/her Associate Agreement or who is terminated by LegalShield will, effective on the date of termination, no longer be entitled to any bonuses or commissions, including renewals, advanced or earned, personal or downline.

Associate fees will not be refunded unless the Associate Agreement is terminated by the Associate within the first 30 days after the effective date. Associate returns any unused marketing materials, and the Associate has not sold any memberships or recruited any other Associates.

13 Advance commissions for sales produced by the Associate or in the Associate's downline shall be paid only when sales of LegalShield products/services have occurred, and shall be earned only as fees on LegalShield products/services are received by LegalShield. LegalShield reserves the right, in its sole discretion, to change commission advance rates, pay commissions on an as-earned basis or to place commissions on hold on an individual or overall basis. Any sums advanced to the Associate shall create a

Associate Policies & Procedures

debit balance which will be a loan to the Associate from LegalShield. This balance will normally be repaid by withholding earned commissions, including renewals, but the Associate is liable for repayment upon demand by LegalShield. An Associate may request commissions be paid on less than a 100% advance basis. Advance commissions are made in connection with the business of selling LegalShield products or services and the Associate agrees that they are not for the Associate's personal, family or household purposes.

14 Any and all Associate accounts, including joint accounts and accounts of a related business entity of the Associate, shall be considered as one account for debit balances.

15 So long as the Associate Agreement is in effect, an Associate will continue to receive commissions on a product/service line only so long as he/she produces at least three personal sales in the product/service line each quarter of the calendar year or maintains a personal membership. After qualifying for forty (40) quarters through the personal sales criteria, the Associate will be qualified in that product/service until the Associate Agreement is terminated. An Associate is not required to maintain a personal membership but may do so if desired for purposes of this section.

16 Group accounts are the property of LegalShield and may be assigned to another Associate. Best efforts will be made to honor and preserve group accounts secured by an Associate. The Company reserves the right and authority, in its sole discretion, to reassign or reaffirm any Associate on a group account, for reasons, including but not limited to the following:

- (a) when servicing is one year or more delinquent;
- (b) when no new memberships are written in a given year except when 60% or more of the eligible employees are enrolled in a plan; (c) when disputes arise between one or more Associates regarding a group account; or
- (d) when, LegalShield determines, in its sole discretion, that the servicing of the group is inadequate.

17 Advance and earned commission percentages on groups with more than 300 members will be determined on an individual basis by LegalShield.

18 LegalShield reserves the right, in its sole discretion, at any time to no longer accept new membership sales or Associate recruitments from any Associate, or credit you with any new organization activity, and to adjust or change any compensation plan and incentive program at any time without prior notice. LegalShield may, in its sole discretion, add, change or terminate any services offered by LS to any or all Associates at any time, in whole or in part, including but not limited to supplies, communications, newsletters, eservices, voice response systems or website services.

19 No LegalShield products or services may be sold or offered in combination with any other product or service without prior written approval from an authorized officer of LegalShield. An Associate may not sell or offer to sell any legal service plan or product, or identity theft product other than LegalShield products or services without prior approval from an authorized officer at the Home Office. Insurance professionals offering products (e.g. auto/life/home insurance) which contain ancillary identity theft services are exempted from the "Identity Theft product" rule above, providing no "stand-alone" Identity Theft product is offered.

20 An Associate may not proselytize, recruit or solicit in any manner any LegalShield Associate, including without limitation his or her first line, into any other company or organization during the term of the Associate Agreement and for 2 years after the date of any termination hereof.

21 The failure of LegalShield to insist upon strict compliance with any of the Policies and Procedures herein shall not be deemed to be a continuous waiver in the event of any future breach or waiver of the Policies and Procedures. In the event of any conflict or inconsistency between these Policies and Procedures and any other marketing materials of LegalShield, including the Success Guide, these Policies and Procedures shall control.

22 In the event that a provision of the Associate Agreement or these Policies and Procedures is held to be invalid or unenforceable, such provision shall be reformed only to the extent necessary to make it enforceable, and the balance of the Agreement and Policies and Procedures will remain in full force and effect.

Associate Policies & Procedures

Vesting

In order to be eligible to receive commissions, Associates must have an active Associate Agreement. In order to keep an active Agreement Associates must do one of the following:

- Maintain an active personal LegalShield membership*
OR
- Make three personal membership sales per calendar quarter
If an Associate fails to do either, his or her Associate Agreement will be placed in a precancel status for one quarter. During the precancel quarter, the Associate must either:
- Reinstatement their personal LegalShield membership
OR
- Make six personal membership sales

If these requirements are not met, the Associate will go into a dropped status at the end of the precancel quarter. Upon the date the Associate Agreement is dropped, the Associate loses all downline, level, counters and qualifications and forfeits any pending advanced commission, earnings and bonuses.

It is the responsibility of Associates to ensure that their membership is tied to their Associate Agreement and to stay informed of their status. LegalShield does not notify Associates of their status.

May I reactivate my Associate Agreement if it has been dropped?

Yes. Once dropped per vesting you may reactivate your Associate Agreement in one of the following ways:

- Within 60-90 days of the date the Associate Agreement was dropped per vesting, the Associate may submit written releases from his or her sponsor and first Executive Director in his or her upline. The Associate must also have an active LegalShield membership if one is available in his or her state or province. This is the only way the Associate can be reinstated with all downline, level, counters and qualifications.
- After 90 days, the Associate Agreement can be reinstated under the same sponsor, no fee, but will lose line, level counters and qualifications.
- Associate must wait six months to change sponsors.

Reinstatement Chart
(AA is keeping same Sponsor/Upline)
Updated on 5/17/2012

Status	Waiting Period	New AA	Requirements	Fees	Counters	PC Points
DC/DV	None	No	Within 30 days: may reinstate without releases, and have active membership.	No	None	None
DC/DV	None	No	Within 31 and 90 days: releases from Sponsor & first ED, and have active membership. Will keep line, level, counters, & qualifications	No	None	None
DC/DV	None	No	Outside 90 days: have active membership. Will lose line, level, counters, & qualifications	No	None	None
DC/DV	None	No	After 6 months: no fee if they reinstate under the same sponsor, and have active membership. Will lose line, level, counters, & qualifications.	No	None	None

Associate Policies & Procedures

Entities as Associates

In order to operate under an organization, company, or corporate name, you must include the following information with the Associate Agreement:

Note: The Associate Agreement will be placed on hold and commissions will be held until this information is received.

In a state where a license is required to sell the product, the following additional information is required:

- Verification that all owners and partners are licensed to do business under this Agreement.
- Verification that the business is licensed as a General Agency in the state in which business will be conducted.

Each person selling under the Agreement must be properly licensed in the state. A corporation or business cannot be licensed in Texas, Mississippi, Alabama, or Florida. Associates may not receive commissions on memberships sold prior to their license date.

Corporate names cannot contain the words "LegalShield." Associates cannot work under company names that sound like a law firm's name or names that imply the Associate is providing the legal services. It must be evident that the Associate is only marketing the services. New corporate names to describe this business should be approved by the Home Office prior to registration.

Corporations cannot sponsor members of their Board of Directors, owners of 10% or more of the stock, or any officer of the company.

Note:

- Each selling Associate under a corporation, agency, or entity must include his or her personal Social Security number on the membership application along with the Associate number of the corporation, agency, or entity. This will allow the Associate's business to be processed without undue delay.
- The entity name listed on the Associate Agreement must match the number to which income is reported.
- If Tax ID does not match IRS records, then Associate must provide proof of Tax ID.

Associate Complaints

Complaints are filed against Associates for a number of reasons. Our goal at LegalShield is to handle each complaint with speed and accuracy. LegalShield will listen to both sides of every complaint. We want to train our Associates how to correctly market the service to the best of their ability.

The most common complaints are misrepresentation of the LegalShield product or opportunity, forgery and/or fraud on a membership application or Associate Agreement, unprofessional behavior at a meeting or elsewhere, proselytizing, unauthorized advertising and internet-related.

When a complaint is filed on an Associate, we call the Associate to listen to his or her side of the story. If the complaint is substantiated by LegalShield, a verbal warning is issued to the Associate. Should another complaint of the same nature be filed on an Associate, a formal warning will be mailed certified mail. A third offense of the same nature will result in termination. Extremely serious cases are handled on a case by case basis.

Non response results in an agreement being placed on hold.

Termination can result if an Associate answers any questions on the Associate Agreement falsely and purposely attempts to cover the violation.

Internet-Related Complaints

When an Internet-related complaint (usually unapproved Websites and spamming) is filed against an Associate, we will notify the Associate by email asking for his or her side of the story. If the complaint is substantiated by LegalShield, a formal warning is issued to the Associate. Should another complaint of the same nature be filed on an Associate or the Associate is non-compliant, a certified letter will be sent advising the Associate of termination.

Depending on the severity of any complaint, the first or second warning may be omitted.

Should you need more clarification on the procedures regarding complaints and how they are handled, call Associate Services at 580.436.7424.

Associate Policies & Procedures

Name, Address and Number Changes

Name & Address Changes

Associates that wish to change the name on their Associate Agreement must mail or fax a new Associate Agreement Application (with Name Change written at the top of the application) and a Name and Number Change Agreement to the Home Office. This applies to a legal name change or change due to marriage. Once the name change is processed the Associate Agreement will be placed on hold pending verification of the name and Tax ID. Doc No. 22973

Associate Tax ID Number Changes

If the Tax ID number needs only to be corrected, Associates must send in new Associate Agreement with the correction information. The Associate Agreement will again be placed on hold for verification of the name and Tax ID.

MAIL: LegalShield, P.O. BOX 145, Ada, OK 74821-0145

Associates Address/Email/Phone Number changes

Associates that wish to change the address, email or phone number listed on their Associate Agreement may contact Associate Services at 580.436.7424, or mail, email or fax a written request.

EMAIL: associateservices@legalshield.com

FAX: 580.310.6916

MAIL: LegalShield, P.O. BOX 145, Ada, OK 74821-0145

Name and SSN/Tax ID on file must match IRS records. Change will cause hold for verification.

Name and Number Change Request

The following guidelines are being implemented to assist you with Name and Number Change requests.

- The Home Office must receive a new Associate Agreement Application with “Name and Number Change” written on the top of the application.
- If the Name and Number Change will be from one spouse/domestic partner to the other, you must also include a written statement with signatures, specifying that you both agree to the change.
- Name and Number Changes are designed so that an Associate will remain an owner or shared owner on an Associate Agreement after the change. They are not intended to be used as a change in ownership from one owner to another.
- If you are the owner of an entity, and will be changing your Associate Agreement to a corporate name and Tax ID number, you must send in new Associate Agreement with the correction information.
- In the event of the death of an Associate, the spouse may do a Name and Number Change as long as the spouse is already listed on the Associate Agreement. If so, the spouse will be required to provide a copy of the Associate’s death certificate and a written request for the change. If the surviving spouse is not listed on the Agreement, we will require a copy of the death certificate, Last Will and Testament (or court documents), and a written request.
- Your name and Social Security Number/Tax ID must match IRS records.
- You must have no known or pending levies against you.
- The Associate Agreement will be transferred back to your name, in the event that the company receives any type of attachment to your commissions from a third party, including but not limited to, a levy or garnishment within six (6) months after a Name and Number Change has been completed.

Name and Number Change Agreement

By signing this form, I agree to the guidelines above, and permit a Name and Number Change from the name currently listed on my Associate Agreement, to another name already listed as a writing agent on my Associate Agreement, or, to an entity name.

Associate Policies & Procedures

Name, Address & Number Changes

Doc No. 22973

"I" Status Information

An Associate may be placed in an "I" status for an invalid address or for providing only a P.O. Box on his or her Associate Agreement. The "I" status will remain until the Associate submits a change of address. No commission checks will release while the Associate Agreement is in this status.* Associates are notified of this by checking their status on the IVR.

*Direct Deposits will still release.

Assigned Associate Numbers

Associate numbers are assigned. You can obtain a new Associate's number in one of two ways:

1. To receive their number before submitting their paperwork, New Associates can call the IVR at 800.699.9004. The system will walk them through the process of getting their number assigned.

This number should be written across the top of their application. If the application is submitted without this number, a new Associate number will be assigned during processing.

Note:

They still need to put their Social Security number on the application for tax purposes.

2. To receive their number after submitting their paperwork Associates may call the IVR system, and enter their Social Security number to retrieve their new Associate number. The new Associate will not be required to enter a pin number to retrieve their Associate number.

NOTE: If you are sending in a Name and Number Change Agreement, you must also send in a new, completed Associate Agreement as well in order for changes to be completed.

Name and Number Change Agreement

By signing this form, I agree to the guidelines above, and permit a Name and Number Change from the name currently listed on my Associate Agreement to another name, or, to an entity name.

_____/_____
Associate Name & Associate Number

____/____/____
Date

This Name and Number Change request will allow for my Associate Agreement to be changed from:

_____/_____
Your Name & Social Security/Insurance Number, or, Tax ID/GST Registration Number

To a new name, as specified on the line below:

_____/_____
New Name & Social Security/Insurance Number, or, Tax ID/GST Registration Number

This Agreement may be mailed or faxed to the Home Office:

Associate Policies & Procedures

Sponsor Changes

What is a “sponsor change”?

Most generally, a sponsor change is done, to move an individual or writing agent from one organization into another organization.

What is the procedure for changing sponsors?

While not encouraged, sponsor changes are allowed provided you have been an active Associate for at least six months.

To complete a sponsor change:

1. Submit a new Associate Agreement
2. Pay the Associate enrollment fee
3. Obtain written releases from your entire upline, beginning with your sponsor through all Platinum levels. Written releases must be sent in within ten (10) days of the date the Corporate Office receives the new Associate Agreement.

Releases are not required for Associates who have had no business activity in the last 2 years.

Note:

Sponsor changes will not count toward level advancements.

If you request a sponsor change, you will lose all downline, level advancements, counters, and qualifications. You will continue to receive earnings on memberships sold prior to the sponsor change. However, if you terminate your Associate Agreement, you will not continue to receive earnings. Your existing counters will not be added to your new upline's counters. You are not eligible for another sponsor change for one (1) year from the date the last sponsor change was processed. If a check for a sponsor change fee returns, the Associate who wrote the check will be held responsible. His or her Associate Agreement will be placed on hold until replacement fees and returned check fees have been paid. If you terminate your Associate Agreement (by written request), you will be eligible for a sponsor change six (6) months from the date the termination request is processed. If you do so, you will lose any downline, level advancements, counters, and qualifications.

Commissions on membership sales submitted during processing of sponsor change will not be altered.

Releases are not required for Associates who have had no business activity in the last 2 years. Contact Associate Services for a list of required releases.

Duplicate Associate Agreements

LegalShield reserves the right to deny or approve a duplicate Associate Agreement.

Associates must be spouse/domestic partner. LegalShield will not allow one Agreement in an Associate's personal name, and another in a company name.

One Membership can vest both Associate Agreements.

Both Associate Agreements must have the same Sponsor.

Must have Duplicate Agreement Form on file. May be requested from Associate Services.

Important Notice:

At the Company's determination, any Associate or Associates who encourage, promote or assist another Associate or Associates to drop-out of the business and re-enter as part of another organization, will be subject to appropriate disciplinary action, up to and including possible termination of all Associates involved. This also includes any Associate who may assist the effort in any manner such as allowing business to process through their account. It is the Company's interpretation such collusion is the equivalent of proselytizing and will be treated as a serious violation of the Company's Policies & Procedures.

Associate Policies & Procedures

Canadian Policies

Assigning a number for new Canadian Associates
Canadian Associates are assigned an Associate number. In order to help your new recruit begin immediately, you may call to obtain his or her Associate number. To do so, call 800.699.9004.

This step does not apply to Associates enrolling online.

Social Insurance Number

The SIN is required on the Associate Agreement for tax purposes only. The SIN number on the membership is not required; however, Associates are encouraged to put their SIN on the application for tracking purposes.

Supplies shipped to Canada

Currently LegalShield is shipping to Canada on Tuesday and Thursday. Orders must be made by 5:00 p.m. CT the previous day. Intro kits are shipped daily from LegalShield's Home Office.

Shipping rates to Canada varies and includes GST. All supply costs must be paid in U.S. dollars + GST. LegalShield currently does not offer overnight shipping into Canada.

Canadian Taxes

Applicable Canadian taxes must be added to Associate and member fees at enrollment. Four (4) taxes which could apply to LegalShield Legal Care of Canada: GST, PST, HST, QST.

- GST (Goods and Services Tax)
- PST (Provincial Sales Tax)
- QST (Quebec Sales Tax)
- HST (Harmonized Sales Tax)

Tax Card

Refer to the Canadian Tax Card when filling out Membership Applications or Associate Agreements. The enrolling Associate must also collect taxes on the one-time enrollment fee of \$10.00.

Example

You sign up John Doe, a resident of Ontario. You refer to the Tax Card and see that the Ontario tax would be 13%. You would collect \$25.00 + \$1.80 tax + \$10.00 enrollment fee + \$0.65 tax for the first month payment = \$37.45. The monthly draft would be \$26.80.

Taxes also apply to all sponsor changes, realignments and number changes.

The Canadian Tax Schedule is available on Documents on Demand (request document #23305).



Schedule of Applicable Taxes Canada

Province	Type of Tax	Regular \$249		Initial \$36 Fee W/Enrollment Fees		\$26 Monthly Membership Fees		\$24.95 Monthly Membership Fees		\$9.95 Monthly IDT Membership Fees		\$12.95 Monthly IDT Membership Fees	
		Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount
Alberta	GST/HST PST	5% EXEMPT	12.45 0.00	5% EXEMPT	1.80 0.00	5% EXEMPT	1.30 0.00	5% EXEMPT	1.25 0.00	5% EXEMPT	.50 0.00	5% EXEMPT	.65 0.00
British Columbia	GST	5%	12.45	5%	1.80	5%	1.30	5%	1.25	5%	.50	5%	.65
Manitoba	HST	7%	17.43	7%	2.52	7%	1.82	7%	1.75	7%	.70	7%	.91
	GST/HST PST	5% EXEMPT	12.45 0.00	5% EXEMPT	1.80 0.00	5% EXEMPT	1.30 0.00	5% EXEMPT	1.25 0.00	5% EXEMPT	.50 0.00	5% EXEMPT	.65 0.00
New Brunswick	HST	13%	32.37	MEMBERSHIP NOT AVAILABLE IN THIS PROVINCE									
Newfoundland	HST	13%	32.37	MEMBERSHIP NOT AVAILABLE IN THIS PROVINCE									
Nova Scotia	HST	15%	37.35	MEMBERSHIP NOT AVAILABLE IN THIS PROVINCE									
Ontario	GST/HST	13%	32.37	13%	4.68	13%	3.38	13%	3.25	13%	1.30	13%	1.69
Prince Edward Island	GST/HST	14%	34.86	MEMBERSHIP NOT AVAILABLE IN THIS PROVINCE									
	PST Total	EXEMPT	0.00 34.86										
Quebec	GST/HST QST Total	5% 9.975%	12.45 24.84 37.29	MEMBERSHIP NOT AVAILABLE IN THIS PROVINCE									
Saskatchewan	GST/HST PST	5% EXEMPT	12.45 0.00	MEMBERSHIP NOT AVAILABLE IN THIS PROVINCE									

CARD:TAXCAN (6/13) 23305 LegalShield is the trade name of PPL Legal Care of Canada Corporation

Associate Policies & Procedures

Canadian Policies - Withholding and Reporting

(U.S. residents receiving Canadian commissions)

If you are a U.S. resident marketing in Canada, Revenue Canada Regulation 105 Requires 15% withholding on any payment to a nonresident regardless of whether or not the payment is taxable under treaty.

The company is required to issue all U.S. residents who received commissions from Canadian membership sales a report indicating commissions paid and amounts withheld. This report is called a T4A-NR and will be issued by the end of February. Individual Associates have until April 30 to file a return with Canada Customs & Revenue Agency (formerly Revenue Canada). The form to be filed is T-1 Income Tax and Benefit Return. The return should be filed for the province or territory where the income was earned. You can also file a T1 General if income was from multiple provinces or territories.

For corporations receiving commissions the form to be filed is a T2 and is due six months after the end of the corporation's fiscal period.

Associates can obtain the proper forms for filing on the Website maintained by Canada Customs & Revenue Agency.

Canada Customs & Revenue Agency on the Internet

The Website for Canada Customs & Revenue Agency is www.ccr-aadrc.gc.ca.
Once you are at their Website:

- Choose the language option you prefer
- Go to Forms & Publications on the top bar
- On the sidebar, choose the "All forms" option
- Then select T1 returns, forms and schedules

Do all Canadian Associates have to file withholding waiver forms?

It's your decision. Internal Revenue Code Section 1441 requires 30% withholding on payments to foreign persons (nonresident aliens) with U.S. source income. However, the 30% withholding may be waived if you submit properly completed forms as outlined to the right.

Following are the steps for Associates marketing as individuals:

Step 1:

Complete Form W-7 and return it to the Internal Revenue Service. The IRS will then issue you an ITIN (Individual Taxpayer Identification Number), which you will use to complete Form 8233.

■ Form W-7 ("Application for IRS Individual Taxpayer Identification Number")

To facilitate the U.S. filing requirements, the non-U.S. resident Canadian independent Associate will be required to obtain a U.S. Individual Tax Identification Number (ITIN). Form W-7 is used for this purpose. If you do not have an ITIN, complete this step first.

Step 2:

Once you have received your ITIN, complete Form 8233 and submit it to LegalShield, along with your ITIN for our records. Until we receive your ITIN and Form 8233, LegalShield is required to withhold 30% from your commissions on U.S. sales.

■ Form 8233 ("Exemption from Withholding On Compensation for Independent Personal Services of a Nonresident Alien Individual")

Form 8233 is used to claim exemption from withholding on some or all compensation paid for independent personal services (self-employment). Under the terms of the Associate Agreement you sign when you become associated with the company, you are considered an independent sales contractor of the company. You are not an employee.

On line 12A write in "U.S./Canada Treaty Article XIV".
On line 12B write, "All compensation is exempt."

Form 8233 must be filed with the company for each tax year. This form will be required when you initially become an Associate for the first tax year and each December thereafter.

Following are the steps for Associates marketing as a corporation (a corporation in this case is defined as a marketing entity with a federal tax ID separate from your own SSN):

Associate Policies & Procedures

Supply Ordering Instructions

You may order supplies several ways:

Internet

- 1) Go to our Website at www.legalshield.com
- 2) Select Associates Only
- 3) First time users must create an account (for help, call Web Support toll-free at 800.699.9004.)
- 4) After logging in, select "Supply Store" from the Resources Tab at the top of the screen
- 5) You may order LegalShield supplies through credit card payment only

Mail

LegalShield
 Associate Services
 Attn: Supplies
 P.O. Box 145
 Ada, OK 74821-0145

Phone

Call Associate Services at 580.436.7424. All orders placed by telephone must be paid for by credit card.

Home Office

A 48-hour notice must be given to Associate Services if you pick up supplies while at the Home Office.

What are shipping rates?

Shipping rates and taxes on supplies will be calculated according to weight and destination. Please call Associate Services if you have questions regarding shipping costs. Shipping costs apply to all orders.

How soon will my supplies be sent after I place my order?

All orders placed before 11:00 a.m. (CT) will go out the same day. All orders placed after that time will be shipped the following business day.

Will I be charged sales tax?

Yes, based on your state of residence.

Supply Order Refunds

All supply orders must be returned to the address below in reusable condition, along with a letter of explanation, within 15 business days in order for a refund to be issued. After 15 business days, a 30-day exchange policy takes effect.

Send the supplies to be returned and the letter of explanation [including your name and Associate number] to:

LegalShield
 14870 CR 1560
 Ada, OK 74820

When you provide LegalShield with a check presented as payment, you authorize LegalShield to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. Funds may be withdrawn from your account as soon as the same day payment is received. For inquiries, please call: 580-436-7424.

NOTES

Associate Policies & Procedures

Refunds

Associate Agreement Refunds

An Associate may request a refund within 30 days of his or her production date. The Introductory Kit must be received to terminate and refund all Associate Agreements. Refunds are only considered if there is no downline activity on the account (placed or personal) no corporate sponsored training has been attended, and all introductory materials for a refund are received. Associates should call Associate Services at 580.436.7424. (Business In A Box Intro Kit must be received within 30 days of Associate Agreement processing.)

The Associate will be refunded in the same manner in which the Associate fees were processed. Refunds via check will be issued 15 days after receipt.

Supply Order Refunds

All supply orders must be returned to the address below in reusable condition, along with a letter of explanation, within 15 business days in order for a refund to be issued. After 15 business days, a 30-day exchange policy takes effect.

Send the supplies to be returned and the letter of explanation [including your name and Associate number] to:

LegalShield
14870 CR 1560
Ada, OK 74820

Note:
All third party vendors handle their own refund procedures.

Stop Pay/Returned Check Policy

If an Associate puts a stop pay on his or her initial fees to LegalShield, it will be considered as a written termination and the Associate may not reactivate his or her Associate Agreement until all fees are paid. The Associate will also be responsible for the returned check and any return check fees that may be assessed.

If the initial check for an Associate Agreement is returned to LegalShield, a letter will be sent to the Associate advising him or her of the returned check. The Associate will have forty-five (45) days from the date of the letter to send payment plus a \$25 service charge for the returned check. If the Associate does

not respond within 45 days, it will be considered written termination.

If a check is returned to LegalShield unpaid, the Associate will be charged a \$25 service charge, plus the amount of the original check. The Associate who wrote the check will be responsible for the charge and his or her Associate file will be placed on Hold. LegalShield reserves the right to do a commission adjustment on the Associate's account if the Associate does not send LegalShield a money order for the full amount.

Electronic Bank Drafts that are returned unpaid will not be assessed a \$25 return check fee.

NOTES

Associate Policies & Procedures

LegalShield Licensed Third-party Vendors

LegalShield Communication System

TeleVox Communication
888.871.4950
www.lsevo.com

Name Badges and Personalized Gifts

Trophies & More
740.383.1945
www.LSbadges.com

LegalShield Apparel

Freedom Team, Inc.
816.741.5635
www.freedomteam.biz

LegalShield Online Marketing System

Building Lasting Success (BLS)
Provided by Network Online
1.888.276.0932
www.buildlastingsuccess.com

LegalShield Business Cards, Letterhead and Apparel

JFA Online
866.532.6654
www.jfaonline.com

Personalized Brochures and Industry Specific Brochures

LegalShield Ad Generator
www.legalshieldsdemand.com

LegalShield Audios, Videos & Multimedia Presentations

VideoPlus
800.388.3884
www.tools4ls.com

LegalShield Banners and Signs

Fast Signs
405.942.0317
800.779.6582
www.LSfastsigns.com

Associate Policies & Procedures

Advertising Guidelines

Ads and Your Business

For some companies, advertising is a necessity. They will gladly tell anyone that their advertising works, and that it continues to get customers to buy their products or services. What they usually don't say is whether or not the advertising helps keep their customers.

That's where we differ. Instead of spending huge amounts of money on advertising that may or may not add members to our service, LegalShield invests in your efforts. As Independent Associates, you give us much more than any advertising campaign can. You gather members in a very unique fashion. As the owner of your own LegalShield business, you recruit those you know by explaining how the LegalShield membership benefits you. You build strong relationships and these relationships do more than any conventional advertising ever will. They help recruit and keep our members. Your Associates and your members don't just get a great service, they help you build and maintain your business.

And while we don't advertise often on a corporate level, we don't want to limit your ability to build and market your business. LegalShield offers many marketing tools to help those who feel advertising can help build their businesses. LegalShield has quality materials to help. Just ask your Associate Services consultants to recommend the item that best suits your needs.

Associates are permitted to advertise only in accordance with LegalShield advertising policy. All ads are required to be submitted to the Corporate Office for review of content according to regulatory guidelines. It is the Associate's responsibility to see that the ad is used in accordance with all local, state and federal laws. If a state requires licensing to sell our products and services, you must be licensed before you can advertise in those states.

Once submitted, your ad is reviewed for use in your state/province as listed in your Associate file, unless you note otherwise. If approved, your ad is for your use only and may not be given to your downline without prior approval from the Corporate Office.

Violation of any LegalShield advertising requirement may result in substantial penalties, including termination of your Associate Agreement.

If you have a question about advertising the LegalShield products or about these advertising guidelines, please call Associate Services. We're here to help and are committed to your success.

Note: The LegalShield name and logo are copyrighted items which may not be used or printed without permission.

Definition of Advertising

Any type of communication that mentions the LegalShield name, product, opportunity, or commissions. If the purpose of the ad is to promote your LegalShield business either through sales or recruiting, your ad must be approved. This includes magazines, websites, business cards, classified ads, radio/TV ads, display ads, trade show booth displays, magnetic signs for cars, posters for public display, banners, presentation materials, brochures, fliers, telemarketing, email, etc.

Ad Guidelines for Success

- Only Director level and above Associates may submit advertisements for approval. Any and all items of any media for advertisement or distribution, for distribution to other sales Associates or for the purposes of sales and recruiting opportunities must be approved by the Corporate Office prior to use or distribution. Advertisements will be given in two stages: regulatory approval and branding approval. All advertisements must meet regulatory approval, however, advertisements that do not meet brand requirements will be allowed but without use of the LegalShield logo(s) and/or tagline(s). Renewal requirement: All advertisements must be resubmitted every six months to ensure current approval status.
- All ads must be faxed or emailed to LegalShield.
 - Fax ad copy with Ad Review Request (Doc #23369) Form to 580.421.6305 for approval
 - Email adapprovals@legalshield.com; attach or copy paste request form and your advertisement
 - Mail ad copy and request form to the Corporate Offices (attn: Marketing Communications.)

If you intend to use ANY form of marketing or communication to solicit for the LegalShield membership or opportunity, it MUST be pre-approved.

Associate Policies & Procedures

Advertising Guidelines

Allow 72 hours for approval, and if the ad is three pages or more, allow one week for approval. Only EDs may create and submit presentation/training materials for approval. We do not listen to ads, or take or give ad approvals over the phone; we must see a visual. We will return the approval by email. All ads will be returned with a written response from Marketing Communications. Questions regarding advertising, other than Internet, may be submitted to adapprovals@legalshield.com.

- Do not print your own material, You may not produce and/or sell any material used to promote the LegalShield business opportunity and/or product without written approval from the Company. You may not create materials and make them available to your downline, or to those outside your downline, without written approval from the Company. Materials must be made available as an inventory item through the Corporate Office. Selling of materials to LegalShield Associates without written permission is unacceptable and grounds for termination.

- Do not reproduce Company-issued material in any fashion. Associates may not duplicate or reproduce copyrighted LegalShield materials. Duplication, reproduction and/or distribution of such materials is grounds for termination of your Associate Agreement. Copyrighted materials include, but are not limited, to videos, audios, brochures, manuals and our website.

Independent Associates devising, utilizing, reproducing, selling or otherwise distributing unapproved pieces will be in violation of Company policy. Independent Associates utilizing unapproved pieces regardless of their involvement or non-involvement in production of these materials are in violation of Company policy. Examples include, but are not limited to printed materials, CDs, videos, audios, T-shirts or signage of any type.

- Marketing materials and additional supplies are available for purchase through the Corporate Office and licensed vendors. A current list of Licensed Vendors is available at LegalShield.com under the Supply Store link. Use only the marketing materials supplied to you by the Company or a licensed vendor. Call Associate

Services at: 580.436.7424 to order a Supply Catalog or to place an order by credit card. You may also place your order online at: www.legalshield.com.

- Do not alter or reproduce Provider Law Firm brochures. For example, do not add contact information or your name/phone number.

- Do not give out the Provider Law Firm information until after a membership is purchased. This includes name, phone number, or brochure. Violations put the company and the Provider Law Firm in jeopardy because of various state and bar requirements. Violation is grounds for termination of your Associate Agreement.

- The correct material for writing business in each state or province must be used. When you sponsor a new Associate in an opened state /province other than your own, the Company automatically sends material to the new Associate for use in his/her state/province of residence. Do not send or take your material into another state/province. The Introductory Pack is sent immediately after the Associate Agreement is processed in the Corporate Offices.

Multimedia Guidelines

- Radio or TV interviews: You must be at least Platinum Level to participate in live interviews. Contact your immediate Director if you are invited to interview on radio or television.

- Radio or TV commercials: You can produce your own; however, all scripts must be sent to us for approval prior to production. We also need to see an outline of graphics for TV commercials. Clips of LegalShield videos or other materials can not be used to create a commercial.

- Videos and audios: No video or audio approvals will be processed unless accompanied by a written script. This will expedite the approval process. We will not allow the altering, copying, etc., of any company videos or audios. Please note that the duplication and/or distribution of any copyrighted LegalShield materials is unlawful and grounds for termination of your Associate Agreement. This protects important copyright and legal issues, and ensures consistent, high-quality video and audio products.

Associate Policies & Procedures

Advertising Guidelines

- **Telemarketing**

Check federal and state/province laws before telemarketing, whether solicited or unsolicited. With all telemarketing, you must submit a written script to the Corporate Office for approval. Following are specific guidelines addressing certain telemarketing methods.

- **Auto Dialers:**

Do not contact prospects by using auto dialers. This is a violation of the Telephone Consumers Protection Act, which bans the transmission of unsolicited advertisements.

- **Faxing:**

Do not fax unsolicited LegalShield materials to prospective members or Associates. The Telephone Consumer Protection Act of 1991 prohibits the transmission of unsolicited advertisements to fax machines. Violations may result in substantial penalties. Also, the Federal Communications Commission (FCC) requires that each fax transmission has printed on the first page of the transmission the date and time the transmission was sent, the identity of the sender, and the telephone number of the sender. Fax cover sheets must be submitted for approval. Your fax must identify you as a LegalShield Independent Associate.

- **Answering machines and voice mail:**

Your message is also a way of promoting your business and must follow LegalShield's ad guidelines. If you give a description of the product or opportunity, your message must be submitted for approval.

Voice Mail sample message:

Hello, you have reached the office of {your name}, an Independent Associate for LegalShield. Please leave a message and I will return your call as soon as possible. Thank you for calling.

Display Ads, Classifieds & Other

- **LegalShield Logo:**

The website image cannot be used in advertising. Please do not copy from the website.

- **Newspapers/classified:**

You CANNOT list the opportunity in the newspaper under either the Help Wanted or Employment sections. You must list it under "Business Opportunities." When advertising the membership we suggest the category "Legal Service Plans." Unless you have received sample advertisements or approval from the Corporate Office within the past six months, your ad must be submitted for review.

- **Public Distribution of Materials:**

Unsolicited distribution of advertising materials is not allowed in certain public areas. This includes public distribution of fliers, brochures, business cards, or other advertisements on any portion of a motor vehicle not owned by you, and unlawful distribution of materials in mailboxes without postage. Fliers, posters, or other advertisements may not be posted on public utility poles. LegalShield related materials of any kind cannot be distributed on property occupied by a court house.

- **Email Advertising:**

Unsolicited email advertising is considered SPAM and is subject to specific guidelines. Please see Internet Advertising Guidelines in this publication for more details.

- **Office Signs:**

Office signs must show that you are an Independent Associate. Your office cannot look like a branch office of LegalShield.

Example: LegalShield

**Jane Doe, Independent Associate
or Jane Doe, Independent Associate of
LegalShield**

Associate Policies & Procedures

Advertising Guidelines

Musts

- You must submit your advertisement for review. Please include an “Ad Review Request Form.” This form is available on the Documents on Demand system. (Document #23369.)
- You must include the words “Independent Associate” in all advertising, written or recorded.
- You must allow at least 72 hours for ad approvals. This is for “regular” one or two-page ads. Booklet-length, complicated, or audiovisual advertising will take longer to review.
- You must refer to the proper subsidiary for the state or province in which your advertisement will appear.

Don'ts

- Don't make ads sound like employment. You are not “hiring” and you do not have “positions available.” Your ad cannot request a “resume.” Commission checks are not “paychecks.” Instead, say “Commission deposited daily” and “Looking for marketing representatives” or “Wanted: marketing representatives.”
- Don't say “for a limited time only.” There are no limited time offers with the LegalShield membership; therefore, LegalShield memberships should not be advertised with any coupons or expiration dates.
- Don't say “FREE.” It's not free because you have to pay for a membership. You can say “at no additional charge,” “at no added charge,” or “free with your paid membership” when referencing services.
- Do not use the statement: “lawyers on retainer.” Associates should not make any reference to “having a lawyer on retainer” or compare the membership to having a lawyer on retainer. A retainer fee may be required for some services rendered, so this is not a true statement.
- You may not say, “top quality law firms.” You may say “quality law firms.” Do not make reference to Martindale Hubbell or the AV rating system.
- Don't say “a legal HMO.” You can say “It's like an HMO, but for legal coverage.” Or you can call it an “LMO—a Legal Maintenance Organization.”
- Don't state a persistency (renewal) rate. The only way you can do this is by using an exact quote from the Annual Report—and sourcing it.
- Don't quote dollar amounts as an income potential or make income claims. You may say “unlimited income potential” or “determine your own income.”

- Don't use the word “protect” or “protection” alone. Instead say “protect your legal rights.”
- Don't say “free legal advice.” You may say “free legal information and/or forms.”
- Don't use present tense in ads. For example: Need an attorney? Instead, say “If you needed an attorney, would you know who to call?”
- Don't alter quotes. Always use exact wording and include source of quote.
- When referring to the Company, don't state that we operate “debt free”.
- Your URL should not sound like you are providing legal advice or services.

Important Contact Information
Marketing Communications Department:
Fax: 580.421.6305
Mail: P.O. Box 145 • Ada, OK 74821-0145

Ad Approvals
email: adapprovals@legalshield.com
fax: 580.272.2845

Web Approvals
email: webapprovals@legalshield.com
fax: 580.272.2846

We cannot listen to ads, or take or give ad approvals over the phone. We must have a copy for our records. Your ad review will be returned to the email address listed in your Associate file. All ads will be returned with a written response. Getting the appropriate information to the correct department helps to ensure a speedy reply.

NOTE: Due to varying provincial and state regulatory issues, these guidelines are not all inclusive.

You may be put in a position where others ask for advice on a legal matter. Always state that you are an Independent LegalShield Associate. Do not imply that you are a lawyer or give any legal advice.

Associate Policies & Procedures

Associate Information Center

Associate Information Center (800-699-9004)

Language Menu

Spanish press 2

No response = English

Authentication is required for entry into self service functions of Associate Information Center.

Log In Menu

ED's and RVP's can reach the ED line by saying "Representative" after they login with their AA# and PIN.

1)New Associate Number

2)Existing Associate Number

3)Associate Information Center

1)Verify Membership

2)Verify Sponsorship

3)Check Packages Received

4)Personal Information

1)Counters

1)Organizational Counters

2)Membership Counters

3)Sponsorship Counters

4)First Line Counters

5)Production Counters

2)Commissions

3)Earnings

4)Licenses

1)Get Fax Number

2)License Renewal

3)Check License Requirements

1)Resident License

2)Non-Resident License

4)Check License Status

5)Representative

1)Licensing Representative

2)Associate Services Representative

5)Check Associate Status

4)Web Services

1>Password Reset

2)Get User Name

3)Website Support Representative

Authentication is required for entry into Web Support from the toll free number.

Associate Policies & Procedures

Associate Information Center

Associate Services Main Local Number (580-436-7424)

When callers contact Associate Services, they will choose from the following options:

Log In Menu :
Enter AA#
Enter Pin

(AA# and Pin must be entered here to access Associate Information Center)
At any time the caller can say "Representative" to speak to a consultant.

ED/RVP Callers Only: Can press "0" for a Representative

Associate Services Main Local Number (580-436-7424):

1)Information Center

- 1)Verify Membership
- 2)Verify Sponsorship
- 3)Check Packages Received
- 4)Personal Information
 - 1)Counters
 - 1)Organizational Counters
 - 2)Membership Counters
 - 3)Sponsorship Counters
 - 4)First Line Counters
 - 5)Production Counters
 - 2)Commissions
 - 3)Earnings
 - 4)Licenses
 - 1)Get Fax Number
 - 2)License Renewal
 - 3)Check License Requirements
 - 1)Resident License
 - 2)Non-Resident License
 - 4)Check License Status
 - 5)Representative
 - 1)Licensing Representative
 - 2)Associate Services Representative
 - 5)Check Associate Status

2)Supplies

3)Registration

4)Web Services

5)Associate Services

6)Licenses

- 1)Get Fax Number
- 2)License Renewal
- 3)Check License Requirements
 - 1)Resident License
 - 2)Non-Resident License
- 4)Check License Status
- 5)Representative
 - 1)Licensing Representative
 - 2)Associate Services Representative

Associate Policies & Procedures

Member Advantage Service (MAS)

We've brought the services in house and lowered the cost!

One Call Resolution - No delays, no reports to work - we can resolve issues with a single call.

No one can do a better job than LegalShield with helping you **build and maintain** your business. Our staff members are experts with no less than six weeks of intense classroom training, and a real-call mentoring program gives them the opportunity to learn from **the best of the best** in LegalShield Member Services. Incidentally, our MAS Membership Retention team has an average of **5 years** of experience with LegalShield, and they post impressive track records in membership conservation!

One Call Resolution Advantage

We will verify the membership data in our files on the very first call, and make changes immediately as needed to ensure the membership record is complete and serviced well.

Our expert staff will fully explain the benefits and answer any questions the member may have. Essentially reselling the membership!

We provide the Provider Law Firm contact information, and make sure the member understands how to use it.

Our experts will help begin the process of Will preparation (if the member wishes).

Membership Pre-Cancel

Advantage (for the life of the membership!)

When one of your members enters pre-cancel status, our experts rush into action. LegalShield Member Advantage Services will call your member to answer any questions, and assist them in making payment method changes ON THE SPOT, that may conserve your membership sale and directly affect your overall membership retention in the process!

Go online in Associates Only at www.legalshield.com to sign up for LegalShield Member Advantage Services today. You'll be glad you did.

Member Advantage Services is now available in Spanish

Getting Started Right

Get Connected

Certification is necessary to market in a number of areas including: Commercial Drivers Legal Plan, Business Plan, and Group Marketing.

Basic Training

- Training costs included in New Basic training Associate fee
- Trainings conducted nationwide Group Services

Jr. Associate Level

Welcome to your LegalShield Business! As a Jr. Associate, commissions on your first five (5) personal sales are paid as 1/2 advanced and 1/2 "as earned". If you FAST START QUALIFY (see Associate Advancement below), you will receive your pending "as earned" commissions as an advance.

Associate Level

Achieve this level and FAST START QUALIFY by having three (3) personal sales and recruiting one (1) new Jr. Associate OR by having five (5) personal sales within 30 days. If you do not FAST START QUALIFY in your first 30 days, advance to this level by having 10 organizational sales.

Sr. Associate Level

Achieve this level by having three (3) active legs with a Jr. Associate in each leg, and 30 organizational (including personal) sales. You must also attend a Basic Training Class OR, with prior LegalShield approval, complete the online Basic Training.

Manager Level

Achieve this level by having three (3) legs with an active Associate in each leg AND 100 organizational (including personal) sales.

Director Level

Achieve this level by having three (3) legs with an active Sr. Associate in each leg and 200 organizational (including personal) sales.

Executive Director Level

Achieve this level by having three (3) legs with an active Director in each leg AND 75 sales. These sales can be personal sales and/or include up to 20 sales in any leg in your organization. Qualify in one month for commissions at this level the following month.

Associates may become Group Qualified in one of the following ways:

Two-Day Seminar:

Ada, Oklahoma (ONLY)

Seminar fee - \$49.00
 Monthly in Ada, Oklahoma
 Associates pay own expenses

Two-Day Seminar

\$119 Training Fee, All Associates must pre-register and pre-pay. All charges are non-refundable and non-transferable.

Retake Fee \$85
 *No-Kit Retake \$50

**This applies only to Associates that have taken group school after 8/01/2013. No-Kit Retakes will not receive training materials.*

Husband and wife teams marketing under the same Associate number may both attend for the same price.

Associate marketing under an agent agreement or one tax ID number must pay for each agent attending.

Seminar must be an approved Corporate Group Seminar scheduled through Group Services.

Instructor must be an approved State Group Instructor in order for those attending the seminar to be qualified.

Commercial Drivers Legal Plan

CDLP training schools are held across the United States on a monthly basis. Please call Group Services at 580.421.6326.

Business Plan

You must complete a special small business training class with a qualified trainer or become Small Business Certified online at www.legalshieldbizplan.com.

Getting Started Right

Get Connected - eService

As a LegalShield Associate you can take advantage of the convenience and power of the Internet with the LegalShield Web Package known as “eService.”

For only \$19.95 per month for those paying via bank draft and \$20.95 per month for those paying with credit card draft, (plus a one-time, non-refundable \$10 administration fee), eService subscribers receive a number of valuable benefits to help build and manage their LegalShield business.

eService Benefits

- Fully functional and customizable eCommerce websites with lead generation and online signup capabilities for qualified Associates
- A subscription to the Connection magazine, a monthly, glossy magazine for LegalShield Associates
- A professional email address:
your login name@legalshieldassociate.com
- Back Office Support 24 hours a day, 7 days a week on legalshield.com
- Online genealogy & reports to help you track your business
- Downloadable documents and presentations

For on-line membership signups you will receive advanced commissions on your first five (5) applications a month. Starting with your 6th on-line membership you will begin receiving payment earnings.

Your own LegalShield.com Website

As an eService subscriber you can receive up to seven separate legalshieldassociate.com URLs (Internet “addresses” or websites), known as “Multisites,” which allow the online signup of members and Associates with Daily Direct Deposit of commissions. If you have chosen daily direct deposit.

1) “HUB” site

You can use this site as your “grand central station” to direct prospects to your LegalShield site that interests them. Pick from several unique templates as to which links will appear.

Example: www.legalshieldassociate.com/hub/yourloginname OR:
yourloginname.legalshieldassociate.com.

2) Recruiting/membership site

Contains recruiting as well as membership information.

Example: www.legalshieldassociate.com/go/yourloginname

3) Plan membership site

Contains membership information. Does not contain information about the LegalShield opportunity.

Example: www.legalshieldassociate.com/info/yourloginname

4) Identity Theft Shield site

Contains information about the IDT product and allows online enrollment.

Example: www.legalshieldassociate.com/idt/yourloginname

5) Business Plan site

(Available to Business plan qualified Associates only) Contains information about the LegalShield Business Legal Plans and allows online enrollment.

Example: www.legalshieldassociate.com/biz/yourloginname

6) An Employee Benefit site (Group Site)

(Available to group qualified Associates only) Contains information about our plans offered as an employee group benefit, directed to human resource managers.

Example: www.legalshieldassociate.com/group/yourloginname Contains Flash Presentation

7) CDLP Site

(Available to CDLP Qualified Associates Only) Contains information about our Commercial Drivers Legal Plan (CDLP) along with flash presentations and online enrollments. Example: www.legalshieldassociate.com/cdlp/yourloginname

Associates must have a personal membership before members may use website to sign up. It is against company policy for the Associate to enter members information online themselves. The site was designed for the new members and Associates to enter their own personal information themselves.

Associate must have an active LegalShield membership to submit applications online or an IDT membership in licensed states.

Getting Started Right

Get Connected - eService

Back Office Support on “Associates Only” at legalshield.com

The “Associates Only” area is your information source at the tip of your fingers--24 hours a day, 7 days a week.

This area of prepaidlegal.com provides updates on upcoming events, promotions, the latest company news and a number of valuable tools to help you build your business. Following are contents of each section of the site:

Email Setup

Check your email by using the web, <http://email.legalshieldassociate.com> or a secondary email program, such as Outlook Express or Eudora. For instructions on email setup, click on the ‘Email Setup’ link.

Email contained in your “Junk” folder will be purged by the service after 30 days from the date of receipt. Email contained in other folders you create are subject to this disclaimer, but will not be purged by the service intentionally. You may download and save your email to your PC using Microsoft Outlook, or Eudora.

When you download your email, you are able to save it on your personal computer indefinitely. Your account storage is limited to 20 megabytes and email messages may not be processed if they exceed this limit. Instructions about how to use the programs mentioned to download your legalshield.com email can be found by clicking the email setup link.

Customize Your legalshieldassociate.com Websites

Allows you to customize the business card content of your website, including your contact information and featured plan preference.

Update Credit Card Information for your eService billing

Member Advantage Service (MAS)

MAS is an in house service provided to Associates who elect MAS. It assists with member retention and conservation — helping your business to be strong. See information online in Associates Only for details.

Place New Associates

Update Personal Contact Information Benefits Association

Link to more information about the many benefits available to Associates through the LegalShield

Contact Us

Have a question about LegalShield marketing? Here’s where to find out who to go to for the best, most efficient service possible.

Lead Manager

This is where you accept or reject leads received on the Corporate website or through the Corporate Office. Lead guidelines are as follows:

- You must have eService
- You must be Performance Club qualified for the previous month and Performance Club Retention must be 75% or better to receive Corporate Leads
- You must be at the Director level or above to receive Corporate Leads
- You must be properly licensed if required to be so
- You must be Group and/or Small Business Qualified for specialized inquiries of those respective types
- Corporate distributed leads will expire if not accepted within 24 hours and will be redistributed to another Associate immediately
- Corporate distributed leads which have been rejected by an Associate will be immediately redistributed to another Associate
- Personal leads (from any of an Associate’s Multisite extensions) will not be redistributed and do not expire
- Your Platinum(s) will receive a daily report of lead activity
- You must accept a corporate lead before you can view the details

Leads cannot be replaced

- You will receive an email in your LegalShield account when you are assigned a lead
- Be sure to check your lead manager on a regular basis. Quick action is essential for successful lead follow up and certain types of leads can be lost if not confirmed quickly.

Getting Started Right

Get Connected

Adobe Acrobat Reader (PDF) format Training Presentations

Allows you to download the Adobe Acrobat Reader (PDF) format files for use at weekly business briefings.

Select Banner Advertisements for use on Websites Allows you to download Corporate-approved banner ads that may be used on other websites on the Internet. These ads will link directly to your legalshieldassociate.com website.

Small Business Plan Marketing Tools

Links to the Small Business Support Center's Website containing audio tapes, Small Business online course, post cards and more.

Docs on Demand

An extensive archive of information, designed specifically for you. Get forms, compensation plans, and more! All documents are in Adobe Acrobat Reader (PDF) format.

UPS Shipping

We have secured a special rate through UPS for you to send your paperwork to the Corporate Office.

Verify Your New Members

Legacy Online

Legacy Online is designed to help you manage your organization more efficiently and effectively in a hundred different ways. The Organizational Tree presents your organization in a resourceful "Tree View" allowing you to maneuver through the legs accessing information regarding each Associate in the organization.

My Statistics

- Access to your personal information: address, email address, effective date, level, qualification, your Associate number, membership number, licenses, tax reporting information and Servicing Agents report, Conservation Group Report
- View counters for personal and organizational membership/sponsorships from inception to date, cash accrued information, check/direct deposit information, and license inquiry
- Check your Fly You There miles accrued and/or redeemed information from inception to date

- Keep up with information about your active upline, active Director, ED, Regional Manager and RVP

Associate Commission Statements

View your last three month's commission statements. Online Genealogy Report

The online genealogy feature updates automatically after nightly procedures, which usually occur each evening during the week and are completed by 9:00 a.m. CT. Occasionally, however, due to other processing requirements such as those at month-end, procedures will be combined with the following day's business. For help with abbreviations used on the genealogy report, see the genealogy key link located on the same page.

eService Genealogy Report

Access your online eService genealogy report! This report is updated daily and shows your downline's name, level, membership status, eService status, effective date, home phone number, office phone number, and login name.

Custom Genealogy Report

This versatile tool makes it easy to build reports that have only the data you want, and display it how you want it displayed. Choose columns, sort options, depth limits, format, and more!

Frontline Organizational Counter Report

This report is used to view the Organizational Sales totals for each of your Front Line Associates.

Corporate Registrations

See who in your downline is registered for the next big event.

Organizational Membership Production

A quick reference to view your organization's progress. (Updated daily)

Personal Membership Production

A quick reference to view your personal progress. (Updated daily)

Getting Started Right

Get Connected

Renewal Retention Report

Details the persistency of your personal and organizational business. This report shows overall production numbers and the effect of membership cancellations on your persistency statistics. You will have access to statistics for your first and second generation Associates. (Updated monthly)

Organizational Performance Club Qualifiers

See who in your organization has qualified at least two consecutive months. (Updated daily)

Servicing Agent Report

(Group Qualified Only) This report contains your current Groups and the members of each group.

Conservation Report (Group Qualified Only)

See a report of your conservation groups. This information is updated daily. This report contains group memberships from 1973 to present.

Active Member Report

Information about your active memberships from 1986 to current. Includes the member's number, name, home phone, effective date, paid to date, and plan cost. (Updated daily)

Cancelled Member Report

The online cancelled member report gives you information about your cancelled memberships. This report contains memberships from 1986 to current. (Updated daily)

Active Members Written by Dropped

Associates (Executive Director Only)
This report details active members in your downline without an Active Sponsoring Associate. (Updated daily)

MAS Reports

Pre-Cancel Report

The online precancel report can be used to help you prevent your members in a precancel status from losing their services. Help increase your renewal income by taking a proactive approach to this information. (Updated daily, Tuesday through Saturday)
Performance Club Points
Access your Player's Club Point report online! (Updated daily)

Performance Club Retention Reports

See your current persistency for the car bonus program. (Updated monthly)

Tax Reports

Click here to enter your SSN or SIN and print your 1099, T4A, 1042-S, or T4N-NR information.

Unprocessed Business Reports

LegalShield Training Center

This training program is designed to help you get your LegalShield business started quickly.

States & Provinces at a Glance

Quick access to plan availability, Provider Law Firm information, licensing requirements, and RVP/RM information.

FAQs

Contains answers to some of your most frequently asked questions about commissions, advertising, Canada, licensing, Televox, eService, supplies, and more.

Group Marketing

Valuable information for Associates involved in marketing LegalShield to employee groups. (Available to Group Qualified Associates only.)

CDLP

Identity Theft

Supply Store

Purchase your Marketing supplies online securely. Includes photos and descriptions of our products.

Events

Corporate Events

This area contains information about Corporate sponsored events such as the Company's annual International Convention. You'll find travel information as well as registration forms.

Area Meetings

A listing of Business Opportunity meetings throughout North America.

Getting Started Right

Annual Recognition

Production Achievement Award

Formerly known as the “Golden App Award,” this award will be presented at the International Convention to Associates who have written 1,000 personal membership sales [from their inception as an Associate to December 31 of the previous year]. Associates will continue to receive additional Production Achievement Awards for every increment of 1,000 sales they make thereafter. Additional awards will be based on the same criteria as their first award per calendar year.

Retention

Team Wealth Creation

Awards for organizational retention will be given in two categories – large volume (10 slots) and small volume (10 slots). Membership data will be collected from the previous calendar year. [For example, data for the 2014 International Convention will be pulled from the 2013 calendar year.] To determine an Associate’s retention level, the Associate’s total number of members active as of January 1 for the current year will be divided by the total memberships written during the time period being measured.

Personal Wealth Creation

Awards for personal retention will be given in two categories – large volume (10 slots) and small volume (10 slots). Membership data will be collected from the previous calendar year. [For example, data for the 2014 International Convention will be pulled from the 2013 calendar year.] To determine an Associate’s retention level, the Associate’s total number of members active as of January 1 for the current year will be divided by the total memberships written during the time period being measured.

Top Producer

This award will consist of two categories but will be presented as one group. LegalShield will recognize the top 10 individual producers and the top 10 new accounts producers as a unified group of the top 20 Associates with the most membership sales for the calendar year.

Top Recruiter

The Top 20 Associates with the most new recruits during the calendar year will be recognized as the Company’s top recruiters at the International

Convention. New recruits must be active and own a LegalShield membership in order to count in this category.

Production Growth Award

Personal

Personal Growth Awards will be presented to the Top 20 Associates whose personal membership production data for the calendar year shows the greatest percentage of growth over the same data from the previous year.

Team

Team Growth Awards will be presented to the Top 20 Associates whose organizational membership production for the calendar year shows the greatest percentage of growth over the same data from the previous year. Team Growth will be presented in two categories; small volume (10 slots) and large volume (10 slots).

Business Builder

The Top 20 Executive Directors with the highest percentage of Fast Start qualifications in their open line (this means a direct leg of their organization with no other Executive Director in the leg) during the calendar year will be recognized at the International Convention.

Special Recognition

Millionaire Club Members

Associates who earn one million dollars or more during their LegalShield careers are eligible to be a part of this elite club.

Six-Figure Ring Earner

Associates who earn a six-figure income in a 12-consecutive - month period – and are in good standing with the Company – have the opportunity to earn the LegalShield Ring. There are four different rings denoting different income levels; \$100,000.00, \$250,000.00, \$500,000.00 and \$1,000,000.00. Associates will receive an additional diamond to be placed in their ring as they achieve a new level of the ring. New Ring Earners will be recognized at the International Convention

Getting Started Right

Recognition

Manager

- Certificate
- Listing in The Connection

Director

- Certificate
- Listing in The Connection
- Director Lapel Pin

Executive Director

- Certificate
- Listing in The Connection
- Access to “800” ED Phone Number
- Executive Director Lapel Pin (must qualify three consecutive months)
- Special Seating at Convention
- Invitation to Executive Director Dinner
- Inclusion in Profiles of Success (Must be paid ED bonus for at least 8 months during the calendar year to be considered for inclusion.)

Platinum World

Platinum Executive Director for 3 consecutive months

- Full Page Story in the Connection Magazine
- Eclipse Platinum Lapel Pin
- \$10,000 cash bonus
- \$1000 per month lifestyle bonus
- The Platinum World Jacket and Tie or Scarf

Platinum Executive Director for 6 consecutive months

- Upgraded room for all Performance Club Incentive Trip winners to the extent available
- \$1,500 per month lifestyle bonus

Platinum Executive Director for 12 consecutive months

- Invitation to the Platinum Only annual retreat
- Upgraded room for all Performance Club Incentive Trip winners
- \$25,000 cash bonus awards at next LegalShield International Convention
- \$2,000 per month lifestyle bonus
- Or Participater in the Luxury Car Program
- Membership in the Platinum Profit Sharing Pool

All recognition and awards given contingent on Associate meeting company standards.

Top Producing State/Province

Top 10 states/provinces are listed for sales and recruits on a monthly basis in The Connection magazine (overall and by market penetration)

All recognition and awards given contingent on Associate meeting company standards.

Top Producer/Top Recruiter

Recruiters adding four or more Associates in a month are listed in The Connection**. Associates selling 30 or more memberships are also included for special recognition in The Connection**.

All recognition and awards given contingent on Associate meeting company standards.

Hall Of Fame

Associates who are Production Achievement Award Earners, Ring Earners, Millionaire Club Members or Platinum World Jacket Earners are featured in the Hall of Fame. There is also a special section for our outstanding Provider Law firms.

Ring

This special recognition program is highlighted at Executive Director Dinners. Rings are awarded as follows:

- \$100K/12-months Ring with one diamond
 - \$250K/12-months Ring with second diamond
 - \$500K/12-months Ring with third diamond
 - \$1M/12-months Ring with 4th diamond
- Time frame is a rolling 12 months.

For example, July 2011 to July 2012.

(Note: Rings are sent to Home Office for diamond placement. Additional rings for spouses/partners can be purchased.)

Inclusion in the Profiles of Success
Must be active/producing to be considered for inclusion.

** As space allows.

Appendix A Glossary of Terms

Active Associate - An Associate who maintains a personal membership or makes three (3) personal membership sales per calendar quarter.

Active Member - A member whose membership is paid to date.

Add-on - Purchasing additional coverage for your existing membership.

As Earned - Pays 1/12th of the advanced amount each month that the member makes a payment.

Advance - A 100 percent commission paid to Associates when a new membership sale is made based on a 12-month period.

Advanced Commission Balance - Represents individual and override commissions advanced when sales are made that are not yet earned by the Associate.

Advance Recovery - Withholding future sales commission to recover advances for cancelled memberships.

Agent of Record - Someone who is authorized to do business on an Associate Agreement. Usually corporations have agents of record if more than one person is doing business on an Agreement.

Associate - An individual or entity who markets LegalShield memberships.

Small Business Plan - This plan covers for-profit businesses and requires advanced training to market.

Cash Accrued - Commissions accumulated to your Associate Agreement that have not yet been released by check or direct deposit.

CMC - Certified Meeting Coordinator. Appointed by Regional Vice President.

Commission Adjustment - An adjustment made to your commissions.

Counters - Personal counters are generated by

membership sales or Associate Agreements that list you as the selling/sponsoring Associate. Organizational counters are generated by membership sales or Associate Agreements that are sold/sponsored within your downline.

PMTD- Previous month to date,

MTD-Month to date

YTD-Year to date,

ITD-Inception to date

Downline - Your first line Associates and any Associates below them.

D-Status - An Associate Agreement may be placed in a "D" or dropped status for one of the following reasons:

- 1) The Associate's LegalShield membership is no longer in effect and he or she has not met the requirements of three (3) personal membership sales per calendar quarter;
- 2) the Associate has submitted a written cancellation; or
- 3) the Associate has been terminated by LegalShield.

Earnings - The residual income available as long as the membership remains active. Earnings accrue monthly when payment is received for a membership. All earnings apply to reduce the debit balance.

Effective Date - The date when the Membership Application or Associate Agreement was signed by the new member or Associate.

Enrollment Fee - The fee paid for processing a new membership.

eService - Web package available to LegalShield's Independent Associates that provides a Website, email, reports, and more.

First Line - An Associate sponsored or placed directly beneath you.

Genealogy - A report showing the status of your organization.

Group Rate - Discounted membership rate with no enrollment fee offered to employee based groups. Associates must be group qualified to sell to groups.

Appendix A Glossary of Terms

Hold - An Associate Agreement may be placed on hold for returned checks, improper business being conducted, when company information is needed or in other situations the Company may deem appropriate or necessary. Commissions will not release while the Associate Agreement is in hold status although the Associate may continue to market.

Hub Site - A package available to LegalShield Independent Associates that provides a Website to send prospects to to learn about legal plans and the business opportunity.

“I” Status - Associates may be placed in an insufficient or “I” status for an invalid address on their Associate Agreement. The “I” status will remain until the Associate submits a written change of address. No commission will release while the Associate Agreement is in this status. Associates are notified of this by checking their status on the IVR.

License Appointment Date - The date upon which LegalShield receives a copy of an Associate’s license and appointment fee to be eligible to sell memberships. License requirements vary from state to state.

License Date - The date an Associate becomes licensed by the state to be eligible to sell memberships.

Member Advantage Services (MAS) - MAS is an outbound contact service that welcomes new members on behalf of the selling Associate to explain the benefits in detail and create a relationship between the members and the provider firm. The focus of MAS is to create a long lasting relationship with the member and LegalShield and should the membership ever go into a precancel status, the membership will be moved to conservation and worked to prevent the cancellation.

Member - An individual or entity who pays a fee to receive benefits.

Membership Upgrade - Occurs when a member moves to a plan with additional coverage.

Payment Earnings - Distributed to you as cash is received rather than reducing your debit balance. As payments are applied, you receive earnings. (For special types of business only.)

Pending Business - File where your business is held if a credit card declines, you have an invalid sponsor number, future effective date, etc.

Pending Statements - A statement generated at the end of each month if the cash accrued balance on your Associate Agreement is not large enough to generate a check or direct deposit. Available only upon request at a cost of \$5.

Placing Associate - An Associate who recruits a new Associate and places them somewhere in his/her downline.

Processable - Membership Applications or Associate Agreements completely and accurately filled out with all necessary documentation required by LegalShield.

Processing - The series of steps Membership Applications and Associate Agreements go through upon their arrival at the Home Office.

Proselytizing - Soliciting, directly or indirectly, LegalShield Associates into any other network marketing organization. Associates proselytizing in any fashion are subject to termination.

Provider Law Firm - A law firm with which LegalShield contracts to perform services to LegalShield members and which is responsible for contracting with and maintaining a referral law firm network to service members regionally.

Realignment - Occurs when an Associate moves from one sponsor to another in the same organization within the first 15 days of the effective date with written releases (Only for Web Applications).

Referral Law Firm - A law firm with which a LegalShield Provider Law Firm contracts to perform services to LegalShield members.

Reinstatement - Selling a membership to someone who has previously owned a membership.

Reserve Balance - A percentage of commission set aside in your reserve balance account to help cover advance recovery from cancelled memberships.

Return Business - File where your business is held if any paperwork is filled out incorrectly. Examples: Need voided check, no address, no Social Security Number, etc.

Appendix B References Numbers

Associate Services Hours of Operation:	Mon - Fri, 7 a.m. - 7 p.m., Central Time (Friday not available between 8:00 a.m. - 8:45 a.m.)
Associate Services: (For questions about your business, commission statements, and supplies)	(580) 436-7424 (580) 436-7513 (Spanish) (580) 272-0763 (TTY) associateservices@legalshield.com
MAS (Member Advantage Service) questions:	MASclerical@legalshieldcorp.com
Associate Services FAX:	(580) 310-6916
Ad Approvals FAX: Web Approvals FAX:	(580) 272-2845 (580) 272-2846
Associate Services on the Web:	www.legalshield.com
For Web Support call (Web questions only):	(800) 699-9004, Opt. 2
To receive email updates from Corporate:	Email: associateservices@legalshield.com
Member Services (for members only): Mon - Fri, 7 a.m. - 7 p.m., CT	(800) 654-7757 (800) 944-9933 (Spanish) (866) 274-5790 (TTY)
Member Services FAX: (for members only: bank & address changes)	(580) 436-7565
Emergency Access Hotline: (for LegalShield members only)	(877) 825-3797 (toll-free)
Associate Benefits:	Associate Benefits c/o LegalShield PO Box 145 • Ada, OK 74821
Direct your LegalShield business or inquiries to:	P.O. Box 145 (Miscellaneous) P.O. Box 1379 (New business and resubmitted or returned business) P.O. Box 2629 (Bank changes and membership reinstatements) All P.O. Boxes are in Ada, OK 74821
Street Address:	One Pre-Paid Way • Ada, OK 74820

