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Welcome

This Success Guide is designed to help you start your Pre-Paid Legal 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 Pre-Paid Legal, as well as a helpful glossary.

How much product knowledge is enough?

As you prepare for your future with Pre-Paid Legal, 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 Pre-Paid, 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 Pre-Paid Legal 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 Pre-Paid Legal plan you market, you can be sure it's backed by over 3 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 Pre-Paid stands behind its performance.

We want to be sure you are rewarded for your marketing efforts. That's why Pre-Paid offers you and your Associates a lucrative commission structure, so you can build your business and help others build theirs.

With Pre-Paid Legal Services, you have quality products, excellent commissions, and Home Office support behind you all the way.

When you provide Pre-Paid Legal Services, Inc. with a check presented as payment, you authorize Pre-Paid Legal Services, Inc. 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 Funds may be withdrawn from your account as soon as the same day payment is received.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

Revised 4.11

product ■ Legal plans to fit every need

Pre-Paid Legal offers a variety of legal plans to fit the needs of virtually every niche market. On the following pages you'll find descriptions of our most popular plans.

Family
Our Standard Plan provides valuable legal services to individuals and families such as phone consultation on any subject matter (personal or business), phone calls or letters on the member's behalf, Will preparation and annual updates, legal document review, motor vehicle legal services, trial defense, Federal Tax Audit assistance, and a guaranteed 25% preferred member hourly discount on legal services not otherwise covered by the plan. The Expanded Plan provides additional trial defense hours. Same rate for individuals and families; all covered family members are covered for one rate.

Legal Shield
The Legal Shield rider can be added to the Standard or Expanded Plan for only $1 per month. It provides members with 24-hour access to an attorney if arrested or detained, injured in a motor vehicle accident, confronted with the state taking their children or served with a warrant.

Identity Theft
The Identity Theft Shield (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 or as an addition to the Pre-Paid Legal Family Plan.

Identity Theft Shield GOLD - For $3 more per month members will receive monitoring and alerts from all three (3) major credit bureaus.

Safeguard For Minors
Valuable identity theft services for your dependent children:

Credit education for minors
Best practices for the use of your child's Social Security number, and Personal Identifying Information, from infancy to their late teens.

Credit Monitoring
Our services will notify you anytime a credit file is opened in your child's name.

Consultation
If you have questions or concerns regarding identity theft and your minor child, you have access to valuable consultation assistance from a licensed private investigator.

Identity Restoration
Identity theft can be devastating, and it can take a great deal of time and expense to restore. Safeguard brings the trained experts on your side. They will take the steps necessary to restore your child's credit.

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.

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. Super CDLP, provides many benefits of the family legal plan in combination with CDLP benefits.

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.

Home-Based Business
Offered as an add-on to the Expanded Plan, the Home-Based Business Rider provides home-based business owners with commonly-needed legal services for a low monthly rate.

GoSmallBiz Toolbox
The Small Business Toolbox was designed specifically with small business entrepreneurs in mind. There are plenty of HR software solutions built perfect for a corporation the size of a small country, but few options for a small to mid-sized business. GoSmallBiz decided to change all of that with the creation of the Small Business Toolbox.

From human resources to marketing and business development, we all need every edge we can get to stay competitive in a challenging market. Designed by entrepreneurs, for entrepreneurs, the Toolbox, with seven new small business-targeted solutions, has arrived to provide you that edge.

NOTE: Not all plans and plan benefits listed are available in every state and province. Please consult the latest States at a Glance or call Marketing Services for details.

Product : States at a Glance Explanation

The States at a Glance is your one-stop guide to what plans are available where. Get the most current States at a Glance through Documents on Demand on our Website.

To print a copy from Documents on Demand on our Website:

1) Go to www.prepaidlegal.com
2) Select Associates Only
3) Sign in (For first-time assistance, please call Web Support toll-free at 800.699.9004)
4) Select "Documents on Demand" from the resources tab and request document #22507

States at a Glance Explanation

State
The state you are inquiring about

Plan
The Titles of coverage available in that state

Plan Available
Date the plan became available in that state

PPL Bro
Indicates which brochure may be used in that state

Basic Rate
Price for the Standard Plan in that state

Group Rate
Group rate for the Standard Plan in that state

PPL Fees Lic/Ren
Indicates whether a license is required to sell in that state, and the initial license and renewal fees

SPAN
Spanish plan is available in that state

EXP
Expanded Plan is available in that state

BUS
Business Plan is available

LS
Legal Shield rider is available

HBBR
Home-Based Business rider is available

LSE
Legal Plan for Self-Employed is available

LOLP
Law Officers Legal Plan is available

CDLP
"BASIC" indicates that the Basic Commercial Drivers Legal Plan is available. "RDA" indicates that the Road America CDLP is available. "BASIC(S)" indicates our new Super CDLP plan is available in that state.

Product : States at a Glance

THE STATES AT A GLANCE... **February 10, 2011**

	STATE	PLAN	PLAN AVAILABLE	PPL BRO	BASIC RATE	GROUP RATE	LIC/REG	SPAN	EXP	BUS	LS	HBBR	LSE	LOLP	CDLP
	Alabama	Titles I - V	AUG 89	25	16.00	14.95	%		EXP	BUS	LS	HBBR		LOLP	BASIC
	Alaska														
	Arizona	Family Probate	NOV 09	PRB	18.95	17.90		SPAN	EXPRB	BUS	LS	HBBR	LSE	+	BASIC
	Arkansas	Titles I - V	AUG 92	25	16.00	14.95	%		EXP	BUS	LS	HBBR		LOLP	BASIC
	California	Titles I - V	OCT 90	25	16.00	14.95		SPAN	EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Colorado	Titles I - V	JAN 88	25	16.00	14.95		SPAN	EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Connecticut	Titles I - V	JAN 96	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Delaware	Titles I - V	FEB 96	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	DC	Titles I - V	JUNE 94	25	16.00	14.95		SPAN	EXP	BUS	LS	HBBR	LSE		BASIC (S)
	Florida	Titles I - V	APR 90	25	16.00	14.95	%	SPAN	EXP	BUS	LS			LOLP	BASIC
	Georgia	Titles I - V	DEC 91	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC
	Hawaii	Titles I - V	AUG 95	25	21.00	19.95			π	π	LS	π	π		
	Idaho	Titles I - V	APR 01	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE		BASIC (S)
	Illinois	Titles I - V	JAN 89	25	16.00	14.95	%	SPAN	EXP	BUS	LS	HBBR	LSE	LOLP	BASIC
	Indiana	Titles I - V	OCT 95	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Iowa	Titles I - V	JUNE 93	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Kansas	Titles I - V	MAY 88	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Kentucky	Titles I - V	NOV 90	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Louisiana	Titles I - V	JULY 88	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Maine	Titles I - V	MAR 96	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE		BASIC (S)
	Maryland	Titles I- V	MAY 94	25	16.00	14.95		SPAN	EXP	BUS	LS	HBBR	LSE		BASIC (S)
	Massachusetts	Titles I- V	JAN 01	25	16.00	14.95	%		EXP		LS				
	Michigan	Titles I - V	JAN 88	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE		BASIC
	Minnesota	Titles I - V	AUG 96	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Mississippi	Titles I - V	MAY 97	25	16.00	14.95	%		EXP	BUS	LS	HBBR		LOLP	BASIC
	Missouri	Titles I - V	FEB 88	25	16.00	14.95	%		EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Montana	Titles I - V	MAY 99	25	16.00	14.95	%		EXP	BUS	LS	HBBR			
	Nebraska	Titles I - V	JAN 96	25	16.00	14.95	%		EXP	BUS	LS	HBBR	LSE		BASIC
	Nevada	Titles I - V	OCT 93	25	16.00	14.95		SPAN	EXP	!	LS	HBBR			
	New Hampshire	Titles I - V	OCT 03	25	16.00	14.95			EXP	BUS	LS				BASIC (S)
	New Jersey	Titles I - V	JAN 10	25	16.00	14.95	%				LS				RDA
	New Mexico	Titles I - V	MAR 89	25	16.00	14.95		SPAN	EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	New York	Titles I, II & V	JUNE 88	22	13.95	13.95		SPAN	+	!	LS				RDA
	N Carolina	Titles I - V	MAY 94	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	N Dakota	Titles I - V	MAR 96	25	16.00	14.95	%		EXP		LS				BASIC
	Ohio	Titles I - V	FEB 95	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC
	Oklahoma	Titles I - V	OCT 87	25	16.00	14.95		SPAN	EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Oregon	Titles I - V	JULY 95	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE		BASIC
	Pennsylvania	Title I - V	MAY 94	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Rhode Island	Title I - V	APR 03	52	16.00	14.95			EXP	BUS	LS	HBBR			BASIC
	S Carolina	Title I - V	AUG 96	25	16.00	14.95	%		EXP	BUS	LS	HBBR	LSE		BASIC
	S Dakota	Titles I - V	MAY 94	25	16.00	14.95					LS				RDA
	Tennessee	Titles I - V	APRIL 98	25	16.00	14.95	%		EXP	BUS	LS			LOLP	(S)
	Texas	Titles I - V	MAR 04	25	16.00	14.95	%	SPAN	EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Utah	Titles I - V	JULY 89	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Virginia	Titles I - V	FEB 97	25	16.00	14.95	%		EXP	BUS	LS	HBBR			BASIC
	Vermont	Titles I - V	FEB 97	25	16.00	14.95					LS				BASIC (S)
+	Washington	Titles I, II & V	AUG 00	31	16.00	14.95				!	LS				
	W Virginia	Titles I - V	MAR 93	25	16.00	14.95			EXP	BUS	LS	HBBR	LSE	LOLP	BASIC (S)
	Wisconsin	Titles I - V	MAY 94	25	16.00	14.95	%		EXP	BUS	LS	HBBR	LSE		BASIC
	Wyoming	Titles I - V	MAR 97	25	16.00	14.95			EXP	BUS	LS	HBBR		LOLP	BASIC (S)

$10 ENROLLMENT FEE WAIVED FOR GROUP SALES			
$25 ENROLLMENT FEE WAIVED FOR COMMERCIAL DRIVER GROUP SALES			
LS	Legal Shield Plan	1.00	
BUS	Business Plan(s)	75.00 & 125.00	
CDLP/RDA	Commercial Drivers Legal Plan	35.95	32.95
CDLP/BASIC	Commercial Drivers Legal Plan	32.95	29.95
CDLP/(S)	Super Commercial Drivers Legal Plan	44.95	39.95
LOLP	Law Officers Legal Plan	16.00	14.95
EXP	Expanded Trial Defense Benefits-Standard Plan	25.00	23.95
EXPRB	Expanded Trial Defense Benefits-Probate Plan	27.95	26.90
LSE	Legal Plan for the Self Employed	49.00	
HBBR	Home Based Business Rider (only)	14.50	
SPAN	Spanish Family Plan available		
π HI	Special rates on Business Plans Special rate on Expanded Plan Special rate on Legal Plan for Self Employed Special rate on HBBR (only)	90.00 & 150.00 31.00 & 29.95 59.00 18.00	
! NV,NY & WA	No trial defense benefits on Business Plans	69.00 & 115.00	

\+ AZ does not have Expanded LOLP plan
NY also has a $24 comprehensive plan available
WA contract includes additional Title I benefits

% State requires a license/registration.
For state specific information regarding licensing requirements, fees, etc., please visit our website at **www.prepaidlegal.com - Associates Only - Resources - States & Provinces at a Glance -View Licensing Information** or call PPL Licensing at **(580) 436-7424**.

Product : Provinces at a Glance Explanation

The Provinces at a Glance is your one-stop guide to plans available in Canada. Get the most current Provinces at a Glance through Documents on Demand on our Website.

To print a copy from Documents on Demand on our Website:

1) Go to www.prepaidlegal.com
2) Select Associates Only
3) Sign in (For assistance, please call Web Support toll-free at 800.699.9004)
4) Select "Documents on Demand" from the resources tab and request document #23307

Provinces at a Glance Explanation

Province
The province you are inquiring about

Plan
The Titles of coverage available in that province

Plan Available
Date the plan became available in that province

Basic Rate
Price for the family plan available in that province

Group Rate
Group rate for the family plan in that province

BUS
Business Plan is available

HBBR
Home-Based Business rider is available

Associate Requirements
Indicates whether a license is required to sell in that province and any fees required

Provinces at a Glance

February 10, 2011

PPL Legal Care of Canada Corporation

a subsidiary of Pre-Paid Legal Services®, Inc.

PROVINCE	PLAN	PLAN AVAILABLE	BASIC RATE	GROUP RATE	BUS	HBBR	ASSOCIATE REQUIREMENTS
Alberta	ExpTitle I & V w/LS	Aug. 04	26.00	24.95	BUS	HBBR	ID Card
British Columbia	ExpTitle I & V w/LS	Mar. 04	26.00	24.95	BUS	HBBR	
Manitoba	ExpTitle I & V w/LS	Aug. 04	26.00	24.95	BUS		Direct Seller Licence $55
New Brunswick							
Newfoundland							
Northwest Territories							
Nova Scotia							
Nunavut							
Ontario	ExpTitle I & V w/LS	Mar. 04	26.00	24.95	BUS	HBBR	
Prince Edward Island							
Quebec							
Saskatchewan							
Yukon							

$10.00 ENROLLMENT FEE WAIVED FOR GROUP SALES		
BUS	Business Plan (without trial defence)	105.00 & 175.00
HBBR	Home Based Business Rider (additional)	17.50

For specific information concerning licensing requirements, fees, etc., visit the **States & Provinces at a Glance** section in **Associates Only - Resources** on our web site at www.prepaidlegal.com or call a PPL Licensing consultant at **(580)436-7424**.

Product : Standard Plan

Benefits

The Standard Plan is the most popular plan we market. In most states the plan consists of five major areas of benefits which provide members with comprehensive legal services.

Not all benefits are available in every state. Always check the latest States 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)
- Will preparation and updates

Motor Vehicle Legal Services

Available 15 days after enrollment 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 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 (No age limit for full-time, unmarried college students in Washington)
- 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

Any Pre-Paid Legal Associate may market the Standard Plan although certain states require a license. You must be Group Qualified to market to groups.

Availability

A Family Plan is available in all states except Alaska. 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 pretrial defense hours for only $9 more a month. Marketing requirements are the same as Standard Family Plan. The Expanded Plan is not available in all states where the Standard Plan is available. Always check the States at a Glance before marketing.

Sample contracts may be ordered from Marketing Services by calling 580-436-7424

Incarcerated persons may not purchase any Pre-Paid Legal Services plan.

Product : Standard Plan Exclusions & Additional Information

Preventive Legal 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.

Preventive Legal Services/Letters and Phone Calls: A letter or phone call per subject matter is available if advisable in the Provider Law Firm's sole discretion.

Preventive Legal Services/Contract and Document Review: Nevada residents limited to 5 personal legal documents reviewed per year.

Preventive Legal Services/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: 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. • 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.

Preferred Member Rate: 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.

General Provisions: Members may use their preferred member rate and phone consultation benefit for any 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.

Product : Standard Plan (Canada)

Benefits

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 Pre-Paid Legal 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 : Legal Shield Rider

Benefits
The Legal Shield rider can be added to the Standard or Expanded Plan for only $1 a month.
Legal Shield members are able to contact a lawyer immediately if arrested or detained, injured in an automobile accident, confronted with the state taking their child(ren), or served with a warrant.

To use your Legal Shield, members simply call the 24-hour, toll-free Legal Shield number. A Pre-Paid Legal Services, Inc. Representative will then connect the member to his/her Provider Law Firm. It's that simple.

The Legal Shield membership will not apply in situations involving:
- Any matter in which the member is alleged to be under the influence of or impaired by alcohol, intoxicants, controlled substances, chemicals or medicines.
- Alleged domestic violence or alleged stalking.
- Assistance in making, posting, or obtaining bond, bail, or other security required for release.

The benefits of the Legal Shield membership are subject to conditions imposed by the detaining or questioning authority, which may not allow for the member's Provider Law Firm to communicate with him/her on an immediate basis.

Coverage
Those covered by the Legal Shield include:
- The member
- The member's 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
- Any dependent child, regardless of age, who is mentally or physically disabled

Marketing Requirements
Any Pre-Paid Legal Associate may market the Legal Shield rider although certain states require a license. Add-ons of Legal Shield to the membership do not count as a member sale for Associate level advancement.

Availability
The Legal Shield rider is available in a number of states. Always check the latest States at a Glance for most recent plan availability by state.

Adding the Legal Shield to Existing Members
When adding the Legal Shield rider to an existing membership, simply complete a new Universal Membership Application, filling in the Social Security Number, Name, Address and Payment portions. Be sure to select the same payment method the member is currently using and indicate the total amount of the new monthly draft. Also, indicate "LEGAL SHIELD ADD-ON" at the top of the application.

Note:
The Legal Shield rider cannot be added to:
- Commercial Drivers Legal Plan
- Open Panel or Partial Plan members
- "Five Title" plans less than $14.95
- New York members on the $24.00 Comprehensive Plan receive the Legal Shield at no additional cost
- Business Plan

Ontario, BC, Manitoba, Alberta receive Legal Shield Benefits at no additional cost.

Product : Identity Theft Shield (IDT)

Benefits
The Identity Theft Shield (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 $12.95 per month, or as an addition to the Pre-Paid Legal Family Plan for only $9.95 per month.

Plan benefits include:

Credit Report
Members can evaluate their current credit standing with:
- An up-to-date credit report through Experian at no added cost
- A personal credit score calculated by an independent scoring service
- A detailed analysis of their personal credit score

Continuous Credit Monitoring
Suspicious activity will be brought to the member's attention, providing early detection. Members will receive prompt notification if the credit repository is notified by Experian that:
- New accounts are opened in their name
- Derogatory notations are added to their credit report
- Public records are added to their report
- Inquiries are made against their report
- A change of address is requested

IDT GOLD
For $3 more per month members will receive monitoring and alerts from all three (3) major credit bureaus.

What Plans can have Identity Theft Shield?
The following plans can have the Identity Theft Shield:
- Family Plan
- Expanded Family Plan
- CDLP (RDA, BASIC, and SUPER)
- Foster Parent Plan
- Legal Plan for Real Estate Professionals
- Teachers Plans
- Medical Plans
- Open and Partial Plans
- Primerica (If sold by a PPL Associate)
- Any variation of the family plan not mentioned and not listed below:

  The following plan **is not** eligible for the Identity Theft Shield:
  - BOLSP (May purchase at $12.95 Stand Alone Plan)

Identity Restoration Services
In the event a member's identity is stolen, a trained expert will take the steps to restore his or her name and credit through the following Restoration Services:
- Members can reduce their out-of-pocket expenses and time spent away from work with valuable services from detection to resolution
- Fraud alert notifications will be sent on the member's behalf and applicable follow up will be done with affected agencies and institutions, including: credit card companies, financial institutions, all three credit repositories, Social Security Administration, Federal Trade Commission, Department of Motor Vehicles, law enforcement personnel, and the U.S. Postal Service
- Proactive searches of applicable local and national databases will be made on the member's behalf to look for information he or she may not be aware of, including: criminal activity in the member's name in his/her county records and certain federal watch lists, Department of Motor Vehicle records in his/her state, unknown addresses affiliated with his/her name, and banking activity in his/her name reported as fraudulent

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 are available for pre-existing conditions at a discounted rate. 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 and/or provide the Proactive Database Searches listed. 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.

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

Marketing Requirements
Any PPL Associate may market IDT.

Availability
IDT is available in every state and four provinces in Canada. Dependants over 18 years of age can have an IDT membership for $9.95.

Coverage varies slightly in Canada and a license is required in Manitoba. Please see contract for exact coverage.

Safeguard For Minors
Is a valuable identity theft service available for your dependent children.

Product : Law Officers Legal Plan (LOLP)

Benefits

The Law Officers Legal Plan (LOLP) provides law officers and their families legal services on a wide range of areas.

The Plan offers:

- 24-hour toll-free telephone access to the Provider Law Firm for job-related emergency situations
- Toll-free consultations for personal and business advice
- Phone calls made and letters written on the member's behalf
- Will preparation
- Contract and document review
- Administrative and termination hearing representation
- Trial defense services
- Tragic accident representation
- IRS audit legal services
- 25% discount off the Provider Law Firm's standard hourly rate for other legal services not specifically covered by the membership

Coverage

The LOLP is available to law officers employed by county, city, or state governments. The plan also provides coverage for the following family members:

- The member's 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. An expanded version which provides for additional pre-trial defense hours is also available (except in Arizona).

Product : Commercial Drivers Legal Plan (CDLP)

Benefits

The Commercial Drivers Legal Plan was developed to provide Commercial Drivers affordable legal services by providing coverage for personal vehicles and commercial vehicles. There are three versions of the Commercial Drivers Legal Plan, the Motor Club Plan (underwritten by Road America Motor Club) and the Basic Plan (minus the Road America benefits), and the Super CDLP (includes some family style benefits).

Motor Club Plan (RDA)

See States at a Glance for availability by state.
The Motor Club version of the CDLP provides personal vehicle coverage for the member and spouse (for vehicles with no more than two axles) in the following areas: emergency travel expense reimbursement, ambulance service reimbursement, and theft reward. The Plan also provides car rental discounts and hotel/motel savings. In addition, commercial drivers receive the following benefits when driving their commercial vehicle: tragic accident representation, bail bond service, moving violations, DOT and non-moving violations, arrest bond protection, license reinstatement, property damage collection, personal injury collection, and a 25% discount on all other legal services.

Basic Plan

See States at a Glance for availability by state.
The Basic Plan provides commercial drivers and their spouse representation for tragic accidents, moving violations, driver's license reinstatement, and DOT and non-moving violations. It also provides property damage and personal injury collection services and a 25% discount on all other transportation related legal services.

Super CDLP

See States at a Glance for availability by state.
Super CDLP covers not only the driver and spouse for the same benefits as the Basic plan, but also adds personal and family benefits for the driver, spouse and covered family members. These benefits include driver and spouse will preparation, IRS audit legal services on a personal tax return for driver or spouse, uncontested divorce assistance for driver and spouse after first year of membership, moving violation representation for all covered family members, and a 25% preferred member discount for transportation related legal service not otherwise covered by the membership

Marketing Requirements

Pre-Paid Legal Associates must be CDLP certified in order to sell the CDLP Plan. In order to be CDLP certified, you must attend a one-day CDLP training school. In addition, some states require a license to sell CDLP memberships (see the States at a Glance), and you must be licensed for the state in which you sell the membership.

Availability

The Commercial Drivers Legal Plan currently is available in all states except Alaska, Hawaii, Massachusetts, Montana, Nevada, and Washington.

Always check the latest States at a Glance for most recent plan availability by state.

NOTE:

- **CDLP commissions will not advance until money is received.**
- **The Legal Shield rider cannot be added to the Commercial Drivers Legal Plan.**
- **Make sure you are certified to sell this product.**

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 ten 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 pretrial 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. Plus, members have access to timely small business articles, educational software, Internet tools and more.

Marketing Requirements
You must be certified to market the PPL Business Plan. For your convenience, a variety of training avenues are available, including classroom training, at-home video training, and online certification.

Call Marketing Services at 580.436.7424 or visit www.pplbizplan.com 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.

Questions?
Need more information? Call 973.854.1265 for a special recorded message available 24 hours a day, or visit www.pplbizplan.com.

NOTE: **Make sure you are certified before selling the product.**

Product : Home-Based Business Rider

Benefits

The Home-Based Business Rider was designed to provide small business owners access to commonly needed legal services for a low monthly cost. It can be added only to the Expanded Plan in approved states.

Benefits include:

- Toll-free telephone consultation with the Provider Law Firm on business legal matters
- Three business contracts per month
- Three business letters per month
- Three debt collection letters per month
- Trial defense at a 25% discount
- Discounted services — all other at 25% discount
- Full GoSmallBiz.com membership offering unlimited business consultation from top business consultants. Plus, members have access to a business website builder, bookkeeping application, small business articles, timely small business articles and more. For more information, visit www.PPLBizPlan.com

Coverage

The HBBR is available to home-based businesses that have the same home and business address. Eligible business entities must have 3 or fewer employees, be for-profit and cannot be publicly traded.

Marketing Requirements

You must be certified to market the Home Based Business Rider. For your convenience, a variety of training avenues are available, including classroom training, at-home video training, and online certification.

Call Marketing Services at 580.436.7424 or visit www.pplbizplan.com for more information or to register for training.

Availability

The Home-Based Business Rider is available in a number of states. Check the latest States at a Glance for the most recent product availability.

For additional information, visit www.pplbizplan.com.

NOTE: **Make sure you are certified before selling the product.**

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 3 documents (up to15 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
- Legal Shield: 24-hour access to the Provider Law Firm in case of arrest or detainment
- Valuable consulting services, business website builder, articles and more for your business from GoSmallBiz.com. For more information, visit www.pplbizplan.com
- 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.

Coverage

The plan covers for-profit businesses that are not publicly traded and employ no more than 8 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 Employeed. For your convenience, a variety of training avenues are available, including classroom training, at-home video training, and online certification.

Call Marketing Services at 580.436.7424 or visit www.pplbizplan.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 Marketing Services for details or consult the States at a Glance.

NOTE:

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 the product.

This membership must be submitted using the Universal Membership Application and include the member's Social Security Number.

Product : Regulatory Compliance

Pre-Paid Legal Services, Inc., must comply with the laws of the states and provinces in which we market.

The first step we take in order to conduct business within a particular state is to file with and obtain approval from the Secretary of State.

Secondly, we file the membership contract with the State Insurance Department, which determines how the insurance laws of their state apply to our membership contract.

If the state Department of Insurance determines we have a contract of insurance,

we then file for approval to market our memberships in that state as an insurance product. In addition to the Company information filed with the Department, we must also submit all rates and forms to the Department for approval. Typically, for an insurance product, the Department will also require the Associate selling on behalf of the Company to be licensed through the Insurance Department before sales can be made.

If the state Department of Insurance determines we are not offering a contract of insurance,

then we are not required to submit the company information nor the rates and forms for approval. Since the membership contract is not a contract of insurance but is instead a service contract, Associate licensing is also not required. However, Texas, South Carolina, and Virginia require that Associates register with the appropriate state office. For more information call licensing at 580/436-7424, Option 3.

Who should I call if I have concerns or questions about the Company's status in my state or about licensing requirements?

Please do not contact any government agency regarding licensing procedures or any issue regarding PPLSI. We at the Home Office work very closely with government officials; any contact other than from previously established channels at our offices may cause unnecessary strain on good relationships and can even jeopardize our standing.

If you have concerns or questions, please contact a Licensing Consultant at the Home Office at 580.436.7424 for the most current and accurate information.

Product : Licensing and Appointment Information

Do I have to have a license to sell Pre-Paid Legal?

Certain states do require that you be properly licensed and appointed before selling Pre-Paid Legal.

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 State and Provinces at a Glance section of Associates Only on our Website at www.prepaidlegal.com
4) Fax: 580.436.7555
5) Email: licensing@pplsi.com

Can I submit applications 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.
- The effective date of the contract must be within your appointed licensing date.

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, Option 3.

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 PPL 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. If both names do appear on the Agreement, both spouses must submit a license application.

If one of their names is not on the Associate Agreement, they may NOT write any business.

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 non-residents, and the fees may differ from in-state licenses.

Do I have to renew my license?

Most states require annual or biannual renewal of the license/appointment.

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.

Do I have to be licensed in a state in order to receive overrides on sales my downline makes there?

Yes, but only in the states of Massachusetts, and Mississippi (This applies to both paper and Web applications.)

Can I sell the IDT membership before I am licensed?

Yes, except in Manitoba.

NOTE:

- **To obtain a Wisconsin license app, call 608.266.8699.**
- **If you are a licensed Associate, you must include your SSN on the Membership Application. If operating under a company name, you must also include the company's Associate number.**

How can your members get the most value from their Pre-Paid Legal membership?

Every Pre-Paid Legal 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 and business decisions you make daily could benefit legal advice each month?
- Have you ever been asked to sign a document you don'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 Pre-Paid Legal 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 8 business hours.

What is included in your membership

Your Provider Law Firm is ready to offer you advice and consultation on any 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.

> NOTE: **Benefits listed in this section may not be available in all states and provinces. Please consult the States at a Glance for plan availability by state.**

Delivery : How the PPL 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, the total number of legal subjects is unlimited.

If you own a business, your Provider Law Firm will write two business letters for you each year, at no additional charge.

Save money with your preferred Pre-Paid Legal member discount

Any additional correspondence for your business or personal needs is covered with your preferred Pre-Paid Legal 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.

If you are self-employed, your Provider Law Firm will also review one business document, up to 10 pages in length, each year and the cost is included in your membership.

Save money with your preferred Pre-Paid Legal member discount

Any additional business contracts and documents or personal contracts and documents longer than 10 pages in length are covered with your preferred Pre-Paid Legal member rate. If you need a contract or document prepared, your Provider Law Firm will be more than happy to help you. As a Pre-Paid Legal member, you will always save money by only paying your preferred member discounted rate.

Delivery : How the PPL Membership Works

Wills for you & your family

Seventy percent of Americans do not have a current Will. As a Pre-Paid Legal 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 Pre-Paid Legal 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 Pre-Paid Legal 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 Pre-Paid Legal 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 for only $20 each; yearly updates or changes are only $20 each. You can have your Will updated as often as once a year–at no additional charge.

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 Pre-Paid 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 Pre-Paid Legal members. If you do not have a medical power of attorney or a directive to physicians prepared as part of your standard Will and ask to have them drawn up at a different time, these documents and any additional trusts will be covered with your preferred member discount.

*** Additional Will Questionnaires can be found in member's only section of prepaidlegal.com.**

Motor Vehicle Legal Coverage

15-day waiting period

Unscrupulous mechanics, fender benders, speed traps in little towns…you can stay in the driver's seat with your Pre-Paid Legal membership.

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 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.)

You also have an additional 2.5 hours of your Provider Law Firm's time to assist you with:

- **Automobile damage recovery and/or personal injury legal expenses**

(This includes assistance with the filing of a lawsuit to collect claims of up to $2,000.00 or less for personal injuries or 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 Pre-Paid Legal 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 Pre-Paid Legal member discount rate.

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 with more than two axles are not covered.

Remember, your preferred member discount applies to all exclusions under this benefit (see pages 28-29 for details).

Trial Defense Coverage

There were 106 million incoming trial court cases in 2008 - the most ever reported.* 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.

Your Pre-Paid Legal membership also protects you against legal fees from criminal charges that arise from direct performance of your employment responsibilities. Imagine that you are a nurse and a patient dies after you administered his medication–you could be facing a homicide charge. Or bank tellers can be charged with theft if money is missing after their shift. Most liability insurance does not cover these types of charges. Having a Pre-Paid Legal membership will protect the legal rights of you and your spouse.

How it Works

Once you receive notice that a lawsuit has been filed or job-related criminal charges are 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 75 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 your first 75 hours, 17.5 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:
Up to 140 hours of trial time at no added charge including up to 23 pre-trial hours

3rd Year Renewal:
Up to 205 hours of trial time at no added charge including up to 28.5 pre-trial hours

4th Year Renewal:
Up to 270 hours of trial time at no added charge including up to 34 pre-trial hours

5th Year Renewal:
Up to 335 hours of trial time at no added charge including up to 39.5 pre-trial hours

***** *Examinig the Work of State Courts: An Analysis of 2008 State Court Caseloads***

Limitations and Exclusions

Save money with your preferred Pre-Paid Legal member discount. This coverage applies only to the named member and spouse–dependents are not included. Divorce, separation, annulment, child custody or other divorce-related matters, bankruptcy, charges of DUI/DWI, drug-related matters (whether prescribed or not), hit and run, leaving the scene of an accident and criminal charges occurring as a result of operating a commercial vehicle with more than two axles, are excluded under this benefit, but are covered with your preferred member discount.

Your Provider Law Firm has the right to determine whether or not your claim or defense to a matter will prevail in court or is frivolous or without merit. Your Provider Law Firm also has the right to present your claim or defense according to their independent professional judgement.

The Company will not influence or attempt to modify how your Provider Law Firm provides their professional services.

Any legal services not covered by your family membership plan will require you to pay a retainer to your Provider Law Firm. Your Provider Law Firm will determine how much of a retainer is required and services will not be provided until payment is made to the Provider Law Firm.

IRS Coverage

Everything is going great and then one day–a letter from Uncle Sam is in the mailbox. You're being audited! Don't panic. Your membership gives you the legal resources you need.

How it Works

Once you receive written notice from the IRS that you are being audited or if you are requested to appear at the IRS office regarding your tax return, 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.

What is included in your membership

Beginning with the tax return due on April 15th of the year you became a member, you have up to 50 hours of professional services at no additional cost when you or a covered family member receives written notice of an IRS audit or if you are asked to appear in the IRS offices regarding your tax return.

Your 50 hours are available as follows:

- One hour for consultation, advice or assistance upon receipt of written notice.
- If there is no settlement within 30 days, you have up to 2.5 hours for audit representation, negotiations, phone conversations and settlement conferences prior to litigation.
- If there is no settlement without litigation, you have up to 46.5 hours of the remaining time available for actual trial appearance if the IRS sues you or if you pay the disputed tax and you sue the IRS.

Limitations and Exclusions

Save money with your preferred Pre-Paid Legal member discount on the following:

- 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;
- Preexisting condition—where member has been notified by the IRS prior to enrollment;
- Services rendered by an enrolled agent.

Preferred Member Discount

You will always save money on legal fees through your membership. If your family requires any legal action that is not prepaid through your membership - you are guaranteed a 25% preferred member discount.

These rates may vary, depending on the type of assistance and legal specialization you require. If you have any questions about the fees being charged, call Pre-Paid Legal Customer Care Toll-Free at 800.654.7757.

Depending on your legal needs, a retainer may be required by your Provider Law Firm prior to services being rendered under this discount. Your Provider Law Firm is responsible for determining the amount of the retainer and any other anticipated costs. Other costs you may incur include fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses. These costs are your responsibility and are not included as part of membership benefits. Your Provider Law Firm cannot provide any legal services until payment of the retainer and other costs have been made.

Your Provider Law Firm has the right to determine whether or not your claim or defense to a matter is frivolous or without merit. Your Provider Law Firm also has the right to present your claim or defense according to their independent professional judgement. Pre-Paid Legal Services, Inc., will not influence or attempt to modify how your Provider Law Firm provides their professional services. You have the right to ask for a detailed invoice. If you need to, you can ask your Provider Law Firm if they will consider a payment plan. Remember, if you need representation in court, you should notify your Provider Law Firm at least five business days in advance, if possible, so they may prepare for your case.

Contingency Fee Discount
As a courtesy PPLSI 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 Pre-Paid Legal Services, Inc., in writing and your membership will end immediately.

Pre-Paid Legal Services, Inc.
Customer Care
One Pre-Paid Way
P.O. Box 145
Ada, Oklahoma 74820
800.654.7757

Pre-Paid Legal 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.

Law Firm Network Selection
The Pre-Paid Legal Services Provider Law Firm network sets the company and its products apart from other legal service companies. The network is the result of over 30 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. Pre-Paid Legal Services 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 Pre-Paid Legal Services, Inc. They must also understand and appreciate the legal issues facing most middle-income families, and they understand that when a Pre-Paid Legal Services 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 Pre-Paid Legal Services. 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.

Delivery : A Unique Delivery System

What Sets Us Apart
PPL 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 50 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.

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
Pre-Paid Legal 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 8 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
Pre-Paid Legal 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.

Delivery : Law Firm Monitoring System

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.

It pays in high quality service to be the law firm’s largest client. We have found this much more advantageous than paying numerous firms a smaller amount. When your members call their Provider Law Firm, they can have confidence they will receive quality and professional legal services when they need them.

Complaint Resolution System

Any calls we receive from our members concerning their attorneys are handled immediately by our Customer Care 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 Pre-Paid Legal Services with an explanation and resolution of the situation. Satisfactory resolution is our immediate priority.

Continuous Training

Pre-Paid Legal Services provides continuous training to 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 Pre-Paid Legal Services. 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 87% of our Provider Law Firms are “on-line” with PPL. They are using specially designed PPL software that enables our Attorney Resources Department to receive daily statistical reports. The daily reports indicate the Provider Law Firms’ timeliness, service request status, telephones 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 Customer Care at 800.654.7757.

Delivery : Improving Service to Members

We need your help to maintain the high quality legal services we strive to offer our members. You need to be aware of some mistaken expectations members have of Provider Law Firms. The following situations bog down the system and hinder the Provider Law Firms' ability to do the job they need to do for all our members. Please help your members get fast access to their Provider Law Firm. Provider Law Firms receive many calls on a daily basis that should not be directed to their office. Thanks for your assistance; your members will appreciate it.

Members calling the Provider Law Firm with hypothetical questions.

Members call to ask questions about what law(s) would apply in various situations which have not occurred and are not likely to occur. In some cases, members call to discuss articles from newspapers or television news to satisfy their curiosity about current headlines. Your Provider Law Firm must focus on members.

Provider Law Firms being contacted by members and/or Associates on behalf of friends, family, or potential members.

Members should not contact their Provider Law Firm on behalf of friends or family members not covered by their contract. Likewise, Associates should not call to procure legal advice for potential members to close a sale. This prevents existing members from getting legal advice. Let's keep our current members happy.

Members asking questions about Pre-Paid Legal benefits.

Any questions about plan benefits or how the membership works should be directed to the Home Office, not the Provider Law Firm. When members call the Provider Law Firm and do not agree with the benefit coverage as explained by the Provider, they are referred to Customer Service for an explanation of benefits according to the contract. Provider Firms need to be giving legal advice, not reviewing plan benefits.

Members insisting on a referral.

Members will always talk with a member of the Provider Firm before a decision can be made on the necessity of a referral. Members should not expect to call for a referral before talking with the Provider Law Firm.

Members sending documents for review without speaking to the Provider Law Firm first.

Members should always call the Provider Firm to let them know they need a document reviewed so that a lawyer can be assigned to that review. Original documents should not be sent; legible copies only. This will expedite the review of the document and eliminate confusion. Members should keep the documents handy at the place where they've asked the Provider Law Firm to return their call.

Associates calling Provider Law Firms to request attendance at a marketing function.

Associates should contact Marketing Services to ask for an Appearance Request Form.

Answer shopping.

Members who have already retained a lawyer should not expect to get a "second" opinion from the Provider Law Firm. If members have already retained counsel, the Provider Law Firm is prohibited by the Rules of Professional Responsibility from the State Bar Association from providing a second opinion.

Members asking for help with nonlegal matters.

The Provider Firm can only help if a situation has legal overtones.

Members asking advice on representing themselves in court.

Provider Law Firms can not advise on "do-it-yourself" law at the risk of a malpractice suit. Pre-Paid Legal was founded in order to give people access to lawyers so that they would not have to face legal situations alone!

Members calling for legal advice at the last minute.

Provider Firms need adequate time to prepare for a successful case. If possible members should call at least five (5) days before they are to appear in court. Always call the Provider Law Firm immediately.

Members who do not have sufficient funds to retain the attorney.

Members need to understand that in certain situations they will be required to sign a retainer agreement and pay a retainer fee before services are rendered.

Quoting fees.

Discuss the Preferred Member Discount, but do not quote specific amounts or ranges for fees. The Provider Law Firm must discuss fees with members; fees are determined by the individual situation.

Associates calling for a list of referral law firms.

Provider Law Firms are responsible for providing services to the members and/or contracting with referral law firms for those services. Each referral is confirmed with the attorney and fees and arrangements are agreed upon for each separate matter. Attorneys are added or deleted from the network based on their commitment to service. Therefore, the referral law firm network list continually changes. As a result, lists of referral law firms are not available for distribution.

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 to 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.

First, get licensed (if applicable)
Your first step before selling memberships is to become licensed if it is required in your state or in the state in which you plan to market. See the States at a Glance for states that require a license. You can also get details on licensing in one of the following ways:

1. Check out the **States at a Glance** section in Associates Only on www.prepaidlegal.com
2. Call the PPL Licensing Department at 580.436.7424, Option 3.

Note: You do not have to be licensed to recruit new Associates or sell the IDT membership except in Manitoba.

Welcome to Pre-Paid Legal! You are now in business for yourself, but not by yourself. As an Associate, you can now advance to the other levels of the commission structure to receive larger commission advances on your sales. As you advance, you will also receive override commissions on the sales made by people you bring into the business.

Fast Start Program
All Fast Start Associates will start at the Jr. Associate position, but will promote to the Associate position and receive advance commissions on their first three (3) member sales when they recruit their first Fast Start Jr. Associate and enroll three (3) Legal Plan members, OR enroll five (5) Legal Plan members, within their first 30 days. Associates not meeting these criteria in their first 30 days will be paid a 1/2 advance on their first 3 member sales and will advance to Associate with 25 organizational member sales.

Once Fast Start qualified, Associates are eligible for Fast start Qualification Bonuses from their downline Associate, when they Fast Start qualify.

NOTE: Associates in Manitoba have 30 days from their license date providing they begin the licensing process within their first 45 days.

Advance based on the following:

Jr. Associate Level
Welcome to your Pre-Paid Legal 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 25 organizational sales.

Sr. Associate Level
Achieve this level by having three (3) active legs with an Associate in each leg, OR 50 organizational (including personal) sales. You must also attend a Fast Start Training Class OR, with prior PPL approval, complete the online Fast Start Training.

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

Director Level
Achieve this level by having three (3) legs with an active Manager in each leg.

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 25 sales in any leg in your organization. Qualify in one month for commissions at this level the following month.

Compensation : Executive Director Level

Number 1: Organizational Sales

Step One
Reach Director level and have a minimum of 3 legs with an active Director in each leg.

Step Two
Become an Executive Director by enrolling 75 members in one month. You may count up to 25 members from ANY leg to reach your goal of 75.

Number 2: Personal Sales

Step One
Make 75 personal sales in any month and qualify for Executive Director in the following month.

See Compensation plan for further level advancement through personal sales.

Example
If you personally write 82 members in January, you receive Executive Director commission on all of your personal sales and those of your organization in February. You can qualify for Executive Director with 75 personal sales even if you are at Senior Associate or Manager level. On your first sale in February you would receive the commission for the level you're currently at + the $32.50 ED bonus (on the $26 Expanded Family Plan membership.)

You do not start receiving Executive Director commission on sales after the 75th application is written in any one month. You qualify in one month and receive Executive Director commission on sales processed the following month.

Note:
- Receive the Executive Director commission on all your personal and organizational sales down to the next Executive Director in your organization.
- All business must be processable on the last business day of the month in order to count for Executive Director.
- We will not count applications received late due to carrier failure.
- If verification of bank account cannot be obtained, the application will not be processed and will not count for Executive Director qualification.
- **Applications submitted via web must be entered and placed by 2 p.m. (CT)** on the last business day of the month to count toward ED qualification.
- **There is no guarantee that business submitted after 2 p.m. CT on the last business day of the month will be processed with that month's production.**
- We will not count **reinstatements** written by the same Associate or organization within 6 months of the original cancellation date of the membership.
- Applications held for further research or verification that cannot be verified by close of business on last business day will not be counted.

REMEMBER:
You must qualify for Executive Director each month and be actively building your business!

Compensation : Executive Director Guidelines

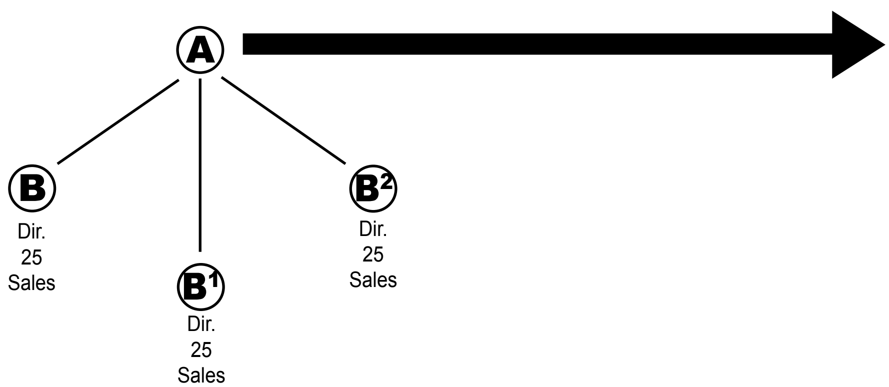
There are two ways for an Associate (A) to qualify for Executive Director each month. See the company's compensation plan for more information.

EXAMPLE 1:

75 Personal Sales

If you have at least 75 personal sales, you qualify for Executive Director.

EXAMPLE 2:



Director Leg Sales

Become an Executive Director by enrolling 75 members in one month if you are a Director level and have at least three (3) legs with a Director or above in each, you may count up to 25 members from ANY leg to reach your goal of 75. You may also count personal sales.

PRE-PAID LEGAL SERVICES, INC.

COMPENSATION PLAN

$26.00

($25 Expanded Plan + $1 Legal Shield)

Effective May 1, 2011

Personal Sales Advance

$182.50 — **Executive Director**

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 25 sales in any leg in your organization. Qualify in one month for commissions at this level the following month.

$150.00 — **Director**

Achieve this level by having three (3) legs with an active Manager in each leg.

$125.00 — **Manager**

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

$100.00 — **Sr. Associate**

Achieve this level by having three (3) active legs with an Associate in each leg, OR 50 organizational (including personal) sales. You must also attend a Fast Start Training Class OR, with prior PPL approval, complete the online Fast Start Training.

$75.00 — **Associate**

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 25 organizational sales.

$50.00 — **Jr. Associate**

First Five Sales 1/2 Advance: **$25.00**

Welcome to your Pre-Paid Legal 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.

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	$32.50
Manager	$57.50
Sr. Associate	$82.50
Associate	$107.50
Jr. Associate	$132.50

IF YOU ARE A DIRECTOR:

Manager	$25.00
Sr. Associate	$50.00
Associate	$75.00
Jr. Associate	$100.00

IF YOU ARE A MANAGER:

Sr. Associate	$25.00
Associate	$50.00
Jr. Associate	$75.00

IF YOU ARE A SR. ASSOCIATE:

Associate	$25.00
Jr. Associate	$50.00

IF YOU ARE AN ASSOCIATE:

Jr. Associate	$25.00

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 counters. For example, sell the Family Plan, Identity Theft Shield and Home-Based Business rider to the same person, and it counts as one membership sale. If a person already owns a PPL or IDT membership, the addition of an IDT or PPL 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.

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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 PPL 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 $26 Plan ($25 Expanded Plan + $1 Legal Shield Rider)

PRE-PAID LEGAL SERVICES, INC.

COMPENSATION PLAN EXECUTIVE DIRECTOR

$26.00
($25 Expanded Plan + $1 Legal Shield)
Effective May 1, 2011

	Personal Sales Advance	Cumulative Override Bonus Advances (Paid to First Active Upline at a Higher Level)
PLATINUM 7 ED 10 Executive Director Legs	**$203.50**	$0.50
PLATINUM 6 ED 9 Executive Director Legs	**$203.00**	$0.50
PLATINUM 5 ED 8 Executive Director Legs	**$202.50**	$0.50
PLATINUM 4 ED 7 Executive Director Legs	**$202.00**	$0.50
PLATINUM 3 ED 6 Executive Director Legs	**$201.50**	$0.50
PLATINUM 2 ED 5 Executive Director Legs	**$201.00**	$0.50
PLATINUM ED 4 Executive Director Legs	**$200.50**	$2.00
GOLD ED 3 Executive Director Legs	**$198.50**	$4.00
SILVER ED 2 Executive Director Legs	**$194.50**	$5.00
BRONZE ED 1 Executive Director Leg	**$189.50**	$7.00
EXECUTIVE DIRECTOR (ED) 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 25 sales in any leg in your organization. Qualify in one month for commissions at this level the following month.	**$182.50**	$32.50

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 yourself and the next active Associate in your downline.

SEE SUCCESS GUIDE FOR COMPLETE DETAILS ABOUT COMPENSATION.

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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 $25 overrides on the memberships your Senior Associates market and $50 overrides on your Associate membership sales.
  $75 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 $150 advance commissions on each of those 10 membership sales, so you'll receive $1500 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 $25 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 $25 override multiplied by those 10 memberships, so you would actually be paid another $250 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 $50.

Sally's team makes 10 sales, and you will be paid a $50 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 $50 multiplied by 10 is another $500 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 $75 override, and if they do 5, you're paid another $750 (or $375 each).

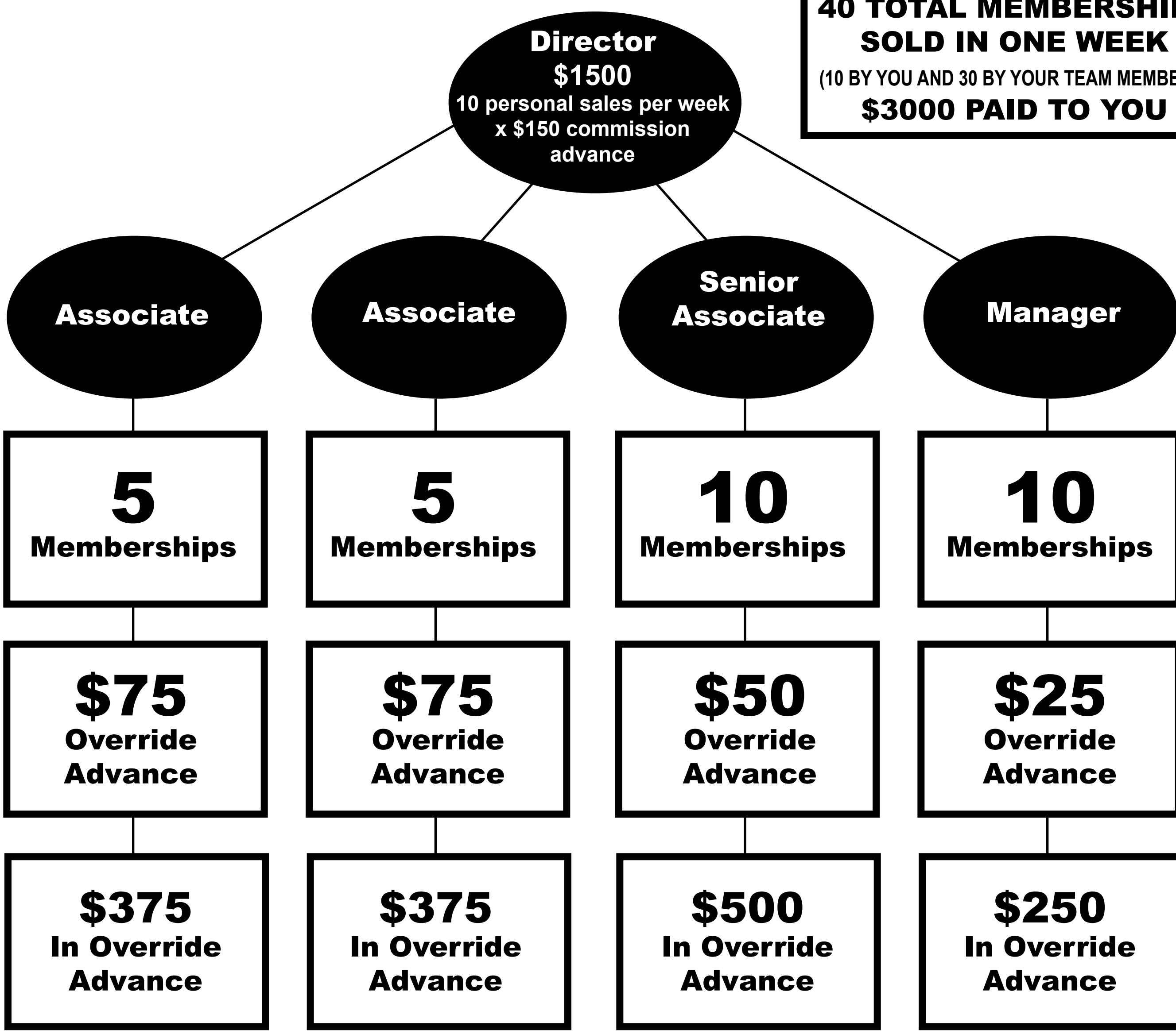
*** Examples are based on the $26 Expanded Family Plan with Legal Shield**

Compensation : Overrides: The Power of Building a Team

So how much would you receive using this example?
Your team marketed 40 memberships that week. You sold 10 personally, your Manager team sold 10, your Senior Associate team sold 10, and your Associate group sold 10. So your team marketed 40 memberships that week. You'd pick up $1500 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!

THE POWER OF BUILDING A TEAM

40 TOTAL MEMBERSHIPS SOLD IN ONE WEEK
(10 BY YOU AND 30 BY YOUR TEAM MEMBERS)
$3000 PAID TO YOU



Important Note: Override amounts shown above represent advances. If a membership cancels during the advance period, you will be charged back for the remaining balance against future commission advances. See page 42 for more information on chargebacks.

Overrides are only paid to Associates in the upline who are at a higher level. See Comp Plan for details.
Dollar amounts shown are based on sales of the $26 Expanded Family Plan with Legal Shield.

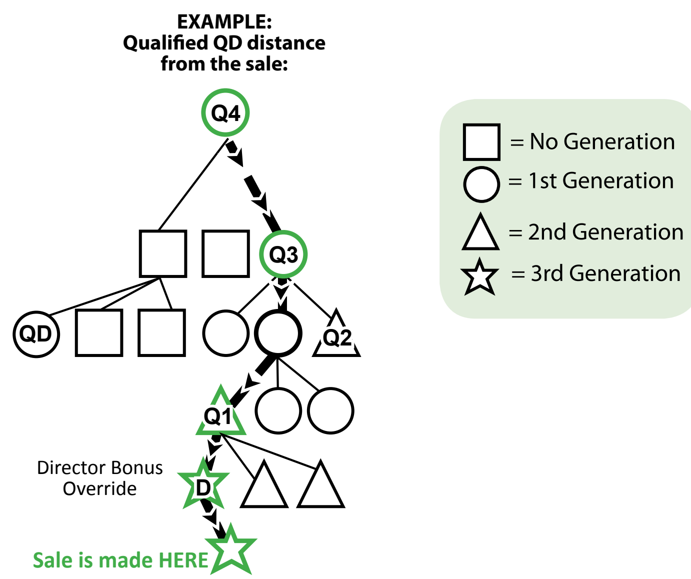
Director Generation Bonus Advance

Beginning with Director level, you have the opportunity to receive additional income in the form of bonus advances. An additional 6 levels of advanced commissions are paid starting with the second director. An override commission is paid on 6 generations of directors and their organizations. Commissions reflect advance periods.

(QD) Qualified Director:

At least 15 organizational sales (with no more than 5 in any organization) OR at least 15 personal sales. *Note: Directors receive this bonus in their first 12 months after becoming an Associate.*

DIRECTOR	
QD Breakaway 6	$1.00
QD Breakaway 5	$2.00
QD Breakaway 4	$3.00
QD Breakaway 3	$4.00
QD Breakaway 2	$5.00
QD Breakaway 1	$6.00
Director Bonus Override	$25.00



- **Who qualifies for this bonus?**

Directors who have at least 15 organizational sales with no more than 5 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.

Commission amounts are from the $26 Plan ($25 Expanded Plan + $1 Legal Shield Rider)

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

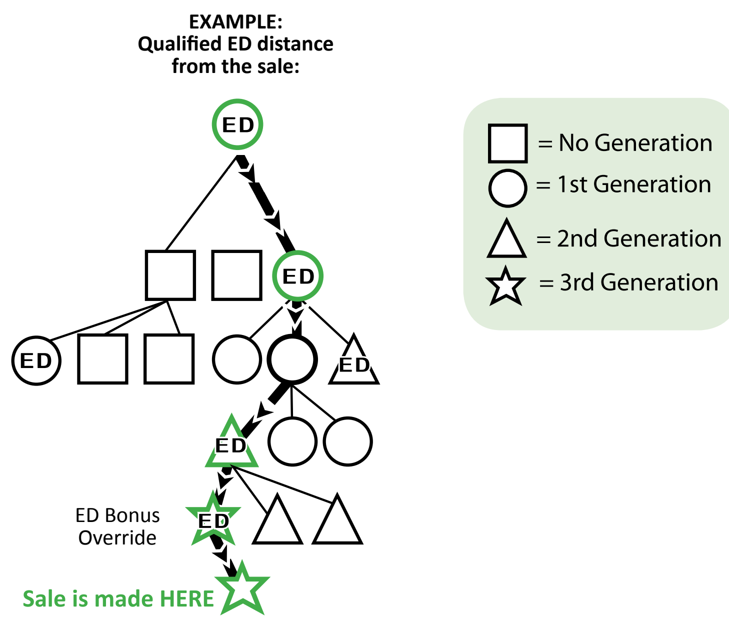
Compensation : Additional Income Opportunities

Executive Director Generation Bonus Advance

The ED Generation Bonus Advance is a one-time advance that pays through 7 ED levels. Earnings apply through the first year of the membership. When you qualify in one month for Executive Director, the ED Generation Bonus Advance is paid on the next month's business. When your organization breaks new front line Executive Directors, it allows you to advance to a higher level. As demonstrated below, the EDs in a straight organization line will count for one level advancement.

EXECUTIVE DIRECTOR

ED Breakaway 7	$0.50
ED Breakaway 6	$0.50
ED Breakaway 5	$1.00
ED Breakaway 4	$1.00
ED Breakaway 3	$3.00
ED Breakaway 2	$5.00
ED Breakaway 1	$10.00
ED Bonus Override	$32.50



- To qualify, you must be an Executive Director and have an Executive Director in your organization for the Executive Director Breakaway Generation Advance.
- Those who qualify will receive the Breakaway Generation advance the month directly following the month in which they qualify.

PLUS!
Platinum Breakaway Bonuses!

Receive $1 on all memberships through 3 Generations of Platinum Executive Directors. Applicable to Associates at Platinum or above at the time of the membership sale.

Commission amounts are from the $26 Plan
($25 Expanded Plan + $1 Legal Shield Rider)

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

Compensation : Pre-Paid Legal Player's Club

Join the Club

Become a part of the Pre-Paid Legal Player's Club and begin reaping your rewards! The Player's Club gives you the incentive to continue to build your business each month as you work toward your reward, a monthly car bonus! Start working now, and Pre-Paid Legal will soon be helping you drive the car of your dreams!

The point requirements

To be eligible for all the rewards of Player's Club membership, you must earn at least five (5) points each month through any combination of the following:

Recruit a new Associate (Personal or Placed)[1]	= Earn 1 point
Help your new Fast Start recruit Fast Start Qualify	= Earn 2 points
Enroll a member[2]	= Earn 1 point
Open a new group account (with 5+ members)	= Earn 1 point

NOTE:

Any membership applications and Associate Agreements submitted online, MUST BE entered and placed before 2 p.m. CT on the last business day of the qualifying month.

CDLP does not issue a Player's Club point.

The Car Bonus

Associates that achieve 5 points per month for 12 consecutive months will begin to receive a $300 car bonus each month. After 24 consecutive months they will begin to receive a $400 car bonus. After 36 consecutive months they will begin to receive a $500 car bonus. This bonus will not exceed $500, but will continue to pay as long as the Associate is meeting the monthly 5 point and persistency requirement.

If an associate is achieving the 5 points per month consecutively and does not achieve the 5 points any particular month they will start over from month one.

Persistency

- For purposes of qualifying for Car Bonuses (initially available Aug. '02) you must qualify for Player's Club 12 consecutive months and have a rolling 12 month personal persistency of 75% or greater. ("Rolling persistency" is defined as the persistency of business from the most recent 12 months.)

- Car bonuses will not be added to your net check/cash accrued, and will in no way affect your debit balance.

- Reinstated Associates and members must be cancelled 5 years to issue Player's Club points to same Associate.

- Reinstated members must be cancelled 6 months and reinstated by a new selling agent to issue Player's Club points.

[1]In order to receive Player's Club points, membership applications and Associate Agreements must arrive at the Home Office and be processed on or before 2 p.m. (CT) the last business day of the month. All web applications must be placed and processed on or before 2 p.m. the last business day of the month. If you fail to qualify during any calendar month, you lose your status and must start over again. However, to make it easier for you to continue qualifying, each month you can "carry over" points from the previous month. When you earn more than five (5) points in any one month, the "extra" points, up to a maximum of 5 points, will count toward the 5-point requirement for the next month. Extra points cannot, however, carry over more than one month.

[2]Add-ons will not count as a member sale to issue points. Reinstatements will count as member points provided the membership has lapsed 6 months or more and follow reinstatement guidelines included in the Success Guide. Pre-Paid Legal reserves the right to deduct points from any Associate who abuses the reinstatement system. Small Business Plan will issue one (1) Point.

NOTE: No corrections will be made to Player's Club data unless brought to the Company's attention within 60 days of the business/data in question. Pre-Paid Legal reserves the right to change any award to be given in Player's Club upon 12-month's prior notice.

Associates receiving membership commission via direct deposit will receive the car bonus in the same manner.

Compensation : Options

You have two options for receiving your commissions:

1-Year Earnings Plan
- Earn advances back in 12 months; begin earning renewals in month 13
- 100% Chargebacks (50% Chargebacks for qualifying Executive Directors*)
- Renewal rate based upon persistency

Must be executive director for 3 consecutive months and have an average persistency of 45%. It is the Associate's responsibility to review their status. Organizational Persistency will be used if the majority of membership sales are organizational.

$149 Fast Start Program vs. $65 Track: At A Glance

You have 2 options for advancing through the Compensation Plan:

1) $249 Fast Start Program

- All Fast Start associates will start at the Jr. Associate position, but will promote to the Associate position and receive advance commissions on their first three (3) member sales when they personally recruit their first Fast Start Associate and enroll three (3) Legal Plan members, OR enroll five (5) Legal Plan members, within their first 35 days. Associates not meeting these criteria in their first 35 days will be paid a 1/2 advance in their first 3 member sales and will advance to Senior Associate with 25 organizational member sales.
- Once Fast Start qualified, associates are eligible for Fast Start Qualification Bonuses when associates in their downline Fast Start qualify.
- Eligible to advance to higher levels through building an organization
- Fast Start Builder's Kit included in Introductory Kit
- 90 days free eService and Televox

2) $65 Track

- Begin at Junior Associate level and move to Associate level when you personally enroll 12 group members or you and your team enroll 25 organizational members
- Will be paid 1/2 advance on first three (3) member sales
- Advance to higher levels through group member sales or networking (as outlined on compensation plans)
- Not eligible for Fast Start Qualification Bonuses
- Standard Introductory Kit
- 30 days free eService and Televox

Associates receive commission payments in a variety of ways:

Commission Advances

When you submit a new membership, you receive a commission advance.

Commission Earnings

With each membership payment, you are credited with commission earnings.

What's the difference between "advances" and "earnings"?

When you sell a membership and are advanced the amount shown on the Compensation Plan, it creates a debit balance that is reduced as monthly membership payments are made by the member. You earn the 1-year advance at 1/12th of the amount shown each month as membership fees are paid. Earnings are first applied to any outstanding debit balance and are payable only after all sums advanced have been earned.

What you will earn:

The amounts shown on the compensation plan represent a 1 year Personal Sales Advance. If you're at the Senior Associate level and sell a $26 Expanded Plan membership, you'll be advanced $100 which represents your earnings over a period of 12 months. If you are marketing the $26 expanded plan, you'll earn $8.33 per month.

1-Year Earnings Plan

Payments Received	
1	$8.33
2	$16.67
3	$25.00
4	$33.33
5	$41.67
6	$50.00
7	$58.33
8	$66.67
9	$75.00
10	$83.33
11	$91.67
12	$100.00

Example reflects the $26 Expanded Plan

See the Compensation Q & A for further details.

How often will I get paid?

Direct Deposit (EFT) - Pre-Paid Legal offers Electronic Fund Transfers (EFTs) on daily, weekly, and monthly frequencies. For information on accrual and production requirements for EFT release, see "Direct Deposit (EFT)" page in the "Compensation" section of this guide.

Monthly Commission Check - You may choose to receive a monthly commission check instead of Direct Deposit (daily and weekly frequencies are not available). For information on accrual and production requirements for check release, see the "Commission Check Disbursement" page in the "Compensation" section of this guide.

Requirements for ED pay:

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

Can I get a commission statement if I haven't submitted business in a while?

If you have not accrued $150.00 during one month, a pending statement can be mailed or e-mailed at your request for a $5 handling fee per statement. A pending statement details the activity the same as a regular commission statement. Don't discard this statement as it is the only detail of that activity you'll receive. All pending dollar amounts will continue to accrue and be paid to you when the amount reaches $150.00 or more.

What is the difference between "advances" and "earnings"?

You'll receive "advance" commissions when you make a membership sale. You'll "earn" commissions as the member pays for his or her membership each month. Commissions you receive during the advance period will not actually "earn out" until the end of the advance period (end of year one). Earnings are first applied to any outstanding debit balance and are payable only after all sums advanced have been earned.
You have the option of receiving reduced or 'partial' advances. For example, you may elect to receive a 6- or 8-month advance, regardless of your level. Taking a lower advance will not lower your monthly earnings on a sale.

What is a "debit balance"?

When commissions are advanced to you, it creates what's known as a debit balance. The debit balance is the difference between the total advance commissions paid to you and the total earnings through monthly payments by the member to PPLSI. All earnings apply to reduce the debit balance until the debit balance reaches -0-, at which time earnings will be paid to you as long as no new advances are made. You are ultimately liable to PPLSI for the debit balance.

NOTE: **If PPLSI receives an order for levy or garnishment, your commissions less any garnishments or levy proceeds, will be paid by check - once per month - regardless of amount of cash accrued.**

Will I earn commissions on memberships after the advance period?

Yes. Renewal commission rates are determined by the persistency rate established by your personal sales and organizational sales on which you receive commissions.

Can my sponsor and I both receive commissions at the same level?

Commissions are paid to only one Associate at each level. If both you and your sponsor share the same level, you will be the only one to receive the commissions from a downline sale.

Compensation : Commission Payment Options

1. Full Advance

- You may enter the PPL business as either a Fast Start Associate or as a $65 Associate.
- Fast Start Associates have the option of advancing rapidly and receiving advance commissions sooner by personally recruiting one Fast Start Associate and selling three (3) memberships, or selling five (5) memberships.
- 1/2 Commissions are advanced immediately upon receipt of cash with an application.

2. Partial Advance

You may request partial advances at any time. For example, you may request a 6- or 8-month advance rather than a full 1-year advance.

Example:

On the $26.00 Membership Plan (Expanded Plan + $1 Legal Shield): At Director level, the 1-year advance amount on personal sales is $150.00. A 6-month advance would be $75.00. An 8-month advance would be $100.00.

- Receiving partial advances does not affect your annual earnings.
- Partial advances apply to all personal and downline sales.
- All commissions are fully advanced. Other partial advance amounts also are available. If you wish to take less than a full advance, please call Marketing Services at 580.436.7424.
- Advances will create a debit balance that is offset by earnings (see Renewal Income Section for more information.)
- Fast Start Associates and $65 Track Associates that do not meet the 35 day qualification requirement will receive 1/2 advance on first 3 membership sales.

3. As-earned

As-earned commissions are earned/paid only as the member pays. Since commissions are paid "as earned," no debit balance is created. Monthly earnings can be determined by dividing the advance commission on a sale by 12.

- Commissions on semi-annual membership payments are paid on an as-earned basis because of the poor persistency of this business.
- Quarterly memberships are not accepted.
- Commissions on memberships paid for by money order, cashiers check, or temporary check will be paid as-earned.
- All earnings will go towards reducing your debit balance.
- Associates paying for family will be paid as earned.

4. Payment Earnings

Payment Earnings are advanced to you per month as cash is received rather than reducing your debit balance. As payments are applied, you receive earnings. Also applies to the 5th web applications forward in one month.

Reissuing Commission Checks

A stop pay fee of $25 will be assessed for reissuing commission checks after 10 days. If the check is reissued after 90 days, no stop fee will be charged.

Executive Director Checks

ED checks will be reissued after 10 days when PPLSI receives a signed Affidavit of Lost Indemnity from the Associate.

You must include your credit card number and expiration date on the Affidavit of Lost Indemnity in case the first check is cashed after we have reissued the 2nd one. If the second check is cashed, the balance will be recovered through a commission adjustment or through a credit card draft.

• ***Contact Marketing Services for Affidavit.***

NOTE: **If you have negative cash accrued, the reissued check will be minus that amount.**

What exactly is a "chargeback"?

Because commissions are advanced on an earnings period schedule, all commissions you are paid will not actually earn out until the end of the earnings period. If the member cancels during the advance period, you will be "charged back" any remaining balance of the amount you were advanced when you sold the membership.

The unearned advance on cancelled memberships will be deducted from your future commission advances.

You will not be charged back because you will have fully earned your advance amount.

To figure chargebacks:

1. Take the total amount advanced and divide it by 12.
   This represents your monthly earned commissions.
   For example:
   1-year advanced commission at Senior Associate level =
   100.00   100.00 ÷ 12 (months) = $8.33
   Monthly earned commissions on the $26.00 Expanded Plan + Legal Shield = $8.33

2. Take the monthly earned total and multiply it by the number of payments received from the member. This represents the total earnings of the membership.
   8.33 x number of monthly payments made by the member (4) = 33.32 Total earnings = 33.32

3. Subtract the total earnings from the total amount advanced to determine the 100% chargeback amount.
   100.00 - 33.32 = 66.68 (100% chargeback)
   This amount is subtracted from your cash accrued.

Chargeback Amounts ($26 Expanded Plan; Senior Associate level)

1-Yr Earnings Plan
(100% Chargeback)

Cancels after payment	
0	$100.00
1	$91.67
2	$83.33
3	$75.00
4	$66.67
5	$58.33
6	$50.00
7	$41.67
8	$33.33
9	$25.00
10	$16.67
11	$8.33
12	—

Must be executive director for 3 consecutive months and have an average persistency of 45%. It is the Associate's responsibility to review their status. Organizational Persistency will be used if the majority of membership sales are organizational.

Compensation : 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 overpromising 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.
6. Check your Pre-Cancel Report at Associates Only.

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 original writing agent will also receive a $40 reinstatement commission ($30 if the member was originally paying less than $10 a month) if the membership was cancelled 6 months or more. A 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.

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

If you're at the Senior Associate level and sell a $26 Expanded Plan membership, you'll be advanced $100, which represents your earnings over a period of 12 months.

Cumulative earnings after monthly membership payments are made by member:

1-Year Earnings Plan

Payments Received	
1	$8.33
2	$16.67
3	$25.00
4	$33.33
5	$41.67
6	$50.00
7	$58.33
8	$66.67
9	$75.00
10	$83.33
11	$91.67
12	$100.00

Please see the Renewal Income document for complete details on earnings after the initial 1-Year Advance period. The document is available as a part of the compensation plan located under Documents on Demand in Associates Only at prepaidlegal.com

Must be executive director for 3 consecutive months and have an average persistency of 45%. It is the Associate's responsibility to review their status. Organizational Persistency will be used if the majority of membership sales are organizational.

Compensation : Reserve Balance

Reserve Balance is designed to help Associates, especially those who market to employee groups, have more level income to help cover chargebacks from cancelled memberships.

Who is on it?

You will be on Reserve Balance when you meet **ALL 3 of the following qualifications:**
1) You have made at least 10 personal sales
2) You have opened at least one Group
3) You personally write 15% or more of your organizational business

How does it work?

15% of your commissions will be set aside in your reserve balance account.

Can I choose to be on Reserve Balance even if I don't meet these 3 qualifications?

Yes, any Associate can be on Reserve Balance.

What if I don't meet these qualifications now?

When will I be on Reserve Balance?
You will begin on Reserve Balance when you meet ALL 3 of the qualifications, or you send a written request to Marketing Services.

Can I have more than 15% withheld in my Reserve Balance account?

Yes, you may increase the amount to 20%, 25%, etc.

What's the maximum amount I can have in reserve?

We will stop withholding 15% of your commissions when your Reserve Balance reaches $10,000.

Can I choose to have more than $10,000 held in my Reserve Balance account?

Yes, you do have the option of going beyond the $10,000 cap in your account.

Can I withdraw the money in my Reserve Balance account?

No, your reserve balance will be withheld to help cover chargebacks from cancelled memberships.

PPLSI reserves the right to place an Associate on Reserve Balance if retention rates are below company average

Compensation : Renewal Income

$26 Expanded Family Plan

$25 Expanded Plan + $1 Legal Shield

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 2008. 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, 2009 in this example), your persistency levels for the block of memberships you and your team sold in August 2008 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 2009).

- **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)

Compensation : Renewal Income

PRE-PAID LEGAL SERVICES, INC.

COMPENSATION PLAN RENEWALS

$26.00
($25 Expanded Plan + $1 Legal Shield)
Effective May 1, 2011

PERSISTENCY LEVELS	Up to 55%	56-65%	66-75%	76-85%	Over 85%
Platinum Generation 3	0.06	0.13	0.19	0.25	0.31
Platinum Generation 2	0.06	0.13	0.19	0.25	0.31
Platinum Generation 1	0.06	0.13	0.19	0.25	0.31
ED Breakaway 7	0.03	0.06	0.09	0.13	0.16
ED Breakaway 6	0.03	0.06	0.09	0.13	0.16
ED Breakaway 5	0.06	0.13	0.19	0.25	0.31
ED Breakaway 4	0.06	0.13	0.19	0.25	0.31
ED Breakaway 3	0.19	0.38	0.56	0.75	0.94
ED Breakaway 2	0.31	0.63	0.94	1.26	1.57
ED Breakaway 1	0.63	1.26	1.88	2.51	3.14
Director Breakaway 6	0.06	0.13	0.19	0.25	0.31
Director Breakaway 5	0.13	0.25	0.38	0.50	0.63
Director Breakaway 4	0.19	0.38	0.56	0.75	0.94
Director Breakaway 3	0.25	0.50	0.75	1.00	1.26
Director Breakaway 2	0.31	0.63	0.94	1.26	1.57
Director Breakaway 1	0.38	0.75	1.13	1.51	1.88
Platinum 7	0.03	0.06	0.09	0.13	0.16
Platinum 6	0.03	0.06	0.09	0.13	0.16
Platinum 5	0.03	0.06	0.09	0.13	0.16
Platinum 4	0.03	0.06	0.09	0.13	0.16
Platinum 3	0.03	0.06	0.09	0.13	0.16
Platinum 2	0.03	0.06	0.09	0.13	0.16
Platinum ED	0.13	0.25	0.38	0.50	0.63
Gold ED	0.25	0.50	0.75	1.00	1.26
Silver ED	0.31	0.63	0.94	1.26	1.57
Bronze ED	0.44	0.88	1.32	1.76	2.20
Executive Director	2.04	4.08	6.12	8.16	10.20
Director	1.57	3.14	4.71	6.28	7.85
Manager	1.57	3.14	4.71	6.28	7.85
Senior Associate	1.57	3.14	4.71	6.28	7.85
Associate	1.57	3.14	4.71	6.28	7.85
Jr. Associate	3.10	6.22	9.32	12.43	15.54

**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 PPL 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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KENNITH MOORE

MOORE SUCCESS TEAM

	ORGANIZATIONAL RETENTION			PERSONAL RETENTION		
	Memberships Written	Membership Remaining (As of current month)	Percentage	Memberships Written	Membership Remaining (As of current month)	Percentage
Month 1	5,864	5,843	99.8124%	4	4	100.000%
Month 2	5,585	5,453	97.6356%	8	8	100.000%
Month 3	4,946	4,673	94.4804%	12	11	91.6667%
Month 4	7,925	6,891	86.9637%	19	19	100.000%
Month 5	4,635	3,558	76.7638%	15	9	60.0000%
Month 6	5,993	4,304	71.8171%	2	2	100.000%
Month 7	6,589	4,521	68.6144%	7	6	85.7143%
Month 8	4,675	3,028	64.7701%	1	1	100.000%
Month 9	6,552	3,894	59.4322%	5	4	80.0000%
Month 10	4,786	2,706	56.5399%	4	3	75.0000%
Month 11	4,198	2,299	54.7642%	15	11	73.3333%
Month 12	6,031	3,404	56.4417%	6	3	50.0000%

So how exactly does retention work?

Retention is the percent of memberships which are still active at the end of the current month out of the total membership written in that month. It is then measured at the end of each subsequent month by measuring the number of active memberships at month end out of those originally written in that month. Each month's retention will be measured separately from every other month. The company measures retention for both personal sales and organizational sales.

Say, for example, in a month you personally sell 20 memberships, and your team sells 100 memberships. At the end of that current month and for each month going forward, the company will provide you with the retention of your personal sales and for your organization.

In this example, let's say at the end of month 8 after the sales were made, you had 14 out of the original 20 sales still active and your organization had 62 out of the original 100 sales still active,

- Your personal retention would be 70% (14/20)

- Your organizational retention would be 62% (62/100)

In looking at the above numbers for Month 7, the Moore Success Team sold 6,589 memberships and have 4,521 still active for a retention of 68.6144% (4,521/6,589). This retention will change each subsequent month end based on the active members at the end of the month.

NOTE:

Persistency and retention are both general terms used to mean the tendency for memberships to continue to remain active. The persistency calculation used to qualify for the Players Club car bonus is not the same as the retention rate explained above. The Players Club car bonus persistency rate is based on the last 12 months of your personal production. It is a rolling persistency because of the need for an immediate measurement of qualification for the monthly continuation of the car bonus.

The example above for the Moore Success Team varies from the company average and is given for illustrative and instruction purposes only. Each individual's retention rate and car bonus persistency will vary and will depend on their personal and organizational efforts.

Compensation : Associate Summary

ASSOCIATE SUMMARY
FOR PERIOD ENDING 6-12-2009
FOR QUESTIONS REGARDING YOUR STATEMENT, CALL 580-436-7424

YOU CAN NOW CHECK YOUR COMMISSIONS AND MORE BY DIALING
1-800-699-9004. YOUR PIN IS 1234

1 Q FOR ADV: Y   2 LEVEL: 6   3 ANNIVERSARY: 2/22/02

4	MEMBER DATA:	MTD	27	YTD	1124	ITD	10419
5	PERSONAL RECRUITS:	MTD		YTD	3	ITD	42
6	ORGANZTN RECRUITS:	MTD	1	YTD	54	ITD	956

7 YOUR NAME
123 OAK STREET
ADA OK 74820 8

7 ASSOC#: 123456789

COMM. LVL	#TRANS	NET ADVANCED	#TRANS	CHGBCK/RTN	#TRANS	EARNED
9	10	11	12	13	14	15
1	2	3.111			500	3.111-
2					173	664.271-
3	2	92.020			174	22.407-
4	2	30.674			511	45.138-
MGR	4	30.674			572	193.837-
DIR	4	35.433			613	265.906-
1 GEN	31	83.994	3	14.890-	554	309.262-
2 GEN			6	6.010-	365	75.981-
3 GEN				.000	16	12.919-
4 GEN				.000	2	.588-
5 GEN				.000	10	.057-
6 GEN				.000		.291-
7 GEN				.000		
8 GEN				.000	9	.278-
9 GEN				.000		
10 GEN				.000		
11 GEN				.000		
12 GEN				.000		
EX DIR	35	494.052	9	51.927-	1369	857.383-
BRZ EB	1	.187	1	.669-	361	45.377-
SLVR EB				.000	39	3.194-
GOLD EB				.000	21	18.400-
PLAT EB				.000		
RVP/RM OVR	3	18.480		.000	101	17.601-
ED GENERATION				.000		
SUBTOTAL:		788.63		73.50-		2,536.00-
TOTALS: 16		788.63		73.50-		2,536.00-

Compensation : Associate Summary

ASSOCIATE SUMMARY
FOR PERIOD ENDING 6-12-2009

Page 2

YOUR NAME

ASSOC#: 123456789

(All earnings are net of returns)

COMM. LVL	#TRANS	NET ADVANCED	#TRANS	CHGBCK/RTN	#TRANS	EARNED
TOTALS: 17		788.63		73.50-		2,536.00-
RESERVE APPLD 18				73.49		

EXCESS NEG 19		.01-		.01-		

DISTR ADVANCE 20		788.62				
21 RESERVE DED		118.29-				

NET ADVANCE 22		670.33				

---

23 DEBIT BALANCE FROM	5/31/09		73,556.44	ADJUSTMENT SUMMARY
EARNED:			2,536.00-	MAS: 29 11.90-
			--------------------	OTHER: 50.00
		25	71,020.44	
26 ADVANCED:			670.33	

		27	71,690.77	
ADJUST TOTAL: 28	38.10		.00	
CURRENT DEBIT BALANCE:			71,690.77	

30

EFTs FOR WEEK

ADVANCE TOTAL:	708.43	6-09-2009	521.72
		6-11-2009	186.71

---

31 BEGIN WEEK RESERVE BALANCE		1,807.34
32 RESERVE WITHHELD FOR WEEK		118.29

		1,925.63
33 RESERVE APPLIED FOR WEEK		73.49-

END OF WEEK RESERVE BALANCE	34	1,852.14

ASSOCIATE SUMMARY
FOR PERIOD ENDING 6-12-2009

Page 3

YOUR NAME

ASSOC#: 123456789

35 Income Summary by Organization

35a Line#	Name	35b #Trans	35c Adv/Train	35d #Trans	35e Chgbck/Rtn	35f #Trans	35g Earnings
	Personal	2	253.218		.000	498	1,516.720-
112493657	SMITH				.000	8	1.764-
113378906	FRANK				.000	5	7.549-
114256745	MCKENZIE	11	31.154		.000	9	1.746-
114578897	PETERSON				.000	3	.417-
115476589	DALI				.000	451	25.117-
115624755	HARPER				.000	16	5.668-
118527649	MARTINEZ				.000	5	2.012-
120555872	GRAHAM				.000	114	9.485-
121257425	SOUTER				.000	4	.783-
999999910	EXEC DIR BNUS	33	503.916		.000	912	646.583-
999999912	EXEC DIR BKWY	1	.342	11	56.972-	355	86.745-
999999914	GEN EXEC DIR			6	16.524-	371	59.015-
999999960	OVERRIDE				.000	671	172.396-
35h	*** Totals ***		788.63		73.50-		2,536.00-

36 Personal Memberships/Reinstatements/Add Ons:

10122233344 124371 WILLIAMS 70022233344 124371 WILLIAMS

38 Month To Date Summary Follows:

39 First Line Producer Counters:

39a AA#	39b LV	LAST NAME	39c MTD ORG SLS	39d MTD ORG RCT	39e MTD PER SLS	39f MTD PER RCT
115748523		THOMPSON SCOTT	16		6	
118852674	6	OWLSLEY HENDERSON	6		5	

40 First Line Cancellation Counters:

40a AA#	40b LV	LAST NAME	40c MTD ORG CNL	40d MTD PER CNL
112452718	6	KING DARRINS	5	5
114246124	6	DIOR	3	1
114876258	6	ADAMS	3	3
120712887	4	JOHNSTON	4	2
121237237	5	SCHULLER	5	3

Compensation : Associate Summary Explanation

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

1 **Q for Adv:** You qualify to receive advance commission beginning with your very first sale.

2 **Level:** Your level on the days the Associate Summary was printed. Your level can change daily, so your commissions on different memberships on your statement may vary, depending on your level when the application was processed.

3 **Anniversary:** The effective date of your Associate Agreement.

4 **Member data:** The total number of organizational memberships sold MTD (month to date), YTD (year to date), and ITD (inception to date).

5 **Personal recruits:** The total number of personal sponsorships MTD (month to date), YTD (year to date), and ITD (inception to date). This total does not include placed Associates.

6 **Organztn Recruits:** The total number of organizational sponsorships in your complete downline MTD (month to date), YTD (year to date), and ITD (inception to date).

7 **Associate name & number:** Your assigned PPL Associate number.

8 **Associate address & city/state/zip code:** The address all correspondence is mailed to

.

9 **Comm Lvl:** Each level of commission you receive including executive director bonus, Regional Manager & RVP.

10 **#Trans:** Total number of all personal and organizational advance transactions per level you received since date of last Associate Summary.

11 **Net Advanced:** Total amount paid and advanced on personal and organizational transactions per level you receive.

12 **#Trans:** Total number of all personal and organizational transactions that have been charged back or returned since date of last Associate Summary.

13 **chgbck/rtn:** Total amount charged back on personal and organizational transactions per level you receive. If a member cancels within the first membership year, a chargeback will occur as advances are subject to pro-rated chargebacks based on the level of commission originally received.

14 **#Trans:** Total number of all personal and organizational earnings transactions per level you receive.

15 **Earned:** Total earnings credited on personal and organizational transactions per level you receive.

16 **Totals:** The amounts received on this summary before adjustments.

17 **Totals:** Total from previous page.

18 **Reserve applied:** Money applied from your Reserve Balance to cover chargebacks.

19 **Excess neg:** Any excess negative balance after Reserve Balance has been applied to chargebacks.

20 **distr advance:** The total advance less any excess negative balance.

21 **reserve ded:** The percentage of the advance amount withheld for your Reserve Balance.

22 **net advance:** The total advance after Reserve Balance deductions.

23 **Balance Fwd:** The cash you receive in the NET ADVANCED column is actually earned as the member pays. Therefore, the advance you receive creates a “debit balance” in the EARNED column of the Associate Summary. This balance, if any, from the previous Associate Summary, will show here.

24 **EARNED:** The total amount of earnings on this particular statement has been credited in the EARNED column to reduce the debit balance.

25 **Total:** The combined total of BALANCE FWD minus EARNED.

26 **Advanced:** The total amount of your advances on this particular summary. Notice this advance amount is shown as a debit to the EARNED column of the summary and increases your debit balance.

27 **Assoc bal:** This figure will be the present accumulation of your debit balance, which was created by advances. This figure is the difference between: a) what you have actually been advanced, and b) what you have actually earned as members pay the company.

28 **adjust total:** The combined total of all adjustments in the ADJUSTMENT SUMMARY. See #29.

29 **adjustment summary:** Total amount of adjustments made to this particular summary, including Associate fees, correction of commissions, debits, credits, and any other charges.

Compensation : Associate Summary Explanation

30 **CHECK AMOUNT/EFTs for week:** Total amount check was written for, or dates and amounts of all Electronic Fund Transfers since last Associate Summary.

31 **begin week reserve balance:** The balance of your Reserve Balance account prior to this statement.

32 **reserve withheld for week:** The amount withheld from your commissions for the week.

33 **reserve applied for week:** The amount withdrawn for the week from your Reserve Balance account to cover chargebacks.

34 **end of week reserve balance:** The current balance of your Reserve Balance account as of the date of the statement.

35 **income summary by organization:** All personal, first line and downline activity: sales, reinstatements, add-ons, cancellations, and earnings.

35a **line # and name:** The number and last name of the Associate line from which the activity is coming.

35b **# trans:** Total number of personal and organizational advance transactions per line since date of last Associate Summary.

35c **adv/train:** Total amount paid and advanced on personal and organizational transactions per line.

35d **# trans:** Total number of all personal and organizational transactions per line that have been charged back or returned since date of last Associate Summary.

35e **chgbck/rtn:** Total amount charged back on personal and organizational transactions per line.

35f **# trans:** Total number of all personal and organizational earned transactions per line since date of last Associate Summary.

35g **earnings:** Total amount of earnings credited on personal and organizational transactions per line.

35h **totals:** The amounts received on this particular summary.

36 **personal memberships / reinstatements / add ons:** Listing of all new personal sales, reinstatements (R) or add-ons (A) since your last Associate Summary.

37 **37-37d are not shown on sample Summary**
See box to the right for explanation.

38 **Month to date summary:** Gives the current MTD status on first line Associates and their organization's counters if they produce 3 or more sales, 2 or more recruits or had 3 or more cancellations.

39 **First line producer counters:** Organizational sales and sponsorships as well as your First line Associates' personal sales if at least 3 MTD (month to date) and your First line Associates' sponsorships if at least 2 MTD.

39a **aa#:** Your first line Associates in our files.

39b **lv:** Your first line Associates' level on the date the Associate Summary was printed. Subject to change daily.

39c **MTD org sls:** Total amount of sales made by your first line Associates' organization MTD if any since last Associate Summary.

39d **mtd org rct:** The total amount of recruits sponsored by your first line Associates' organization MTD (month to date) if any since last Associate Summary.

39e **mtd per sls:** The total amount of personal sales made by your first line Associates' organization by line MTD (month to date) if any since last Associate Summary.

39f **mtd per rct:** The total amount of recruits sponsored personally by your first line Associates' organization by line MTD (month to date) if any since last Associate Summary.

40 **First line cancellation counters:** Cancellations of organizational as well as first line personal cancellations.

40a **AA:** Your first line Associates in our files.

40b **LV:** Your first line Associates' levels on the day the Associate Summary was printed. Subject to change daily.

40c **MTD ORG CNL:** The total number of cancellations that occurred in your first line Associates' organization MTD (month to date) since the last Associate Summary.

40d **MTD PER CNL:** The total number of personal cancellations from your first line Associates since the last Associate Summary.

NOTE:

Note: #37-37d are not shown on sample Summary

Listing of all personal sales that went into a cancellation status and charged back since last Associate Summary.

Total number of months that member paid his/her monthly membership fee.

Indicates the reason the membership was cancelled.

Indicates that member's first month's fees were never collected.

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 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.prepaidlegal.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.

Associate Lives in U.S.	U.S. Membership Sold	Canadian Membership Sold
	Checks mailed at month end if: ■ One (1) membership personally sold ■ Minimum cash accrued $50.00	**Checks mailed at month end if:** ■ Minimum cash accrued $150.00
	Checks mailed at month end if: ■ No membership personally sold ■ Minimum cash accrued $150.00	■ Will be Canadian Funds ■ 15% Taxes Withheld
	■ Will be U.S. Funds ■ No Taxes Withheld	

Associate Lives in Canada	U.S. Membership Sold	Canadian Membership Sold
	Checks mailed at month end if: ■ Minimum cash accrued $150.00	**Checks mailed at month end if:** ■ One (1) membership personally sold ■ Minimum cash accrued $50.00
	■ Will be U.S. Funds ■ 30% taxes withheld unless Associate has an 8233 form on file with PPLSI	**Checks mailed at month end if:** ■ Minimum cash accrued $150.00
	See Canadian policies for more information on Form 8233	■ Will be Canadian Funds ■ No Taxes Withheld

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 Form) along with a voided check or a letter verifying your account on bank letterhead to:

Fax: ATTN: Marketing Services - 580.310.6916

Mail: Marketing Services
Pre-Paid Legal Services, Inc.
One Pre-Paid Way, Ada, OK 74820

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

Associate Lives in U.S.

U.S. Membership Sold	Canadian Membership Sold
EFT Released Daily if: ■ One (1) membership personally sold ■ Minimum cash accrued $20.00	**EFT Released Daily if:** ■ One (1) membership personally sold ■ Minimum cash accrued $150.00
EFT Released Weekly if: ■ One (1) membership personally sold ■ Minimum cash accrued $75.00	**EFT Released Weekly if:** ■ One membership personally sold ■ Minimum cash accrued $150.00
EFT Released Monthly if: ■ Minimum cash accrued $150.00	**EFT Released Monthly if:** ■ No membership personally sold ■ Minimum cash accrued $150.00
■ Will be U.S. Funds ■ Must be sent to U.S. Bank Account ■ No Taxes Withheld	■ Will be Canadian Funds ■ Must be sent to Canadian Bank Account ■ 15% Taxes Withheld

Associate Lives in Canada

U.S. Membership Sold	Canadian Membership Sold
EFT released daily if: ■ One (1) membership personally sold ■ Minimum cash accrued $75.00	**EFT released daily if:** ■ One (1) membership personally sold ■ Minimum cash accrued $25.00
EFT released at at month end if: ■ Minimum cash accrued $150.00 ■ No membership personally sold	**EFT released at month end if:** ■ Minimum cash accrued $150.00 ■ No membership personally sold
■ Will be U.S. Funds ■ Must be sent to U.S. Bank Account ■ 30% taxes withheld unless Associate has an 8233 form on file with PPLSI	■ Will be Canadian Funds ■ Must be sent to Canadian Bank Account ■ No Taxes Withheld

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

Associate Agreement Explanation (U.S.)

- 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 PPL. 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. 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 under a Federal Tax ID number.
5. DOB (Date of Birth):
∗**6. Company Name:** Print the new Associate name here if operating under a company name.
∗**7. Associate Last &**
∗**8. First 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 Pre-Paid Legal Services, Pre-Paid, Pre-Paid Legal, Legal Service, or any combination thereof. The name must match the SSN or Fed. ID used.
9. Spouse Last Name &
10. Spouse First 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.
11. Any name the applicant may be know by other than the name listed above:
12. Mailing Address: Associate's complete mailing address. Include apartment or suite numbers.
13. 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.
14. Home Phone Number: Telephone numbers of the new Associate where the Associate can be reached during the day.
15. Business Phone Number: Telephone numbers of the new Associate where the Associate can be reached during the day.
15a. Fax Number: The FAX # of the new Associate.
16. Email Address: Very important in order to receive valuable and timely Company updates via email blasts from the Home Office!
17. Sponsoring Associate: The number and signature of the sponsor under whom the new Associate is being placed.
18. Placing Associate: The Placing Associate who personally recruited the new Associate.

∗ **Name and number must match IRS records.**

Payment Information

19. Check here that Entry fee is enclosed.
20. Check here that the Associate Agreement Entry fee is enclosed.
21. Check here that the Promotion Entry fee (If any) is enclosed and indicate the Promotion Amount.
22. Total all entry fees enclosed
23. PPL License Application Fee: You must include a separate check for applicable PPL license application fees. Completed license application must accompany the fee.
24. 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.
25. Amount to be charged to the credit card indicated
26. 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.
27. Credit card expiration date
28. Signature of applicant
29. Member Advantage Services (MAS): If selected, new Associate agrees to have a membership written be signed up for MAS services.
30. Direct Deposit: Check and list the requested 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.
31. Account Information for Direct Deposit
32. Procurement of Consumer and/or Investicative Consumer Report: Pre-Paid Legal Services 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.
33. These questions must be answered! Include the applicant's PPL 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.
34. signature of applicant: Signature of the new Associate.
35. Applicant's Pre-Paid Legal Membership Number
36. Applicant's SSN or Federal Tax ID Number

PRE-PAID LEGAL SERVICES, INC AND SUBSIDIARIES

ASSOCIATE APPLICATION

Corporate Office: One Pre-Paid Way
Ada, OK 74820 • www.prepaidlegal.com

1 AA PPL 8.10

2 Todays Date ☐☐ / ☐☐ / ☐☐☐☐

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

INSTRUCTIONS:

A B	A B
Correct	Incorrect
●	⊘
Correct	Incorrect

Advancement Preference: O Traditional O Group Marketing

personal information

CONFIDENTIAL

The information you provide on this application is considered non-public information, and Pre-Paid Legal takes care to protect your information.

3 Applicants assigned Assoc. # [Available through IVR at (800) 699-9004]

4 Applicant's SSN or Federal Tax I.D. No. DOB 5 ☐☐ / ☐☐ / ☐☐☐☐

6 If operating under a company name, print it here:

O Mr. O Mrs. O Miss. O Ms. O Dr. NOTE: PLEASE PROVIDE COMPLETE INFORMATION WITHOUT ABBREVIATIONS.

7 Applicant's Last Name

8 (First Name) Middle Initial

9 Spouse Last Name

10 (First Name) Middle Initial

11 (IF Applicant is known by another name other than the one above, Please PRINT HERE)

MAILING ADDRESS
12 Apt. # Ste. #
Mailing Address
City
State ZIP + 4

SHIPPING ADDRESS (If Different from mailing)
13 Apt. # Ste. #
Shipping Address (No P.O. Boxes)
City
State ZIP + 4

14 Home Phone Fax #

15 Business Phone Ext.

16 Email Address

@

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

This is a Sample Associate Application

Because of printing time-lines it may or may not be the most recent version.

When you order supplies from the Corporate Office, you will receive the most recent version.

O **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 Assoc. # 17

Associate Name & Phone# ____________

O **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 Assoc. # 18

Associate Name & Phone# ____________

payment information

19 O **Fast Start Entry Fee** $249.00 $ ☐☐☐.☐☐

20 O **Associate Agreement Entry Fee** 65.00 $ ☐☐☐.☐☐

21 O **Promotional Entry Fee** $ ______ $ ☐☐☐.☐☐

22 **TOTAL to PPLSI:** $ ☐☐☐.☐☐

23 O **PPL License Application Fee**
Include if required by your state. *Must* be a separate check.
Completed license application *must* accompany

Total license fees: $ ☐☐☐.☐☐

24 **Paid By:** O Money order O Check O Credit Card

25 **Amount to be charged:** $ ☐☐☐.☐☐

26 Your credit card #

27 ☐☐ / ☐☐☐☐
Exp. Date

Signature of Applicant X 28 ____________

When you provide Pre-Paid Legal Services, Inc. with a check presented as payment, you authorize Pre-Paid Legal Services, Inc. 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.

Member Advantage Services (MAS) provides follow-up phone calls, emails and letters to your members encouraging use of their memberships to increase retention potential. 29 O I affirm I want to sign up all memberships written for MAS and agree to the following terms: • Cost is $5.95 per member. • All charges from MAS will be deducted from PPL commissions. • Registrations may not process if commission balance is negative. • There are no refunds or credits. • Written notice must be submitted to PPL to stop service. • It is up to the Associate to ensure correct account information and contact PPL as soon as possible with any updates.

CHOOSE ONE of the following methods by which you wish to receive commissions for memberships written under this Associate Agreement:
O 1-Year Earnings Plan OR O 3-Year Earnings Plan

The advance amount you receive is the same under both options, but your earnings, renewals, and chargeback amounts will differ between the two. For details on compensation, please see a complete Pre-Paid Legal Associate Compensation Plan. If you do not select one of the compensation methods listed, you will automatically be paid on the 1-Year Earnings Plan for memberships written under this Agreement.

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

We need your account information for direct deposit.
CHOOSE ONE: O Checking O Savings OR
O **Use the same account used for the Associate Agreement Entry Fee**
31 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.

PROCUREMENT OF A CONSUMER AND/OR INVESTIGATIVE CONSUMER REPORT

By submitting this application, you understand that PPLSI may procure a consumer report and/or investigative consumer report on you. You also understand that [...]discretion subsequent consumer and/or investigative consumer reports may [...]red during the term of your contract with PPLSI. These above-mentioned [...]ay include a social security number verification. [...]e entitled to a complete and accurate disclosure of the nature and scope [...]estigative consumer report of which you are the subject upon your [...]equest, if such is made within a reasonable time after the date hereof. [...]receive a written summary of your rights under 15 U.S.C. § 1681et. [...]Cal. Civ. Code §1786. Your independent contractor position with PPLSI is [...]nt upon the successful completion of the above referenced investigative [...]r report.

[...]rovide me with a copy of my investigative consumer report [...] MN residents only). O Yes O No

32

[...]ad explained to me the Pre-Paid Legal Services, Inc. (PPLSI), [...]rship and compensation plan and understand the benefits of both. [...]ead the company policies and procedures on the reverse of this form and [...]ven a copy and agree to abide by them. [...]g by check, I agree that PPLSI 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 PPLSI.

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 offered at no cost! A subscription to eService provides your own prepaidlegal.com marketing websites, a subscription to The Connection, an Associate magazine and DVD published monthly, and more. PLUS - Get your first 30 days free!
Go to ***www.prepaidlegal.com*** to learn more.

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 or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

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 return.

The following questions MUST be answered, if applicable, or the application will be returned: 33

1. Have you ever been convicted of a felony? O **Yes** O **No**
2. Has anyone who might write business under this Associate Agreement ever been convicted of a felony? O **Yes** O **No** O **Not Applicable**
3. Has any professional license (i.e. an insurance license) held by you in any state been suspended or revoked? O **Yes** O **No**
4. Has any professional license held by anyone who might write business under this Associate Agreement in any state been suspended or revoked?
O **Yes** O **No** O **Not Applicable**

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 PPLSI immediately.

Signature of Applicant X 34 ____________

35 Applicant's Pre-Paid Legal Membership #

36 Applicant's SSN # OR Federal Tax ID #

Paperwork : Associate Agreement Explanation (Canada)

1 **Bar Code**

2 **Today's date:** Write the date the Associate Agreement is signed.

3 **Applicant's Associate Number:** This is a company-assigned number which you may obtain by calling (800) 699-9004.

4 **Applicant's Social Insurance Number:** This number will be used to report earnings to Canada Customs and Revenue Agency.

5 **Associate 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 Pre-Paid Legal Services, Pre-Paid, Pre-Paid Legal, Legal Service, or any combination thereof.

6 **Date of Birth:** The new Associate's date of birth.

7 **GST Reg. Number:** List the new Associate's GST registration number.

8 **Spouse Name:** The new Associate's spouse.

9 **Mailing Address:** The new Associate's complete mailing address. Also include apartment or suite numbers.

10 **Shipping Address where supplies may be sent:** Do not list P.O. boxes here! Supplies cannot be sent to P.O. boxes. Include the City, Province and Postal Code.

11 **Phone Number:** Phone number of the new Associate (either business or home) where the Associate can be reached during the day.

12 **FAX Number:** FAX number of the new Associate.

13 **Email Address:** Very important in order to receive valuable and timely updates via email blasts from the Home Office!

14 **Sponsoring Associate:** The signature of the sponsor under whom the new Associate is being placed and his/her phone number.

15 **Payment Info:** Choose one (1) Agreement Fee–not both. Add applicable taxes and write the total. A Canadian tax schedule is available on Docs on Demand on our Website (#23305).

16 **Paid By:** Check the appropriate box for method of Associate fee payment. Note: When sending in multiple apps, be sure to send in separate cheques for each one.

17 **Your Credit Card Number:** Clearly write in the credit card number.

18 **Amount to be Charged:** Total amount charged to the credit card. Be sure to include taxes.

19 **Credit Card Expiration Date:** Write credit card expiration date.

20 **Cardholder's Signature:** The cardholder must sign the credit card authorization.

21 **Direct Deposit:** Select if you want your commissions directly deposited into your bank account. List the bank name, account #, and transit #. Include a voided cheque from the account in which commissions are to be deposited.

22 **Placing Associate:** The signature of the Associate who recruited and placed the new Associate (if applicable) and his/her phone number. Placed Associates will not count for CFT.

23 **Right to Privacy Statement** If either answer is YES, please contact Marketing Services.

24 **Be sure to mark YES or NO for these questions:** If answer is YES, please contact Marketing Services.

25 **Signature of Applicant** Applicant must sign here and include his/her PPL membership number if applicable.

A SUBSIDIARY OF PRE-PAID LEGAL SERVICES, INC.

PPL LEGAL CARE OF CANADA CORPORATION

Corporate Office: One Pre-Paid Way
Ada, OK 74820 • www.prepaidlegal.com

1 AA.CAN. 3.10

2 Todays Date __ / __ / ____

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

CONFIDENTIAL

NOTE: PLEASE PROVIDE COMPLETE INFORMATION WITHOUT ABBREVIATIONS.

INSTRUCTIONS: A B Correct; A B Incorrect; ● Correct; Incorrect

personal information

The information you provide on this application is considered non-public information, and Pre-Paid Legal takes care to protect your information.

3 Applicants assigned Assoc. # [Available through IVR at (800) 699-9004]

4 Applicant's Social Insurance No. DOB 6 __ / __ / ____

If operating under a company name, print it here:

O Mr. O Mrs. O Miss. O Ms. O Dr. 7 GST Registration No.

5 Applicant's Last Name

(First Name) Middle Initial

8 Spouse Last Name (Use for Corporations)

(First Name)

(IF Applicant is known by another name other than the one above, Please PRINT HERE)

9 MAILING ADDRESS
Apt. # Ste. #
Mailing Address
City
Province Postal Code

10 SHIPPING ADDRESS (If Different from mailing)
Apt. # Ste. #
Shipping Address (No P.O. Boxes)
City
Province Postal Code

11 Home Phone ___.___.____ 12 Fax # ___.___.____

Business Phone ___.___.____ Ext.

13 Email Address
@ .

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

14

O **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 Assoc. #

Associate Name & Phone# ________

O **Placing Associate:** By signing this form, I certify that I understand I personally recruited this new Associate and placed him or her in my organization under the Sponsor listed.

Placing Assoc. # 22

Associate Name & Phone# ________

This is a Sample Associate Application

Because of printing time-lines it may or may not be the most recent version.

When you order supplies from the Corporate Office, you will receive the most recent version.

payment information 15

O **Fast Start Entry Fee** $249.00 $ ___.__

O **Associate Agreement Entry Fee** 65.00 $ ___.__

O **Applicable GST/HST/PST** $______ $ ___.__

TOTAL to PPLSI: $ ___.__

16 **Paid By:** O Money order O Cheque O Credit Card

17 Your credit card #

18 **Amount to be charged:** $ ___.__

19 Expiration Date __ / ____

Signature of Applicant X 20

...u provide Pre-Paid Legal Services, Inc. with a cheque presented as payment, you ...e Pre-Paid Legal Services, Inc. to use the information from your cheque to make a ...e electronic fund transfer from your account or to process the payment as a cheque ...ion. Funds may be withdrawn from your account as soon as the same day ...t is received. For inquiries, please call: 580-436-7424.*

...er Advantage Services (MAS) provides follow-up phone calls, emails and letters to ...nbers encouraging use of their memberships to increase retention potential. ...ecking this box, I affirm I want to sign up all memberships written for MAS and agree to the ... terms: • Cost is $6.95 per member. • All charges from MAS will be deducted from PPL commissions.

...g this form, I certify that I accept the placement of my Associate Agreement under the ...ng Associate.
...d explained to me the PPL Legal Care of Canada Corporation membership and compensa... and understand the benefits of both.
...d the Company policies and procedures on the reverse side of this form and been given a ... agree to abide by them.
...by cheque, I agree that PPLSI may convert my cheque into an electronic debit to be drawn ...count for the face amount shown on the cheque I've provided.
...and this agreement is subject to approval by a duly authorized officer/representative of PPL ...e of Canada Corporation.

...ght to Privacy: 23
...g this application, I confirm that I have read and understand the Privacy Policy and Practices ... the reverse side of this application and understand that it applies to this application, any ...greements 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 Practices.

24 **The following questions MUST be answered, if applicable, or the application will be returned:**

1. Have you ever been convicted of a felony for which a pardon has not been granted? O Yes O No
2. Has anyone who might write business under this Associate Agreement ever been convicted of a felony for which a pardon has not been granted? O Yes O No O Not Applicable
3. Has any professional license (i.e. an insurance license) held by you in any state been suspended or revoked? O Yes O No
4. Has any professional license held by anyone who might write business under this Associate Agreement in any state been suspended or revoked? O Yes O No O Not Applicable

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 of the above change after your Associate Agreement is approved, you are required to notify PPLSI immediately.

Signature of Applicant X 25

Applicant's Pre-Paid Legal Membership #

• Registrations may not process if commission balance is negative.
• There are no refunds or credits. • Written notice must be submitted to PPL to stop service.
• It is up to the Associate to ensure correct account information and contact PPL as soon as possible with any updates.

CHOOSE ONE of the following methods by which you wish to receive commissions for memberships written under this Associate Agreement:
O 1-Year Earnings Plan OR O 3-Year Earnings Plan
The advance amount you receive is the same under both options, but your earnings and chargeback amounts will differ between the two. For details on compensation, please see a complete Pre-Paid Legal Associate Compensation Plan. If you do not select one of the compensation methods listed, you will automatically be paid on the 1-Year Earnings Plan for memberships written under this Agreement.

Receive Commissions by Direct Deposit! 21
CHOOSE ONE: O Daily O Weekly O Monthly
(Subject to minimum accrual and other criteria established by the company)

In CANADA: We need your account information for direct deposit.
CHOOSE ONE: O Cheque O Savings OR
O **Use the same account used for the Associate Agreement Entry Fee**

In US: We need your account information for direct deposit.
CHOOSE ONE: O Cheque O Savings OR
O **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.

Welcome to Pre-Paid Legal!
We trust you'll take advantage of all the resources designed to help you every step of the way in your new business endeavor!

CFT Associate Quick Advance:
With help from your sponsoring Associate, recruit three (3) new Associates, each with a membership and receive three (3) counters, OR sell five (5) unique memberships, all within 45 days, and you could advance to Associate!

How Does the CFT Program Work?
The purpose of the program is to encourage you to train your new Associates, ultimately making them, and you, more successful. They get the benefit of your experience, you earn an extra commission on their first three (3) members when they CFT qualify.

See compensation plan for details about the CFT program!

Get Connected!
• Know your support team's contact information and let them know if you have questions.
• Get plugged into the many communication avenues Pre-Paid Legal has to offer. You'll find out how in your Associate Introductory Kit you'll receive soon.
• Subscribe to eService and get your own prepaidlegal.com website, a subscription to The Connection, an Associate magazine and DVD published monthly, and more, for only $19.95 per month. **PLUS - Get your first 30 days free!**

Your Associate Introductory Kit
You should receive your Intro Kit in the mail within 7-10 days. The kit includes everything you'll need to get started, including:
• Your Success Guide CD (a detailed guide to introduce you to your new business)
• Startup supplies including brochures, applications, and compensation plans
• Business card & letterhead ordering information
• Many more sources of information that will give you the knowledge you need to get off to a fast start with your new business

PLUS! You'll receive replenishments of applications and product brochures proportional to your sales.

Questions?
We're here to help! Call PPL Marketing Services at (580) 436-7424, 7am-7pm CT.

White Copy: Home Office -- Ada, OK   Yellow Copy: Sponsoring Associate   Pink Copy: New Associate

Paperwork : Membership Application (U.S.)

■ 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 PPL operating subsidiary in the state where the plan is being sold.
3. **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.**
4. **Office Use Only:** Used for Home Office processing purposes only.
5. **IR:** 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.
6. **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.
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. **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.
10. **Member's date of birth:** Write in the primary member's birthdate.
11. **Spouse:** List the full name of the member's spouse (See #8).
12. **Phone**: List the member's work phone number and home phone number.
13. **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.
14. **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.**
15. **Associate Name:** The exact name the Associate wishes to use to receive commission checks.
16. **Associate Social Security # (if licensed):** The selling Associate's license # if it is different than his/her Associate #.
17. **Associate License Number (In Florida):** For Florida Associates only: Please fill in your license number here.
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. **Applicant:** By signing the application, the member is acknowledging that he/she understands this information.
20. **Important note for Associates marketing in Florida.**
21. **Where purchased:** The city and state where the membership was purchased.
22. **Signature of applicant:** Be sure this signature is exactly the way the name is listed in full on the application.
23. **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."
24. **Select the payment method you prefer:** The member must select ONE type of payment method from those listed below.
25. **Bank name, Acct #, Institution Transit #:** The bank name, correct account number, and the institution transit numbers are a must.
26. **Signature of Account Holder:** Member's signature as it appears on checks. Be sure the member signs here if paying by bank draft.
27. **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. **Note: Ohio residents, you must write separate checks for membership fees and Associate fees. Checks for memberships are payable to OAJ; checks for Associate fees to PPL.**
28. **Fill out for Options #1 or #2, Bank Draft or Credit Card:** 1) Enter the monthly or annual bank or credit card draft amount; 2) Enter the enrollment fee amount; 3) Enter the total enclosed by check or charged to credit card.
29. **Annual Direct Bill:** Check here if applicant wishes to pay by annual direct bill. A check should be enclosed for the correct amount.

PRE-PAID LEGAL SERVICES, INC., AND SUBSIDIARIES

UNIVERSAL MEMBER APPLICATION

Corporate Offices: One Pre-Paid Way • Ada, OK 74820 • www.prepaidlegal.com

1

3
- O Standard Plan
- O Expanded Plan
- O Commercial Drivers Legal Plan *($25 Enrollment Fee)*
- O Law Officers Legal Plan
- O Exp. Law Officers Legal Plan
- O Home-Based Business Plan
- O Legal Shield
- O IDT
- O IDT GOLD
- O LPSE
- O Other* ____________

** Some plans may not be available in certain states.*

Subsidiaries list CHECK ONE:

2
- O Pre-Paid Legal Services, Inc.
- O Pre-Paid Legal Casualty, Inc.
- O Pre-Paid Legal Services, Inc. of Florida
- O Legal Service Plans of Virginia, Inc.

OFFICE USE ONLY

CWA	
FOB	
MODE	
PLAN	4
FRAN	
GR#	

5 O MAS

6 **Today's Date** _____ /____/______
If you choose the bank draft option, your account will be drafted on or about the above date each month.

personal information

The information you provide on this application is considered non-public information, and Pre-Paid Legal takes care to protect your information.

Please print in **ALL CAPITAL** letters. Use **ONLY BLUE** or **BLACK INK. FAILURE TO PRINT LEGIBLY** can cause **DELAYS IN PROCESSING YOUR APPLICATION.**

7 Applicant's SSN ____________ DOB 10 ___/___/____
For internal use only by PPLSI. Our privacy policy is available upon request.

O Mr. O Mrs. O Miss. O Ms. O Dr. *A $10 non-refundable fee is required for individual enrollments.*

8 Applicant's Last Name ____________

(First Name) ____________ Middle Initial ___

11 * Spouse's Last Name ____________
*(*Spouse includes Domestic Partners, Civil Union Partners, Same-Sex Partners, or other term specifically defined by any local, state or federal statute.)*

(First Name) ____________ Middle Initial ___

9 Apt. # / Ste # ____________

Mailing Address *(COMPLETE ADDRESS, NO ABBREVIATIONS PLEASE)* ____________

City ____________

State ____________

______ ZIP + 4 ____________ Cell # (   ) ____________

Business Phone (   ) ____________ Ext. ______ Home Phone 12 (   ) ____________

13 Email Address ____________

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

CONFIDENTIAL

associates only

Assigned Associate Number 14 ____________

Associate Last Name 15 ____________

First Name ____________ Middle Initial ___

Associate SSN Number (If Licensed) 16 ____________ Associate Lic. Number (In Florida) 17 ____________

Business Phone (   ) 18 ____________ Ext. ______

Signature of Associate X 19 ____________

APP.UNI (1.10)

dependent information

23

Last Name, First ____________	Middle Initial ___	DOB ___/___/___
Last Name, First ____________	Middle Initial ___	DOB ___/___/___
Last Name, First ____________	Middle Initial ___	DOB ___/___/___
Last Name, First ____________	Middle Initial ___	DOB ___/___/___
Last Name, First ____________	Middle Initial ___	DOB ___/___/___
Last Name, First ____________	Middle Initial ___	DOB ___/___/___
Last Name, First ____________	Middle Initial ___	DOB ___/___/___

payment information

TO COMPLETE, Fill out the ONE payment option you prefer. Your credit card charge or check is your receipt.

24 **Authorization for Electronic Transfers Drawn by and Payable for Premium:** I hereby authorize Pre-Paid Legal Services, Inc., to charge/draft my checking/savings account from the Financial Institution listed below. **This authority is to remain in effect until Pre-Paid Legal Services, Inc., receives written notification from me revoking the authorization. Your account will be drafted each month on or about the effective date of your membership.**

O Monthly or O Annual Bank Draft

Name of Bank 25 ____________

Address ____________

City ____________

State ______ ZIP + 4 ____________ - ______

Account # ____________

Transit # ____________

When you provide Pre-Paid Legal Services, Inc. with a check presented as payment, you authorize Pre-Paid Legal Services, Inc. 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: 800-654-7757.**

27 O Checking Account *(Attach check from account to be drafted.)* O Savings Account *(Attach verification.)*

Signature of Account Holder X 26 ____________

28 **O Monthly or O Annual Payment by Credit Card**
I wish to pay by credit card until I revoke this authorization in writing. I realize my account will be charged each month (or Annually) on or about the effective date of my membership.

Cardholders Last Name ____________

First Name ____________ Middle Initial ___

Card # ____________

Exp. Date ____/________ O MasterCard O Discover O Visa O American Express

Cardholders Signature X ____________

29 **O Annual Direct Bill or O Semi-Annual Direct Bill**
I wish to pay Annually/Semi-Annually by check. Checks should be made payable to Pre-Paid Legal Services, Inc.

Amount enclosed $ ______ . ______ *Must include first payment and enrollment fee.

Please fill out for Bank Draft or Credit Card payment options:

Monthly /Annual draft/ Charge amount	$ ______ . ______
One-time enrollment fee	$ ______ . ______
First Payment/ Draft Total	$ ______ . ______
Total enclosed by check, money order, or charged to credit card	$ ______ . ______

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

CONFIDENTIAL

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 the Pre-Paid Legal Home Office at 1-800-654-7757 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, warranties or representations other than as set forth herein and in the membership contract.

20 *In Florida, any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any materially false, incomplete, or misleading information concerning a material fact is guilty of a felony of the 3rd degree.*

In NJ, any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

In TN, it is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

I hereby acknowledge that on this date, I purchased this plan in the city of ________ 21 ________ in the state of ______. By signing this application I certify I am legally residing in the United States of America.

Signature of Applicant X 22 ____________

Paperwork : Membership Application Explanation (Canada.)

- Please print! Illegible applications will delay processing.
- Faxed applications are not accepted for processing.
- We cannot guarantee the order in which membership apps 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.

NOTE: If the Associate information or effective date changes, a new application must be completed.

1. **Company GST Registration Number:** Our Company GST Number, as required by law.
2. **Office Use Only:** Leave these spaces blank.
3. **Signed on (Today's Date):** (Day/Month/Year) 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 application is not received within 10 days of the effective date on the application.
4. **Signed at (Physical Location):** The physical address of the location where the membership is being filled out. Example: 321 E. Oak St., Toronto, ONT L4Z 1T5
5. **SIN (Social Insurance Number):** This number must be printed legibly. Your membership number will be included on your membership card and contract. Your SIN # is for ID purposes only.
6. **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.
7. **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.
8. **Member's Date of Birth:** Write in the member's birthdate (Day/Month/Year).
9. **Spouse:** The full name of the member's spouse (See # 6).
10. **Phone:** The member's work & home number.
11. **Email:** List the member's email address. Very important for receiving valuable information from the Home Office to encourage retention!
12. **Associate Number:** The Associate number of the selling Associate, not the member. The Company will assign your Associate number. You may obtain it by calling the Interactive Voice Response (IVR) line at 800.699.9004.
13. **Selling Associate's Name & Signature:** The selling Associate should print and sign his or her name here. This should be the exact name the new Associate wishes to use to receive commission checks. If the selling Associate information has been completed on the application and the information needs to be altered, the Associates must both initial the correction on the application (NO CORRECTION FLUID) and paper clip a letter, with the signature of the original Associate, confirming the change.
14. **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, please attach a separate sheet of paper and include the additional names. If the member has no dependents, write "NONE" in this space.
15. **Employer & Address:** The member's place of employment and address. If "self-employed," list address.
16. **Your Right to Privacy:** By signing, applicant affirms he/she has read and understands the Personal Information Notice on the reverse side.
17. **Signature of the Applicant-Member:** Be sure this signature is exactly the way his/her name is listed in full on the application.
18. **Notice Regarding Buyer's Right to Cancel:** Consumer Protection Information required by law.
19. **Select the payment method you prefer:** Select either monthly/annual bank draft or monthly/annual payment by credit card.
20. **Signature of Account Holder:** Member's signature as it appears on checks. The member must sign if paying by bank draft.
21. **Account # & institution transit #:** Please print legibly the account number from which the draft will be taken and the 8-digit Institution Transit number located on the bottom right corner of the member's check.
22. **Chequing or Savings:** Designate if the account to be drafted is a chequing or savings account. If it is a savings account, attach a copy of the account statement or a copy of the member's savings ID card. (Not applicable for group accounts.) The institution's transit number and the correct account number is a must. 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. (Voided check not necessary for group accounts.)
23. **Fill Out for Options 1 & 2:** BANK DRAFT OR CREDIT CARD: Fill in the appropriate amount to be drafted or charged. Include appropriate GST/HST/PST taxes. You may obtain a Canadian Tax Schedule (listed by Province) at prepaidlegal.com in Docs on Demand. Add $26 ($23.95 group rate) for monthly draft or $312 ($287.40 group rate) for annual draft and any aplicable taxes. Fill in the total amount to be drafted or charged monthly or annually. **Funds must be paid in Canadian Dollars.**
24. **Monthly/Annual Payment by Credit Card:** If member chooses this option, legibly fill in the member's credit card number and the month and year of the expiration date.
25. **Select the Credit Card Type: MasterCard or VISA.**
26. **Cardholder Signature:** Member's signature as it appears on the card to be drafted.
27. **Payroll deduction authorization:** For use by employee group accounts only.

Paperwork : Universal Membership Application (Canada.)

1

Company GST Registration Number: 898808928RT

OFFICE USE ONLY					
CWA		MODE		FRAN	
FOB		PLAN		GR#	

2

PPL Legal Care of Canada

Membership Application

member information

PLEASE PRINT

CHECK ALL THAT APPLY ❑ Family Plan ❑ ID Theft Shield ❑ Other ______
❑ Home Based Business Rider

A $10 fee is required for individual enrolments. MAS ❑

3 Signed on (Today's Date) ___ / ___ / ___ Day Month Year

If you choose the bank draft option, your account will be drafted on or about this date each month.

4 Signed at (Physical Location) ______

5 SIN # (*Optional*) ___ - ___ - ___ *Your SIN # is used for PPL internal business processes only.*

Existing Member # ______
(If you are an existing member adding new service, please print your membership number here.)

6 Name Last ______

First ______ MI ______

Mailing Address Apt. / Ste.# ______

Street Address ______
(Please provide complete address without abbreviations.)

City ______

Province ______ Postal Code ______

8 Member's Date of Birth ___ / ___ / ___

10 Work Phone ___ - ___ - ___ Ext. ___

Home Phone ___ - ___ - ___

11 Email Address ______

❑ *I do not wish to receive email updates from PPLSI about my membership. Your privacy is a priority with us! PPLSI will not sell your email address or personal information of any kind to third party vendors.*

Associate Use Only

Associate Number ______ 12

Selling Associate Name ______ 13

Business Phone ______

Signature of Associate x ______ 13

9 Spouse ______ Last / First / MI ___ / ___ / ___ Date of Birth

Dependents ______ Last / First / MI ___ / ___ / ___ Date of Birth

14 ______ Last / First / MI ___ / ___ / ___ Date of Birth

______ Last / First / MI ___ / ___ / ___ Date of Birth

Employer ______

Address 15 ______

16 **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 17 ______
(By signing this application I also certify I am legally residing in Canada.)

Notice Regarding Buyer's Right to Cancel: 18
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: (i) If no delivery date is specified in the contract and the goods are not supplied within 120 days after the date of the contract, then you, the buyer, may cancel the contract within 10 days after the expiry of this 120 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.

payment information

19 **TO COMPLETE, select the ONE payment option you prefer. Your credit card charge or cheque is your receipt.**

1 ❑ **Monthly or Annual Bank Draft**

Authorization for Electronic Transfers Drawn by and Payable for membership and legal services fees: I hereby authorize PPL Legal Care of Canada Corporation to charge/draft my chequing/savings account from the Financial Institution listed below. I agree that if any charge is dishonored, whether intentionally or inadvertently, PPL Legal Care of Canada Corporation shall be under no liability whatsoever. **This authority is to remain in effect until PPL Legal Care of Canada Corporation receives written notification from me revoking the authorization. Your account will be drafted each month on or about the effective date of your membership.**

Name of Bank (Financial Institution) ______

Bank Address ______

______
CITY PROVINCE POSTAL CODE

20 Signature of Account Holder x ______

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

21 Acct. # ______

Institution Transit # ______

22 ❑ Chequing Account *(Attach cheque from account to be drafted.)*

❑ Savings Account *(Attach verification.)*

24 2 ❑ **Monthly/Annual Payment by Credit Card**
I wish to pay by credit card until I revoke this authorization in writing.

Your account will be drafted each month on or about the effective date of your membership.

Card #: ______

I realize my first charge will include $10 to cover my enrolment fee where applicable.

Exp. Date: ______ (Mo./Yr.)

Your credit card charge or your cheque is your receipt.

❑ MasterCard
❑ Visa

Amount Charged: $ ___ . ___ Cardholder Signature: x26 ______

3 ❑ **Annual Direct Bill** I wish to pay annually by cheque. *Cheques should be made payable to PPL Legal Care of Canada Corporation.*

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.

Fill out for Options #1 or #2:
BANK DRAFT OR CREDIT CARD

Monthly /Annual draft Membership Fee $ ______

Monthly /Annual draft/ charge amount [IDT plan] 23 $ ______

One-time enrolment fee $ ______

Applicable GST/HST/PST 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.)
Please note: If you received a reduced rate of $9.95 for Identity Theft Shield by also enrolling in a Pre-Paid Legal plan and you cancel your Pre-Paid Legal membership, your Identity Theft Shield monthly membership fee will be adjusted to the regular $12.95 rate.

Print name ______

SIN ______ Date ______

Applicant signature x ______

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Paperwork : Membership Payment Methods

The following payment methods are available to members. A **nonrefundable** $10 enrollment fee is required for individual sales of the Pre-Paid Legal Services, Inc., Family Plan in all states and provinces, as well as member reinstatements after a lapse of 6 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 Player's Club**

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

2. Credit Card

A member may pay the first and subsequent membership fees by Visa, MasterCard, American Express, or Discover. (In Canada, MasterCard and Visa only.) Use the credit card portion at the bottom of the Universal Membership Application to check the type of card and write in the complete card number, expiration date and the amount to be charged. We will accept pre-paid, reloadable credit cards that are set up to receive regular and consistent deposits. Commissions will be paid As Earned.

Credit card payments may be monthly or annually. The member will continue to be charged when payment is due until a written request from the member to stop charges is received in the Corporate Offices. If an applicant wants to pay one time only by credit card, specify in writing on the credit card authorization and the member will be billed for an annual payment next year.

*** Statistically, credit card members have a lower retention rate. Prepaid/Reloadable Cards will pay As-Earned.**

3. Annual Direct

The member may choose to be billed annually for the membership fee. The completed and signed application should be forwarded along with a personal check, money order, or cashier's check for the annual amount plus $10 enrollment fee. The member will be sent a statement each year thereafter.

- Quarterly payments are not accepted.
- Semiannual payments are accepted but will be paid as-earned.

4. Payroll Deduction - Group Sales Only

For more information on group sales, contact Marketing Services. You must be qualified for group sales before you approach a group.

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

Paperwork : Upgrades, Add-ons & Reinstatements

How are upgrades and add-ons done?
In order to upgrade or 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. "Upgrade" or "Add-on" must be written across the top of the membership application.

Important:
Member must authorize total new amount to be withdrawn in the bankdraft, not just the amount of the upgrade or add-on.

Example
If, for example, a member wishes to upgrade to the $25.00 plan or add the Legal Shield benefit to an existing family 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 6 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 $40 reinstatement commission ($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 writing agent will be paid advance commissions on the sale as a new membership.

Helpful Reminders

Pre-Paid Legal 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.

What you leave with the member immediately:
- A temporary membership 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 & 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 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!

NOTE:

Please do not use Pre-Paid Legal Services' envelopes except for Pre-Paid Legal 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.

Paperwork : Submitting Business to Corporate: UPS

Pre-Paid Legal has enabled you to conveniently overnight your applications via UPS to the Corporate Office for $8.95 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 Pre-Paid?

- If you have an UPS Account you can call UPS directly at 1-800-PICK-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 PPL Supply Store in Associates only. (Shipping charges will apply when you order through PPL 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 PPL Associates shipping UPS by purchasing a shipping label online in Associates Only. Labels are pre-addressed to the Pre-Paid Legal 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 prepaidlegal.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.prepaidlegal.com.
- Click on the "UPS Shipping" from the Resouces 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 prepaidlegal.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 web support at 800-699-9004, OPT 3

Guidelines for Conduct

We at Pre-Paid Legal Services, Inc. (PPLSI), 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 PPLSI and its Marketing Associates.

1. An Associate is an independent contractor and does not have a franchise, distributorship or other exclusive right to sell arrangement with PPLSI. PPLSI 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 PPLSI. The Associate will be responsible for all costs or liabilities incurred by the Associate in the sale and/or distribution of all PPLSI products/services. The Associate shall not enter into any agreements or make any purchases in the name of, or on behalf of, PPLSI.

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 PPLSI 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 PPLSI 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 PPLSI product or service in any way. Furthermore, no modification of any service is binding upon PPLSI unless authorized in writing at the corporate offices of PPLSI by an authorized officer of the Home Office.

4. Regarding advertising:

(a) Only advertising and promotional material that is preprinted, pre-approved, and properly licensed by PPLSI may be purchased or used in the promotion or sale of PPLSI products/services. An Associate agrees to pay for all supplies and marketing materials needed. Supplies should be obtained directly from PPLSI. 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 PPLSI 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 PPLSI relating to Associate websites.

5. There are no territory exclusives. Any Associate may sell products/services in any state in which PPLSI 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 PPLSI 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, or similar relationship, will normally be regarded as one Associate. However, a spouse or similar relationship may complete a separate Agreement (and submit the necessary fee), provided the Agreement is sponsored by the same person or entity. Persons must be 18 years of age or older to execute an Associate Agreement.

7. The accepted practice is for a new Associate to be sponsored by the first person who contacted him/her regarding a particular PPLSI product/service. PPLSI 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 PPLSI for that particular product/service.

8. The identity of an Associate's downline is confidential, proprietary information that belongs to PPLSI. 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 PPLSI during or after his or her relationship with PPLSI. In addition, the Associate shall not disclose to any person other than PPLSI 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 PPLSI 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. In the event of the death of an Associate who is a party to this agreement solely in his/her individual name, all commissions due the Associate will be paid according to his/her last will and testament as admitted to probate or, if there is no will or other instrument providing otherwise, the rights of the Associate under this agreement shall be deemed to be owned (i) if the Associate has a spouse, as joint tenants with rights of survivorship with the spouse; or (ii) if the Associate does not have a spouse, as may be provided by the applicable law of descent and distribution. If the Associate's spouse succeeds to the business and has been actively participating in the business at the time of death, the spouse will have the option to continue in the same role as the deceased Associate. In any case covered by this paragraph 10, 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) PPLSI is notified of the sale and agrees in writing to the sale and to the effective date of the sale, b) PPLSI 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 PPLSI policies relating to sales. Policies relating to sales are available from the Home Office of PPLSI.

12. An Associate Agreement with PPLSI may be terminated as follows:
(a) At any time upon written notice by the Associate;

(b) By PPLSI with thirty (30) days written notice to the Associate if the level of persistency of the Associate's business consistently remains below a level considered by PPLSI to be acceptable;

(c) Immediately by PPLSI for actions or statements by an Associate which PPLSI, in its sole discretion, determines to be contrary to its best interests, including, without limitation, if an Associate: violates the terms of the Associate Agreement or these Policies and Procedures as in effect from time to time, misrepresents the company's name, violates any other PPLSI policy, solicits memberships by using the name of the Provider Attorney firm, makes product/service claims or earnings claims contrary to PPLSI literature, reveals any PPLSI trade secrets, including without limitation names of associates, members or corporate accounts; or

(d) By PPLSI, when an Associate fails to meet the continuing qualification requirements outlined in #15. An Associate who terminates his/her Associate Agreement or who is terminated by PPLSI 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 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.

13. Advance commissions for sales produced by the Associate or in the Associate's downline shall be paid only when sales of PPLSI products/services have occurred, and shall be earned only as fees on PPLSI products/services are received by PPLSI. PPLSI reserves the right to change commission advance rates, adjust advances for membership cancellations, pay commissions on an as-earned basis or to place commissions on hold in its sole discretion. Any sums advanced to the Associate shall create a debit balance which will be a loan to the Associate from PPLSI. This balance will normally be repaid by withholding earned commissions, including renewals, but the Associate is ultimately liable for repayment upon demand by PPLSI. 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 PPLSI products or services and the Associate agrees that advance commissions are for business purposes and are not a loan for the Associate's personal, family or household purposes.

14. Any and all Associate accounts, including joint accounts, shall be considered as one account for the purpose of charge backs against 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 PPLSI and may be assigned to another Associate if not serviced properly. If an Associate's group account is reassigned, he or she will continue to earn commissions on the members he or she enrolled as long as the members are active and his/her Associate Agreement remains in effect. If an Associate calls on an existing account that is "registered" to another Associate, or fails to bow out gracefully when his or her account is reassigned, that Associate can be terminated immediately. Failure to meet any of the following criteria will be considered grounds for reassignment:

(a) Each group assigned to the Associate must be serviced at least once each year and a customer service report completed and returned to the Home Office.

(b) New memberships must be written in the group each year unless 60% or more of the eligible employees are enrolled in a PPLSI membership plan.

Reassignment may also be made for any other reasons which, in PPLSI's sole discretion, constitute inadequate servicing of a group.

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

18. PPLSI reserves the right at any time to no longer accept new membership sales or associate recruitments from any Associate, and to adjust or change any marketing plan and incentive program and at any time without prior notice. PPLSI may add, change or terminate any services offered by PPLSI to any or all Associates, at any time, in whole or in part, including but not limited to supplies, communications, newsletters, e-services, voice response or otherwise.

19. No PPLSI products or services may be sold or offered in combination with any other product or service without prior written approval from an authorized Home Office officer of PPLSI. An associate may not sell or offer to sell any legal service plan or product, or Identity Theft product other than PPLSI 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 "standalone" Identity Theft product is offered.

20. An Associate may not proselytize, recruit or solicit in any manner any PPLSI 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 PPLSI 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 PPLSI, 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.

23. The Associate Agreement and Policies and Procedures will be governed by and construed in accordance with the laws of the State of Oklahoma. The Associate Agreement and Policies and Procedures constitute the entire agreement between the Associate and PPLSI and no amendment may be made, either written or oral, without the signature of an authorized Home Office officer of PPLSI, provided that these Policies and Procedures may be amended from time to time by PPLSI by publication in a means reasonably available to Associates generally, including by publication in periodic communications to Associates or on the PPLSI website. All disputes and claims relating to PPLSI, the Associate Agreement, these Policies and Procedures and any other PPLSI policies, products and services, the rights and obligations of an Associate and PPLSI, or any other claims or causes of action between the Associate or PPLSI or any of its officers, directors, employees or affiliates, whether in tort or contract, shall be settled totally and finally by arbitration in Oklahoma City, Oklahoma, in accordance with the Commercial Arbitration Rules of the American Arbitration Association, including the optional rules for emergency measures of protection. If any Associate files a claim or counterclaim against PPLSI or any of its officers, directors, employees or affiliates in any such arbitration, an Associate shall do so only on an individual basis and not with any other Associate or as a part of a class action. Judgment on any award may be entered in the Oklahoma County District Court or in the United States District Court for the Western District of Oklahoma. The Associate consents to the jurisdiction and venue of such arbitration and such courts.

Policies & Procedures : Make Note...

- You or your spouse or similar relationship may not sell yourselves any membership.
- You may not sell a membership to anyone in your upline.
- Membership and Associate numbers will be assigned.
- Payment is only acceptable when made by the member, someone in the member's immediate family (i.e. spouse, son, daughter, step child, foster child, mother, father, brother, sister, grandparent, or grandchild), or member's employer.

  A note signed by the member and person paying for the membership must be attached to the application indicating the relationship between the member and the person paying for the membership.

  If the writing agent pays for the membership of a family member, PPLSI reserves the right to pay commissions as earned on those memberships.
- Due to the confidentiality that must be provided to the member, the member's account cannot be discussed with anyone other than the member.
- A member may purchase only the plan(s) available in his her state of residence. Not all plans in all states are the same. Be sure to check with the Home Office for plan availability, cost, and benefits in the state where the prospect lives, or check the most current States at a Glance at prepaidlegal.com.
- Provider Lawyers, Referral Lawyers, and members of their families cannot be PPL Associates.
- **Commissions will be paid on an as-earned basis for semi-annual memberships and memberships paid for by money order, cashier's check or temporary check for the first month's money, as well as memberships paid by the selling agent.**

  Pre Paid reloadable Credit Card will pay As-Earned.

  Associates are not to keep member's confidential information such as bank information, credit card numbers or social security numbers.

A message from PPL founder and Board Chairman Harland Stonecipher

The Pre-Paid Legal business is based on The Golden Rule. That is how we have achieved the family type atmosphere we all enjoy and prosper from. As in many growing organizations, sometimes we all need to be reminded of this cornerstone for our business, particularly when it comes to recruiting. Our nationwide meeting policy is exemplary. It enables you to do long distance sponsoring and send those prospects and recruits to a meeting in their area. At those meetings, I expect everyone to sign the prospect under the Associate who sent them to the meeting. Any Associate who recruits or attempts to recruit someone else's prospect will be subject to review the first time and subject to termination if it happens again. Thank you for your support in ensuring open meetings are always a place where prospects are welcome.

For on-line sales, commissions are advanced on first 5 Memberships per month. All others processed that month will be paid on payment earnings.

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 PPL 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:

- Reinstate their personal PPL 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. PPLSI does not notify Associates of their status.

* IDT stand alone will not keep an Associate Agreement vested.

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 30 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 PPL 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 30 days, the Associate Agreement can be reinstated under the same sponsor, no fee, but will lose line, level counters and qualifications.

- Associate must wait 6 months to change sponsors.

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.

- A list of all owners, officers, directors, or shareholders owning 10% or more of the business, along with their Social Security numbers.

- List of writing agents on the account [include SSNs].

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 "pre-paid legal." 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.

Policies & Procedures : Associate Complaints

Associate Complaints

Complaints are filed against Associates for a number of reasons. Our goal at Pre-Paid Legal Services, Inc., is to handle each complaint with speed and accuracy. PPL 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 PPL 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 PPL, 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 PPL, 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 Marketing Services at 580.436.7424.

Research - We reserve the right to hold commissions if business submitted becomes questionable.

Policies & Procedures : Name, Address & 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.

Associate Tax ID Number Changes

If the Tax ID number needs only to be corrected, associates may contact Marketing Services at 580.436.7424, or mail/email/fax a written request for the correction. The associate agreement will again be placed on hold for verification of the name and Tax ID.

Associates Address/Email/Phone Number changes

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

EMAIL: marketingservices@pplsi.com
FAX: 580.310.6916
MAIL: PPLSI , P.O. BOX 145, Ada, OK 74821-0145

Note:

If using a corporate name and tax ID number, the documents listed on page 74, "Entities as Associates" must also be submitted.

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, the following items will be required:
1) A list of all owners, officers, directors, or shareholders owning 10% or more of the business, along with their Social Security Numbers.
2) A list of all writing agents who will be listed on the account, including their Social Security Numbers.
■ 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.

See next page for the Name and Number Change Agreement

Policies & Procedures : Name, Address & Number Changes

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.

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:

Pre-Paid Legal Services, Inc.
Attn: Marketing Clerical
One Pre-Paid Way
Ada, OK 74820
Fax: (580) 310-6916

"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.

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 not submitted business 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.

release not required from upline Associates that have not qualified for Director Breakaway Advances in the last six (6) months. Contact Marketing Services for a list of required releases.

NOTE:

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.

Duplicate Associate Agreements

Pre-Paid Legal reserves the right to deny or approve a duplicate Associate Agreement.

Associates must be spouse/domestic partner. PPLSI 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 Marketing Services.)

Policies & Procedures : 1099 Information

U.S. Funds

All Associates residing in the U.S. who received more than $600.00 (U.S. funds) in commission income annually will receive a 1099. Because of adjustments which could be made, an Associate's 1099 may not be the sum of actual cash received. Income is defined as ALL money advanced to the Associate during a calendar year. PPL will mail 1099's by January 31 each year.

All Associates residing in Canada who received more than $600.00 (U.S. funds) in commission income annually will receive a 1042-S. Because of adjustments which could be made, an Associate's 1042-S may not be the sum of actual cash received. Income is defined as ALL money advanced to the Associate during a calendar year. PPL will mail 1042-S's by January 31 each year.

If an Associate did not make $600.00, he or she is still responsible for reporting it, but PPL is not obligated to issue a 1099 or 1042-S.

Tax Info is available for previous years
Free to all Associates
Tax Reporting - Go to Reports under Associates Only, select Associate Tax Form Request and enter your SSN or SIN and print your 1099, T4A, 1042-S, or T4A-NR information.

* **Additional hard copies of a 1099, T4A, 1042-S or T4A-NR may be mailed for a $5.00 per document handling fee.**

Reported money includes cash advances, commission adjustments, and incentive trips.

Canadian Funds

All Associates residing in Canada who received more than $500.00 (Canadian funds) in commission income annually will receive a T4A. Because of adjustments which could be made, an Associate's T4A may not be the sum of actual cash received. Income is defined as ALL money advanced to the Associate during a particular year. PPL will mail T4A's by February 28 each year.

All Associates residing in the U.S. who received more than $500.00 (Canadian funds) in commission income annually will receive a T4A-NR. Because of adjustments which could be made, an Associate's T4A-NR may not be the sum of actual cash received. Income is defined as ALL money advanced to the Associate during a particular year. PPL will mail T4A-NR's by February 28 each year.

If an Associate did not make $500.00, he or she is still responsible for reporting it, but PPL is not obligated to issue a T4A or T4A-NR. If you made under $500.00 and would like an Earnings Letter, please contact Marketing Services.

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 PPLSI 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 Pre-Paid legal's Home Office.

Shipping rates to Canada varies and includes GST. All supply costs must be paid in U.S. dollars + GST. PPLSI 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 PPL 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.

PPL Legal Care of Canada Corporation

Schedule of Applicable Taxes

		Regular $249 Associate Fee		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	
Province	Type of Tax	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amont
Alberta	GST/HST	5%	12.45	5%	1.80	5%	1.30	5%	1.25	5%	.50	5%	.65
	PST	EXEMPT	0.00	EXEMPT	0.00	EXEMPT	0.00	EXEMPT	0.00	EXEMPT	0.00	EXEMPT	0.00
British Columbia	GST/HST	12%	29.88	12%	4.32	12%	3.12	12%	3.00	12%	1.20	12%	1.56
Manitoba	GST/HST	5%	12.45	5%	1.80	5%	1.30	5%	1.25	5%	.50	5%	.65
	PST	EXEMPT	0.00	EXEMPT	0.00	EXEMPT	0.00	EXEMPT	0.00	EXEMPT	0.00	EXEMPT	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	5%	12.45	MEMBERSHIP NOT AVAILABLE IN THIS PROVINCE									
	PST	EXEMPT	0.00										
	Total		12.45										
Quebec	GST/HST	5%	12.45	MEMBERSHIP NOT AVAILABLE IN THIS PROVINCE									
	QST	7.5%	19.61										
	Total		32.06										
Saskatchewan	GST/HST	5%	12.45	MEMBERSHIP NOT AVAILABLE IN THIS PROVINCE									
	PST	EXEMPT	0.00										

CARD.TAXCAN (7.10) 23305

Canadian Tax Schedule

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

Policies & Procedures : Canadian Policies - Withholding & Reporting Requirements

(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. The Website address is www.ccra-adrc.gc.ca.

Canada Customs & Revenue Agency on the Internet

The Website for Canada Customs & Revenue Agency is www.ccra-adrc.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 below.

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 PPLSI, along with your ITIN for our records. Until we receive your ITIN and Form 8233, PPLSI 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):

Step 1:

Complete Form SS-4 and return it to the internal revenue service. The IRS will then issue you an ITIN (Ind. Taxpayer ID #), which you will use to complete Form 4224.

- **Form SS-4 ("Application for Employee Identification Number")**
  To facilitate the U.S. filing requirements, the non-U.S. resident Canadian corporation will be required to obtain a U.S. Employer Identification Number (EIN). Form SS-4 is used for this purpose. If you do not have an EIN, you must complete this step first.

Step 2:

Once you have received your EIN, complete Form 4224 and submit it to PPLSI, along with your ITIN. Until we receive this form and your ITIN, PPLSI is required to withhold 30% from your commissions on U.S. sales.

Policies & Procedures : Canadian Policies - Withholding & Reporting Requirements

(U.S. residents receiving Canadian commissions)

- **Form 4224 ("Exemption from Withholding of Tax on Income Effectively Connected With the Conduct of a Trade or Business in the United States")**
  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 your Associate Agreement, you are considered an independent sales contractor of the company. You are not an employee.

  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.

- Tax Info is available for the previous years
  Free to all Associates
  Tax Reporting - Go to Reports under Associates Only, select Associate Tax Form Request and enter your SSN or SIN and print your 1099, T4A, 1042-S, or T4A-NR information.

*** Additional hard copies of a 1099, T4A, 1042-S or T4A-NR may be mailed for a $5.00 per document handling fee.**

The IRS on the Internet

The Website for the Internal Revenue Service is www.irs.ustreas.gov. Once you are at their Website:

- Go to Forms & Publications
- Go to Forms & Instructions Box
- Scroll through until you find the form you are searching for

Policies & Procedures : Supply Ordering Instructions

How do I order supplies?

You may order supplies by:

- **INTERNET**
  1) Go to our Website at www.prepaidlegal.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 PPL supplies through credit card payment only

- **MAIL**

  PPLSI
  Marketing Services
  Attn: Supplies
  P.O. Box 145
  Ada, OK 74821-0145

- **PHONE**

  Call Marketing 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 Marketing 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 Marketing 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:
PPLSI
14870 CR 1560
Ada, OK 74820

When you provide Pre-Paid Legal Services, Inc. with a check presented as payment, you authorize Pre-Paid Legal Services, Inc. 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.

Policies & Procedures : Business Cards & Letterhead

It is important for all Independent Associates to use business cards that represent Pre-Paid Legal Services,Inc. in a consistent manner. Associates may choose from professional styles with our Company logo and customize with their personal information. We will not approve new or altered versions of Pre-Paid Legal business cards.

"Must-haves" for ordering business cards:

The correct title...

- Your title of "Independent Associate" must be on the card.
- If you are group qualified you may include "Group Benefit Specialist".
- Title of "Regional Vice President", "Regional Manager", and "Group Vice President" are also acceptable.
  No exceptions.

An approved URL for your Website...

- All Websites must be approved before orders can be processed.
- Submit Doc #23371

Purchasing cards from unauthorized vendors or creating your own version is prohibited.
Official Pre-Paid Legal business cards are available from the following authorized vendors.

JFA Printing

PO Box 17188
Wichita, KS 67217
Toll Free 866.532.6654
www.jfaonline.com

Send your order and payment directly to the vendor, not to PPL Corporate.

Letterhead

"Justice For All"

PRE-PAID LEGAL SERVICES, INC.

Serving North American families since 1972

Corporate Offices: One Pre-Paid Way • Ada, Oklahoma 74820 • 580/436-1234 • www.prepaidlegal.com

Associates may use a letterhead format similar to this sample. Letterhead designs **must show**:

- Corporate Office address and phone number
- The words Independent Associate after your name

Notice to printers:
Printing unauthorized letterhead which contains the PPL name and logo is a violation of federal copyright law.
Printing unauthorized letterhead is prohibited.

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 Marketing Services at 580.436.7424. (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:

PPLSI
14870 CR 1560
Ada, OK 74820

Video Plus Refunds

Associates must call Video Plus at 800.388.3884 for refund information. PPLSI does not directly handle any ordering or refunds from Video Plus.

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 PPLSI, 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 returned check and any return check fees that may be assessed.

If the initial check for an Associate Agreement is returned to PPLSI, 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 PPLSI 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. PPLSI reserves the right to do a commission adjustment on the Associate's account if the Associate does not send PPLSI a money order for the full amount.

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

Oklahoma City International Convention / Dallas Leadership Summit

Tickets are not transferable to another event. Tickets are transferable to another Associate up to 60 days prior to the event. Cancellations made less than 61 days before the event will not be refunded.

Policies & Procedures : PPLSI Licensed Third-Party Vendors

PPL Communication System

TeleVox Communication
888.871.4950
www.ppl.hostacall.com

PPL Apparel

Freedom Team, Inc.
816.741.5635
www.freedomteam.biz

PPL Business Cards, Letterhead and Apparel

JFA Printing
866.532.6654
www.jfaonline.com/ppl

PPL Audios, Videos & Multimedia Presentations

Video Plus
800.388.3884
www.ppltools-videoplus.com

PPL Banners and Signs

Fast Signs
405.942.0317
800.779.6582
www.pplfastsigns.com

Name Badges, Engraved Awards and Personalized Gifts

Trophies & More
740.383.1945
877.599.2708
www.pplbadges.com

Record Keeping

PPL Online Marketing System
Building Lasting Success (BLS)
Provided by Network Online
1.888.276.0932
www.buildinlastingsuccess.com

Small Business Consultation

PPL Small Business Tools
Small Business Support Center
866.467.6249
www.pplbizplan.com

Personalized Brochures and Industry Specific Brochures

AMA Nystrom
www.amacustom.com

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, Pre-Paid Legal 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 Pre-Paid Legal business, you recruit those you know by explaining how the Pre-Paid Legal 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. Pre-Paid Legal offers many marketing tools to help those who feel advertising can help build their businesses. Pre-Paid Legal has quality materials to help you, such as corporate briefings, informational videotapes, and more! Just ask your Marketing Services consultants to recommend the item that best suits your needs.

Associates are permitted to advertise only in accordance with Pre-Paid Legal Services' 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 Pre-Paid Legal advertising requirement may result in substantial penalties, including termination of your Associate Agreement. If you have a question about advertising the Pre-Paid Legal products or about these advertising guidelines, please call Marketing Services. We're here to help and are committed to your success.

Note: The PPL 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 Pre-Paid Legal name, product, opportunity, or commissions. If the purpose of the ad is to promote your PPL 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

- **All Associates must 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. Renewal requirement: All advertisements must be resubmitted every six months to ensure current approval status.

- **All ads must be faxed or mailed to Pre-Paid Legal.**
  -Fax ad copy with Ad Review Request (Doc #23369) Form to 580.421.6305 for approval
  -Email adapprovals@pplsi.com; attach or copy/paste request form and your advertisement
  -Mail ad copy and request form to the Corporate Offices (attn: Corporate Communications.)

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. Unless a return fax number is clearly stated on the ad, we will return the approval by regular mail. All ads will be returned with a written response from Corporate Communications. Questions regarding advertising, other than Internet, may be submitted to adapprovals@pplsi.com.

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

Policies & Procedures : Advertising Guidelines

■ Do not print your own material,

other than letterhead* approved by the Company (see information following this section). You may not produce and/or sell any material used to promote the PPL 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 PPL Associates without written permission is unacceptable and grounds for termination.

• All letterhead designs must show the Corporate Office address, phone number, and the words "Independent Associate" after your name.

■ Do not reproduce Company-issued material in any fashion.

Associates may not duplicate or reproduce copyrighted PPL 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.

Use only the marketing materials supplied to you by the Company or a licensed vendor. (See page 86 for a list of licensed vendors.) Call Marketing 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.prepaidlegal.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

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

■ 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 Director 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 PPL 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 Pre-Paid Legal 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.

■ 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.

Policies & Procedures : Advertising Guidelines

■ Faxing:
Do not fax unsolicited Pre-Paid Legal 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 can follow the same guidelines as letterhead, or be submitted for approval. **Your fax must identify you as a PPL Independent Associate.**

■ Answering machines and voice mail:
Your message is also a way of promoting your PPL business and must follow PPL'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 Pre-Paid Legal Services. Please leave a message and I will return your call as soon as possible. Thank you for calling.

Display Ads, Classifieds & Other

■ Pre-Paid Legal Logo:
You may use the Lady of Justice logo in your advertising. The company logo is the only approved Lady of Justice. The Website image cannot be used in advertising. Please do not copy from the Website.

■ Yellow Pages:
You cannot submit a listing as " Pre-Paid Legal Services®, Inc." You MUST use your name and title: **"John Doe, Independent Associate, Pre-Paid Legal Services, Inc."** You CANNOT list advertising for legal plan membership or the business opportunity in the Yellow Pages under "Insurance" (unless in a casualty state), "Attorneys", "Referral Services", or any heading that implies you are a lawyer. We suggest the category **"Legal Service Plans."**

■ 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. Pre-Paid Legal 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 PPL.
Example: Pre-Paid Legal Services, Inc.
Jane Doe, Independent Associate
or Jane Doe, Independent Associate of
Pre-Paid Legal Services®, Inc.

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.**

Policies & Procedures : Advertising Guidelines

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." 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 PPL membership; therefore, PPL 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

Corporate Communications Department:
Fax: 580.421.6305
Mail: P.O. Box 145 • Ada, OK 74821-0145

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

Web Approvals
email: webapprovals@pplsi.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.** Unless a return fax number is clearly stated on the ad, it will be returned by regular mail. All ads will be returned with a written response. We can not return faxed ads via email. Getting the appropriate information to the correct department helps to ensure a speedy reply.

> NOTE: **You may be put in a position where others ask for advice on a legal matter. Always state that you are an Independent Pre-Paid Legal Services Associate. Do not imply that you are a lawyer or give any legal advice.**

Policies & Procedures : Internet Advertising Guidelines

If used in a professional and proper way, the Internet can be a powerful marketing tool. If abused, however, the practice of sending unsolicited commercial email to prospects may have serious consequences for PPL Associates (see “Complaints” on page 75).

Email

“Spam” is unsolicited or unwanted commercial email. The senders of spam email often collect email addresses of potential recipients without their knowledge and in violation of the rules or terms of service of the database from which the addresses are collected.

Spam also includes postings to any forum, newsgroup, message board, discussion group or other communication forums on the Internet which are not condoned by the host of the board or group.

In order to avoid action taken against you by PPL (and possible legal action depending on the degree of the violation), you must include the following on all unsolicited or unwanted commercial email sent to prospects:

[See approved sample on the following page.]

(1) Any person initiating the transmission of an unsolicited commercial email or the person who wrote the content of it, must include his or her name, address, telephone number and electronic mail address.
(2) A statement in the body of the email containing the words: “This is an unsolicited commercial electronic mail message.”
(3) A statement in the email that gives the recipient a way to reply and be removed from future mailings. In addition to abiding by these content guidelines, please make note that:
(4) Should a prospect respond to your email with “Remove” in the subject line or containing language that specifically requests the sender to cease any further email solicitation, you must comply with the sender’s wishes or face complaint charges by PPL.
(5) Mailing lists or lead generators have not been approved for the use in PPL Associate electronic marketing.
(6) You may not send out unsolicited PPL-related emails to more than 25 recipients per day.
(7) It is unlawful to use falsified or missing routing information.
(8) You must check the terms of service of your Internet Service Provider (ISP) to make sure email complying with the above is permissible. Some ISPs have more restrictive policies.

Social Networking

Associates may not advertise on social networking sites. These include, but are not limited to:

- MySpace
- Facebook
- My Life
- Twitter
- Craigs List

Important note:

- Use the sample email prospecting letter on the following page .
- If your email prospecting letter varies from the sample other than your contact information, you must submit it for approval prior to use by email to: webapprovals@pplsi.com or fax: 580.272.2846
- Along with the correspondence you must include the method of distribution (list origin, # sent per day and any other pertinent information).

Helpful Documents

These documents can be retrieved from the Documents on Demand system located at prepaidlegal.com under Associates Only.

Advertising guidelines -# 22526
Ad review request form - # 23369
URL/website review form - # 23371
Preapproved ads form - #22902
Preapproved IDT ads - #92515d

Policies & Procedures : Internet Advertising Guidelines

Dear _______________,

As a business member of our community, the following could greatly impact the welfare of your employees and your bottom line:

Pre-Paid Legal, one of North America's largest providers of legal solutions for business owners and families, has now made it possible for you and your employees to access legal forms and documents via the internet 24 hours a day.

In addition, these solutions provide opportunities to create substantial additional revenues.

I will be calling you on ______________________ at ___________________ to schedule a time that we can discuss the financial impact that these programs could have on your organization. If you have questions that you would like answered prior to that you can reach me at _____________________.

I look forward to sharing the programs with you!

Thank you for your time.

1
John Doe
Independent Associate
Pre-Paid Legal Services, Inc., and subsidiaries
111 E. 12
Your Town, ST xxxxx
(888) 888-8888
johndoe@xxxxxxx.com [insert your email address here]

2 This is an unsolicited commercial email message.

3 If you would like to be removed from my future mailings about the product or opportunity of Pre-Paid Legal Services, Inc., and subsidiaries, please reply and type "remove" in the subject line.

All unsolicited commercial email messages marketing the PPL product or business opportunity must include:

1

- Your Name
- "Independent Associate, Pre-Paid Legal Services, Inc., and subsidiaries
- Address
- Telephone Number
- Email Address

2

The following statement in the body of the email: "This is an unsolicited commercial email message"

3

A statement giving the recipient a way to reply and be removed from future mailings

Policies & Procedures : Internet Advertising Guidelines

Postings

Advertising messages that are "posted" on any forum, newsgroup, message board, discussion group, etc., on the Internet, must follow the policies and procedures for that particular posting agent. "Netiquette" must always be used.

Netiquette is the avoidance of cross posting (i.e. multiple postings) to inappropriate groups and refraining from proselytizing or commercial plugging outside business groups.

- Associates may not solicit the product and /or the opportunity on any PPL vendor's Website (including, but not limited to): GoSmallBiz.com, LawInfo, Benefits Association, and Video Plus. The purpose of these websites is NOT to provide PPL Associates a way to direct visitors to their PPL Website, especially since the visitor may have entered through another Associate's site. Any violation of this policy will be treated by PPL as spam and will be dealt with as a complaint.

  Postings of this nature made to multiple threads on the same forum, newsgroup, message board, discussion group, etc., will also be considered spam.

- All posting advertisements must be submitted by email to : webapprovals@pplsi.com
  or faxed to: 580.272.2846 for approval.

Websites and Links

Any Web site, domain name, redirect URL or other URL outside of the PPL Web site must be submitted and approved before it is made available on the World Wide Web. This includes links, banners or any form not mentioned that ties to the PPL product, opportunity or Web site. Pre-approved banner ads are available for you to download in the Associates Only area of prepaidlegal.com.

A list of approved Web sites, domain names, and URLs will not be made available out of respect for Associates who have submitted these for approval.

Web sites, domain names, redirect or other URLs containing the following words: court, law, legal, justice, attorney, lawyer, defense, defender, Pre-Paid, prepaid, affordable, free, advice, docket, aide, paralegal, IDT, ID, Shield, identity, theft, Kroll, protect, name, any derivative of the Pre-Paid Legal Services, Inc., name, or any subsidiary (including initials), are unable to be approved due to regulatory guidelines. This list is not all-inclusive and is not limited to the above words.

Because of regulatory guidelines, the Corporate Office can only allow "My Story" type sites (information about yourself) which are "one page" and link directly to your prepaidlegal.com site. Team, information, or training sites will not be approved.

Internet Generated Membership Leads

Through the continued monitoring of the membership base, the Company strongly discourages the use of internet-generated membership leads. The Company has identified these memberships as having substantially sub-standard retention rates and have typically led to either: 1) reduced advanced commission; 2) as-earned commission payments; or 3) possible termination as an associate due to unacceptable retention rates.

Policies & Procedures : IVR (Interactive Voice Response)

The Interactive Voice Response system is a valuable resource for information you can access round-the-clock. To use the system, you'll need your Associate number and PIN# [which is listed on your commission statements, or you can obtain it by calling Marketing Services].

To use the IVR system:
1 Call toll-free 800.699.9004
2 Choose English(1) or Spanish(2)
3 You can choose to receive Associate Number information by pressing "1" at this time or Choose "2" to move into the IVR System.

IVR System

1 Enter your Associate number and PIN #
2 You'll be asked to choose from the following options:

1. Associate Information Menu

Choose from the following options:

■ **Associate Information (Press "1" from the main menu)**

1. Personal
   Press 1 for counter inquiries then:
   1. For your organizational membership counter (MTD, YTD, ITD)
   2. For your personal membership counters (MTD, YTD, ITD)
   3. For your personal sponsorship counters (MTD, YTD, ITD)
   4. For your first line counters (must have your first lines associate #)

   Press 2 to check your commissions
   Press 3 to hear your current commission level
   Press 4 to check current associate status
   Press 5 for information on previous year 1099
   Press 6 for licensing information
2. Membership
   You will be asked to enter the membership # you wish to verify
3. Sponsorship
   You will be asked to enter the Associate # you wish to verify and will be given the following options:

   Press 1 to verify if the Associate has been processed
   Press 2 to check the status of an Associate Agreement

■ **Website Support Agent (Press "2" from the main menu)**

If you have a question or problem related to your eService subscription or your prepaidlegal.com Website, this is the place to call.

Policies & Procedures : Fly you There Program

What is the Fly You There Program?
The Fly You There Program is a joint venture between Pre-Paid Legal and American Airlines® that allows you to earn airline tickets.

How does it work?
You accrue miles by reaching the sales and recruiting goals listed below. You can then redeem the miles for airline tickets to American Airlines destinations around the world in increments of 500.

Do the miles I accrue expire?
Yes, the miles expire two years after miles are earned.

How do I redeem the miles I earn?
To redeem points:
1) Fill out the Fly You There Miles Form (Document #22938 on Documents on Demand)
2) Call 800.882.8880 to set up a personal American Airlines Advantage Incentive Miles account.
3) Mail or fax the form to the PPL Corporate Office (Fax 580.310.6916, 7-digit American Airlines account number must be provided.
4) PPL will mail you a voucher

OR Go to www.aa.com to set up your American Airlines Advantage Incentive Miles account

1 mile	**For every dollar spent on supplies purchased through PPL [minimum of $50 order; tax & shipping not included]**
1 mile	**For every dollar spent on supplies purchased through Video Plus [minimum $50 order; tax & shipping not included]**
500 miles	**For each personally sponsored Associate who makes Manager**
500 miles	**For 100 or more personal sales in a calendar month**
1000 miles	**For each Executive Director in your organization who qualifies two months in a row [You must also qualify for ED. (Miles issued one time only)]**

Note:
- One round-trip ticket requires 25,000 Fly You There miles in the U.S. and Canada (not including Hawaii).
- The value of the Fly You There miles fluctuates according to air fare prices.
- Video Plus miles are not added until the following month.
- You can redeem miles at any time through the Home Office in increments of 500. However, your miles expire with PPL two years after they're earned. You can "store" them with American Airlines before they expire and can earn a round trip ticket for 25,000 miles.
- Convention supply orders through Video Plus and PPL do not count toward mile accumulation.

PPL MEMBER ADVANTAGE SERVICES

Get the advantage

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 Pre-Paid Legal 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 Pre-Paid Legal Customer Care. Incidentally, our MAS Membership Retention team has an average of **5 years** of experience with PPL, 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).

Our staff will also help the member begin the credit monitoring for IDT (if applicable).

Continuous Member Interaction Advantage

We resell the benefits of the plan through email and written correspondence.

Lead Cultivation Advantage

We will attempt to cultivate leads for you to grow your business.

Member Retention Advantage

We are the Life Events Legal Plan experts and only we are able to provide the level of complete assistance to our members on the first contact. We have the ability to update membership files, change payment methods, update dependents, etc. ON THE SPOT.

Membership Pre-Cancel Advantage (for the life of the membership!)

When one of your members enters pre-cancel status, our experts rush into action. PPL 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!

Use the form on the next page or go online in Associates Only at www.prepaidelgal.com to sign up for PPL Member Advantage Services today. You'll be glad you did.

Policies & Procedures : Member Advantage Service (MAS)

USE THIS FORM, or go online under Associates Only at www.prepaidlegal.com to activate MAS for your memberships!

PPL MEMBER ADVANTAGE SERVICES
— Get the advantage —

REGISTRATION FORM

Register to have ALL members in the Member Advantage Services program automatically!

Name ______________________ **Date** __________

Associate Number ______________________

○ Please put all memberships on Member Advantage Services (MAS).

By signing below, I affirm that I understand and agree to the following terms:

- The cost is $5.95 per member
- All charges for MAS will be deducted from my PPL commissions.
- Registration may not process if there is a negative commission balance.
- There are no refunds or credits.
- It is my responsibility to make sure my account information is correct and to contact PPL with any updates or changes.

Associate Signature X ______________________

PROGRAM SCHEDULE

1st Month: Greeting Call*

2nd Month: Email or Letter

4th Month: Follow Up Email or Letter

7th Month: Follow Up Call

10th Month: Follow Up Email or Letter

Anniversary Contact: 1 year anniversary follow-up call.

Pre-Cancel: Pre-Cancel Call*

Annual Through 5th Year: Follow Up Call

Return form to Marketing Services:

Via Fax: 580-436-7555
Via Mail: Pre-Paid Legal Services, Inc.
ATTN: Marketing Services
One Pre-Paid Way

Registration Online: **1.** Login to Associates Only at www.prepaidlegal.com **2.** Select "Reports"
Confirm Registration Online: **1.** Login to Associates Only at www.prepaidlegal.com **2.** Select "My Statistics" **3.** Member Advantage Services: "Y"

NOTE: MAS will be applied to membership applications processed AFTER PPL receives and processes this form. Also, if no home phone number is listed on the membership, a call will not be attempted.

** An email or letter will be sent if the member cannot be reached by phone. Service schedule may change if the member falls into pre-cancel. Service is resumed if member does not cancel. Contact is always attempted for members in the MAS program, but in some cases, due to circumstances beyond our control (for example: a member moves, but does not provide new contact information) we can not guarantee contact or that conservation of the membership will result. The pre-cancel call benefit will continue throughout the life of the membership.*

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Every Marketing Associate in the Pre-Paid Legal family has one thing in common–every single one of them was a beginner at one time. And many of them have gone on to achieve success beyond their wildest dreams.

When most people get started, they are at their highest level of anxiety and their lowest level of knowledge.

Over the years we have come to realize there is a proven plan of action that gives our Associates the best chance for success. Success in Pre-Paid Legal isn't magical or mysterious. It's built upon some simple fundamentals that, when repeated over and over, lead you to what you're looking for. Follow these **5 Steps to Success**, then duplicate this process with others.

What you'll find is activity always comes before results. In Pre-Paid Legal, income follows direct activity in about 30 to 90 days.

We recognize that everyone who enters our business has different levels of time, energy, self-confidence, desire and talent. That's why we've made our entire company adaptable to every person.

Your upline, Regional Managers, Regional Vice Presidents, and the Home Office are here to help you with questions and problems. We wish you the best of success with Pre-Paid Legal!

5 Steps to Success

1 Get **Connected**

2 Identify your **Calendar of Events**

3 Identify your **Contacts**

4 Set **Goals**

5 Order Your **Tools**

Getting Started Right : Step 1 - Get Connected - Your Support Team

Your Sponsor's Name

____

Contact Information

Work_______________________________________

Home_______________________________________

Cell_______________________________________

Televox _______________________________________

Fax_______________________________________

Email_______________________________________

Pager_______________________________________

Upline Manager's Name

____

Contact Information

Work_______________________________________

Home_______________________________________

Cell_______________________________________

Televox _______________________________________

Fax_______________________________________

Email_______________________________________

Pager_______________________________________

Upline Director's Name

____

Contact Information

Work_______________________________________

Home_______________________________________

Cell_______________________________________

Televox _______________________________________

Fax_______________________________________

Email_______________________________________

Pager_______________________________________

Upline Executive Director's Name

____

Contact Information

Work_______________________________________

Home_______________________________________

Cell_______________________________________

Televox _______________________________________

Fax_______________________________________

Email_______________________________________

Pager_______________________________________

Regional Manager's Name

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Contact Information

Work_______________________________________

Home_______________________________________

Cell_______________________________________

Televox _______________________________________

Fax_______________________________________

Email_______________________________________

Pager_______________________________________

Regional Vice President's Name

____

Contact Information

Work_______________________________________

Home_______________________________________

Cell_______________________________________

Televox _______________________________________

Fax_______________________________________

Email_______________________________________

Pager_______________________________________

Getting Started Right : Step 1 - Get Connected - Training

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

Fast Start Training

- Training costs included in New Fast Start Associate fee
- Trainings conducted nationwide
- Associates pay own expenses

Jr. Associate Level

Welcome to your Pre-Paid Legal 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 25 organizational sales.

Sr. Associate Level

Achieve this level by having three (3) active legs with an Associate in each leg, OR 50 organizational (including personal) sales. You must also attend a Fast Start Training Class OR, with prior PPL approval, complete the online Fast Start Training.

Manager Level

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

Director Level

Achieve this level by having three (3) legs with an active Manager in each leg.

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 25 sales in any leg in your organization. Qualify in one month for commissions at this level the following month.

Group Marketing

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

- $99 Training Fee, All Associates must pre-register and pre-pay. All charges are non-refundable and non-transferable.
- Retake Fee is $75.00
- $125 Training Fee, all walk-ins will be charged $125. All Associates who are pre-registered but have not pre-paid will be charged the walk-in rate.
- Husband and wife teams marketing under the same AA number may attend for the same price for both.
- Associates 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 Marketing
- 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 Marketing 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.pplbizplan.com.

Getting Started Right : Step 1 - Get Connected - Communication

Communication is vital to the success of your Pre-Paid Legal business!

The 5 Key Communication Areas you'll want to take full advantage of are:
1 Email Blasts
2 The Connection Magazine
3 Televox Voice Response System
4 Media Room
5 PPL Online: eService/prepaidlegal.com

Area 1:
Email Blasts

The Corporate Office regularly communicates with Associates via email blasts. We currently have over 70,000 email addresses in our system. Associates often receive more than one blast a day. This information can be anything from announcements of special guest speakers in certain locations to special announcements from company leadership.

If you have not sent in your email address and you are not a subscriber to the eService Website package, please send your email address to marketingservices@pplsi.com.

Area 2:
The Connection Magazine

The Connection monthly magazine provides you with the latest news and updates about your company. As an added bonus for subscribing to Pre-Paid Legal's eService, **The Connection** also includes Success Stories, Executive Director listings, testimonials, information on upcoming events and Associate recognition. See Area 5 in this section to subscribe to eService and begin receiving **The Connection** now.

Area 3:
Televox Voice Response System

Televox is Pre-Paid Legal's virtual office provider. Each new $65 Standard Associate receives the first 30 days free. A $149 Fast Start Associate receives the first 90 days free. After the free trial period Associates can continue the service for only $9.95 a month.

Features include:

- A personal toll-free number, with the capability of holding nine recruiting messages and nine fax on demand documents
- The ability to send messages to your entire downline or to select portions of your downline
- A "follow me" service that enables a caller to speak directly to the mailbox owner
- Prerecorded recruiting messages from top PPL Associates and Executives and much more

For more information go to www.ppl.hostacall.com, or call 877.507.9500.

Area 4:
PPLMediaroom.com

www.PPLMediaRoom.com is a source of timely and relevant content for Associates and their businesses. With event coverage, current events, and features like "The Green Light" (a weekly update from the company founder), the PPL Media Room is your source for great content every week. (You can also follow us on Twitter: www.twitter.com/pplcorp)

Associates must have a personal PPL membership before members may use your website to sign up.(Associates in licensed states may only have the IDT membership). 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.

Getting Started Right : Step 1 - Get Connected - prepaidlegal.com

Area 5:
eService/
www.prepaidlegal.com

Pre-Paid Legal's Corporate website provides you with immediate access to the information you need most — at the click of a button.

The website has ten major areas:

- **Legal Plans**
This link allows prospective members to see our plan information by state and/or province. Leads from this area are distributed via email to eService subscribers by state.

- **Business Opportunity**
Outlines the PPL opportunity, explains compensation, company credibility, and plan information for prospective Associates. Leads from this area are distributed via email to eService subscribers by state.

- **For Employers**
Human resource managers can find out how a Pre-Paid Legal plan gives them a competitive advantage for recruiting new employees and keeping them.

- **About Us**
Tells the history of Pre-Paid Legal Services, Inc., profiles the company headquarters in Ada, Oklahoma, the Board of Directors and corporate executive management.

- **Investor Relations**
Investors and people wanting to learn more about the Company can browse this area to find out more about Pre-Paid Legal's history, what major publications are saying about us, investor relations, and check out our stock on the NYSE.

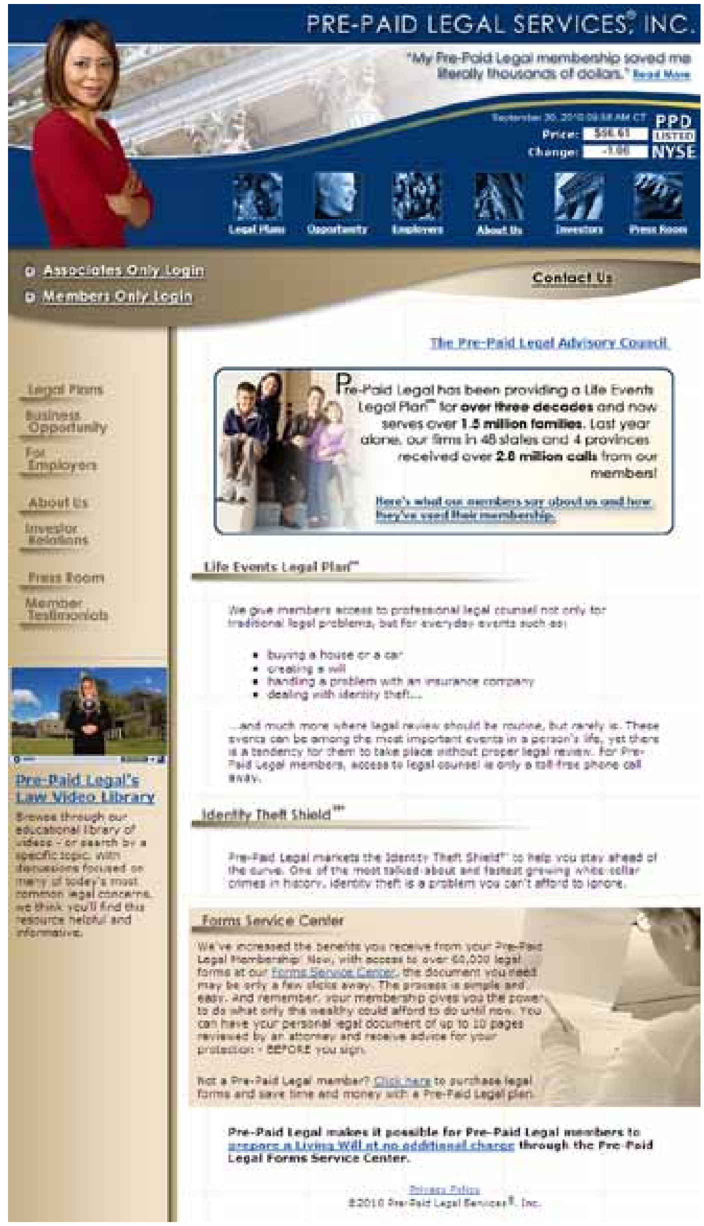
- **Member Testimonials**

- **Press Room**
Includes the latest company news and press releases and gives press contact information.

- **Members Only Login**
This link is a secure area for members to get information about their membership, access a will questionnaire online, find info on their provider law firm, and more!

- **Associates Only Login**
See next page for a full description of the many valuable benefits of this area.

- **Law Video Library**



Getting Started Right : Step 1 - Get Connected - eService

As a PPL Associate you can take advantage of the convenience and power of the Internet with the PPL 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 PPL 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 PPL Associates
- A professional email address: your login name@prepaidlegal.com
- Back Office Support 24 hours a day, 7 days a week on prepaidlegal.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 5 applications a month. Starting with your 6th on-line membership you will begin receiving payment earnings.

Your own prepaidlegal.com Website

As an eService subscriber you can receive up to 8 separate prepaidlegal.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 this option.

1) "HUB" site

You can use this site as your "grand central station" to direct prospects to your PPL site that interests them. Pick from several unique templates and which links appear.
Example: www.prepaidlegal.com/hub/your login name
OR: yourloginname.prepaidlegal.com.

** $65 Standard Associate receives the first 30 days free.*
$249 Fast Start Associate receives the first 90 days free

2) Recruiting/membership site

Contains recruiting as well as membership information.
Example: www.prepaidlegal.com/go/your login name
*Contains Flash Presentation

3) Family Plan membership site

Contains membership information. Does not contain information about the Pre-Paid Legal opportunity.
Example: www.prepaidlegal.com/info/your login name
*Contains Flash Presentation

4) Identity Theft Shield site

Contains information about the IDT product and allows online enrollment.
Example: www.prepaidlegal.com/idt/your login name

5) Business Plan site

(Available to Business plan qualified Associates only) Contains information about the PPL Business Legal Plan and allows online enrollment.
Example: www.prepaidlegal.com/biz/your login name
*Contains Flash Presentation

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.prepaidlegal.com/group/your login name

7) An insurance professional recruiting site

Contains information for insurance professionals showing them how to make money by selling Pre-Paid Legal through group enrollments.
Example: www.prepaidlegal.com/plan/your login name
*Contains Flash Presentation

8) 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.prepaidlegal.com/cdlp/your login name

NOTE:

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 PPL membership to submit applications online or an IDT membership in licensed states.

Getting Started Right : Step 1 - Get Connected - eService

Back Office Support on "Associates Only" at prepaidlegal.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:

1) Online Connection

Email Setup

■ Check your email by using the web, http://email.prepaidlegal.com or a secondary email program, such as Outlook Express or Eudora. For instructions on email setup, click on the 'Email Setup' link.

Note: All email contained in your inbox will be automatically purged by the service after 60 days from the date of receipt. 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 prepaidlegal.com email can be found by clicking the email setup link.

My Account

■ **Customize Your prepaidlegal.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 assits 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 PPL Benefits Association
- Lady of Justice Visa Card
- Medical & Prescription Benefits
- Mortgage Program
- National Long Distance Plan
- Tax Savings
- Real Estate Advantage, and more

Contact Us
Have a question about PPL marketing? Here's where to find out who to go to for the best, most efficient service possible.

Getting Started Right : Step 1 - Get Connected - eService

2) Sales Assistance Tools

■ 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 Player's Club qualified for 3 consecutive months 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
- You will receive an email in your prepaidlegal.com 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.

Note: Leads cannot be replaced

■ eCard Email messages

This tool allows you to choose from 5 different types of eCards to send to prospects, directing them to your website. You may also choose from 2 additional types of eCards when you are Small Business qualified that direct Small Business Plan prospects to your website.

You may send up to a total of 9 Business Opportunity and/or Membership email messages per day. The system will send an email link to anyone you add to your list to receive an eCard. For example, if you send a membership eCard to a prospective new member, he or she would receive the link from your prepaidlegal.com address with a short note to visit the link in the email. The link will lead directly to your prepaidlegal.com/info/ site.

This process will work the same with the Business Opportunity email. That link will lead to your prepaidlegal.com/go/ site. The "Removal Entry Screen" link allows you to add email addresses to the PPL removal database. This database will restrict others from sending eCard email to those who have asked to not receive email from PPL Associates

Note:
These email messages should never be sent as spam. Please review PPL's policies on spamming in our Website Hosting Agreement or in the "Internet Ad Guidelines".

Getting Started Right : Step 1 - Get Connected - eService

■ Downloadable Flash Presentations
Allows you to download the Website flash presentations (member, opportunity, group, eService presentation, IDT, CDLP, and business plan) to your computer. You will have the presentations ready to show to prospects from your computer without having an Internet connection or having to wait on a slow connection.

■ PowerPoint Training Presentations
Allows you to download the Power Point files used by top trainers at the International Convention. They are the perfect tool to use along with the International Convention Recap audio or video set (available through Video Plus).

■ 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 prepaidlegal.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, news releases, 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, 1099 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. (Updated daily)

■ eService Genealogy Report
Access your online eService genealogy report! This report shows your downline's name, level, membership status, eService status, effective date, home phone number, office phone number, and login name. (Updated daily)

■ 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.

■ Conference 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)

■ Renewal Persistency 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 Player's Club Qualifiers
See who in your organization has qualified at least 2 consecutive months. Use this information with the Player's Club Progress Chart and the Player's Club Members Chart to recognize those who qualify and to encourage others to do the same. (Updated daily)

Getting Started Right : Step 1 - Get Connected - eService

■ **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 membership 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)

■ **Player's Club Points**
Access your Player's Club Point report online! (Updated daily)

■ **Player's Club Persistency 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**

Member Stories
Contains member testimonials organized by the "Title" of usage according to the family plan contract, plus third party articles about Pre-Paid Legal and related issues.

3) Information

PPL Training Center
This training program is designed to help you get your Pre-Paid Legal 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.

4) Specialty Marketing

Group Marketing
Valuable information for Associates involved in marketing PPL to employee groups. (Available to Group Qualified Associates only.)

CDLP

Identity Theft

ADRS

Small Business Marketing
Get valuable information about marketing the PPL Small Business Plan products.
• Events

Supply Store
Purchase your Marketing supplies online securely. Includes photos and descriptions of our products.

5) Events

Corporate Events
This area contains information about Corporate sponsored events such as Leadership Summits and 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.

Training
- Complete training information on Group, Small Business, CDLP and complete list of training information by state/province.
- Online Small Business Certification Course is designed to help you become certified to sell the Small Business Plan, Home Based Business Rider and Legal Plan for the Self-Employed and Small Business Toolbox includes tools, techniques and materials to prepare you to successfully market the small business plans.
- Breakfast Meetings
- Convention Meetings
- Core Trainings

Getting Started Right : Step 1 - Get Connected - eService

Plus:

North America Calendar
Listing of all Gold, Platinum, and Corporate Meetings.

To subscribe to eService:

NEW SUBSCRIBERS:

- Click "Create your Account" on the Associates Only login page
- Enter associate number and pin number, click continue
- Choose login (write this down), enter password (write this down), and email address
- Make sure 'Sign up for eService' box is checked, click continue
- Enter billing information, click continue
- Select payment frequency - monthly ($19.95), Bank Draft , monthly ($20.95) Credit Card, or annually ($239.40). There will be a one time $10 enrollment fee added to first payment.
- Verify billing information, click submit
- Click close window

BASIC SUBSCRIBERS:

- Click on Associates Only link to enter your login name and password
- Click on "Subscribe to eService"
- Click next
- Enter payment information
- Enter email address
- Select payment frequency - monthly ($19.95), Bank Draft , monthly ($20.95) Credit Card, or annually ($239.40). There will be a one time $10 enrollment fee added to first payment.
- Click submit

Choose your login carefully - once you have selected a login it cannot be changed

Website Billing for eService

- Enrollment fee of $10 is a one-time, non-refundable payment.
- Monthly payments are $19.95 per month for those paying via bank draft and $20.95 per month for those paying with credit card draft
- Annual payments ($239.40) are accepted via check or money order.
  Mail to: PPLSI • Website Billing
  P.O. Box 145 • Ada, OK, 74820
- Requests to cancel eService may be sent in writing or call Marketing Services at 580.436.7424.
  Send requests to cancel by mail to:
  PPLSI • Website Billing
  P.O. Box 145 • Ada, OK, 74820; via email to websitebilling@pplsi.com; or by fax to 580-310-6916 or phone 1-800-699-9004, option 1,2,2.
- You must confirm receipt of faxed eService request to cancel within 48 hours by calling 1-800-699-9004, option 2.
- Cancellations by Associates are not allowed more than 2 times. Websites will be disabled and cannot be reinstated without management approval.
- Refunds for website cancellations are available only if requested within 10 days of billing date.
- Charge backs to a website will result in that website becoming disabled permanently.
- Update credit card information for eService available online only. Bank Draft update also available.

Getting Started Right : Step 2 - Identify your Calendar of Events

Events

The Local Opportunity Meeting

Local opportunity meetings are very important to your business. They help motivate you as well as remind you to keep sponsoring. Bring guests to these meetings and introduce them to others who have been successful in Pre-Paid Legal.

Local Leadership Trainings

Your Regional Manager and/or Regional Vice President will schedule periodic trainings in your region. Keep in touch with the leadership in your area and plan on attending.

Regional Events

Be sure to attend regional events in your area. Take advantage of having top leaders in Pre-Paid Legal come to your area to present the membership and business opportunity to your guests as well as provide helpful tips and motivation to you. For more information on Regional Events, Corporate Events, Area Meetings & Training, please visit www.prepaidlegal.com.

Summits

Leadership Summits are held throughout the year. Summits are an opportunity to learn about the latest company developments and training from top speakers and Associates around the country.

International Convention

The annual International Convention is PPL's biggest show of the year with Associates, Provider Lawyers, and Home Office Staff coming together for three days of motivation and inspiration. This three-day event is packed with training, special speakers, and plenty of opportunities to network with and learn from the most successful Pre-Paid Legal Associates.

Refund & Ticket Transfer Policy

Refunds

If you must cancel for a PPL-sponsored event, the refund policy is as follows:

- 60 days prior to the event or before: 100% refund

No refunds after that time.

Tour Tickets are not refundable

To register online for an event, the spouse's name goes on the non-Associate guest line

Ticket Transfers

Ticket transfers are allowed only through the Corporate Office and must be completed 60 days prior to the event. Tickets are Non-Transferable to other events. No transfer of tickets will be allowed at PPL events.

Conference Calls

Take advantage of these weekly and monthly conference calls to stay plugged in and build your business:

Leadership Show

- Broadcast on Associates Only
- Features Success Stories, Tips and Training from Corporate and Field Marketing Teams
- Listen Only Line: 712-432-8965 Passcode: 775#

Group Marketing

- 712-432-8970 Pin: 775#
- Every Monday at 8:00 a.m. (CT)
- Tips from top producers and group updates
- Playback on prepaidlegal.com

Commercial Drivers Legal Plan (CDLP)

- 712-432-8960 PIN 775#
- Third Friday of the month at 10:00 a.m. (CST)
- Hosted by Eddie Morgan, National Director of CDLP
- Playback on prepaidlegal.com

Business Plan

- 646.519.5800, PIN 7757#
- Every Wednesday at 10:00 a.m. (CST)
- Tips from top producers & Business Plan updates
- Hosted by Nick Serba
- Playback on prepaidlegal.com

ADRS

- 712-432-8959 PIN 775#
- First Wednesday each month at 4:00 p.m. (CST)

Getting Started Right : Step 3 - Identify your Contacts - Memory Joggers

This is one of the most significant exercises in building a successful business.

We all know a certain group of people. The people we grew up with, our friends, people we work with or people we've simply come in contact with. This list of people can be the key to unlocking your successful future.

You will want to make a list of as many people as possible. Don't get hung up on a specific number, but think as if you were getting paid by the name. Let's use $100 a name. Now, how many people can you think of?

As time goes by, you will constantly be adding to this list through referrals, new contacts, remembering old acquaintances, etc.

The following pages should help "jog" your memory. Think carefully about each specific description listed and consider who you might know within each one. As you are doing this, be sure to think about those who are "local" to you and those who you would consider to be "long-distance". When you think of a name, enter it in the space provided.

It is very important not to PREJUDGE anyone while compiling this list. Don't worry about if you think they would do this or not.

This exercise is meant to put everyone you know on paper and create a game plan to help them learn about Pre-Paid Legal.

The Members of Your Own Family

- Father and Mother
- Father-In-Law and Mother-In-Law
- Grandparents
- Children
- Brothers and Sisters
- Aunts and Uncles
- Nieces and Nephews
- Cousins

Those Who Are Your Closest Friends And With Whom You Associate Regularly

- Friends and neighbors
- People you work with
- Church members
- Sunday school class members

People You Know Who Are Decision Makers

- Business owners
- Human Resources Directors
- Office managers

People You Know Who Are In Direct Sales

- Business/office machine salespeople
- Insurance salespeople
- Car salespeople

Those You Meet In Organizations Or Clubs

- Civic groups, Rotary, Exchange, Jaycees
- Political clubs
- Lodge, Elks, Moose, etc.
- Missionary societies, brotherhood groups
- Merchants or farm organizations
- School groups, boosters, alumni, PTA, etc.

Those You Have Been Associated With In the Past

- Schoolmates
- Former co-workers
- People in your home town
- Military cohorts

Those You Do Business With

- Doctor, lawyer, barber, merchants, grocer
- Gas station attendant, dry cleaner, postal worker
- Beauticians, jewelers, waiters/waitresses
- Anyone you do business with

List of Acquaintances Already Available

- Christmas card list
- Address book
- Daytimer, planner
- List of fellow employees
- Church directory

Getting Started Right : Step 3 - Identify your Contacts - Memory Joggers

Ask yourself if you know anyone associated with any of the following areas:

•Accounting
•Acting
•Advertising
•Aerobics
•Air Force
•Airline
•Alarm Systems
•Antiques
•Apartment
•Architect
•Army
•Art
•Artificial Nails
•Asphalt
•Athletics
•Auctioneer
•Automobile
•Babysitters
•Banking
•Barber
•Baseball
•Basketball
•Beauty Salon
•Beepers
•Bible School
•Bicycles
•Blinds
•Boats
•Bonds/Stocks
•Books
•Bookkeeping
•Boys Clubs
•Broadcasting
•Brokers
•Builders
•Buses
•Cable TV
•Cameras
•Camping
•Crafts
•Credit Union
•Day Care
•Delivery
•Dentists
•Dermatologists
•Designers
•Detectives
•Diet Industry
•Direct Mail
•Disc Jockey
•Doctors
•Driving Range
•Dry Cleaners
•Dry Wall
•Education
•Electrician
•Engineering
•Entertainment
•Eye Care
•Fax Equipment
•Farming
•Film Industry
•Firemen
•Fishermen
•Florists
•Food Service
•Furniture
•Gardens
•Gift Shops
•Girls Clubs
•Golfing
•Government
•Graphic Arts
•Grocery Stores
•Gymnastics
•Hair Care
•Handicapped
•Handyman
•Hardware
•Health Clubs
•Health Insurance
•Hearing Aids
•Helicopters
•Hiking
•Horses
•Hospitals
•Hotels
•Hunting
•Ice Cream
•Ice Skating
•Income Tax
•Insurance
•Investments
•Janitor
•Jewelry
•Judo
•Karate
•Kindergarten
•Laundries
•Lawn Care
•Leather
•Leasing
•Libraries
•Lighting
•Livestock
•Loans
•Luggage
•Lumber
•Mail
•Management
•Manufacturing
•Mathematics
•Mechanics
•Mental Health
•Miniature Golf
•Mobile Homes
•Mortgages
•Motels
•Motion Pictures
•Movie Theatres
•Museums
•Music
•Mutual Funds
•Navy
•Newspapers
•Nurses
•Nutrition
•Office Machines
•Office Furniture
•Oil Changes
•Optometrists
•Orthodontist
•Painting
•Parking
•Parties
•Pediatricians
•Pedicures
•Pensions
•Perfume
•Personnel
•Pest Control
•Pets
•Pharmacies
•Phones
•Photography
•Physician
•Pianos
•Pizza
•Plastics
•Plumbing
•Podiatrist
•Police
•Pollution
•Pools
•Preschools
•Printing
•Property Mgmt.
•Psychiatrists
•Psychologists
•Publishers
•Racing
•Radio
•Railroad
•Real Estate
•Rehabilitation
•Religion
•Rental Agencies
•Reporters
•Resorts
•Rest Homes
•Restaurants
•Roller Blading
•Roofing
•Safety
•Sales
•Sandblasting
•Satellites
•School
•Screen Printing
•Scuba Diving
•Secretaries
•Security
•Self Defense
•Sewing
•Sheetrock
•Shoe Repair
•Siding
•Signs
•Singing•Skating
•Skeet Shooting
•Skiing
•Skin Care
•Soccer
•Social Services
•Softball
•Software
•Spas
•Sporting Goods
•Steam Cleaning
•Stereos
•Stocks
•Surgeons
•Surveyors
•T-Shirts
•Tailors
•Tanning Salons
•Taxes
•Teachers
•Telecommunications
•Telemarketing
•Television
•Tennis
•Theatres
•Therapists
•Tile Layers
•Tires
•Title Companies
•Tools
•Towing
•Townhouses
•Training
•Transmissions
•Trucking
•Typesetting
•Unions
•Universities
•Upholstery
•Used Cars
•Vacuum Cleaners
•Vending
•Veterinarian
•Veterans
•Video
•Volunteers
•Wallpaper
•Waste
•Watches
•Water Skiing
•Weddings
•Wine
•Woodworking
•Writing
•Zoos

States
•Alabama
•Alaska
•Arizona
•Arkansas
•California
•Colorado
•Connecticut
•Delaware
•Florida
•Georgia
•Hawaii
•Idaho
•Illinois
•Indiana
•Iowa
•Kansas
•Kentucky
•Louisiana
•Maine
•Maryland
•Massachusetts
•Michigan
•Minnesota
•Mississippi
•Missouri
•Montana
•Nebraska
•Nevada
•New Hampshire
•New Jersey
•New Mexico
•New York
•North Carolina
•North Dakota
•Ohio
•Oklahoma
•Oregon
•Pennsylvania
•Rhode Island
•South Carolina
•South Dakota
•Tennessee
•Texas
•Utah
•Vermont
•Virginia
•Washington
•West Virginia
•Wisconsin
•Wyoming

Provinces/Territories
•Alberta
•British Columbia
•Manitoba
•New Brunswick
•Newfoundland
•Northwest Territories
•Nova Scotia
•Nunavut Territory
•Ontario
•Prince Edward Island
•Quebec
•Saskatchewan
•Yukon Territory

Getting Started Right : Step 3 - Identify your Contacts - Make Your List

Name	Phone Numbers	First Exposure	Follow Up	Member	Associate
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
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23					
24					
25					
26					
27					
28					
29					
30					

Getting Started Right : Step 3 - Identify your Contacts - Make Your List

Name	Phone Numbers	First Exposure	Follow Up	Member	Associate
31					
32					
33					
34					
35					
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37					
38					
39					
40					
41					
42					
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60					

Getting Started Right : Step 4 - Set Goals - Advance through the Compensation Plan

First, get licensed (if applicable)

Your first step before selling memberships is to become licensed if it is required in your state or in the state in which you plan to market. See the States at a Glance for states that require a license. You can also get details on licensing in one of the following ways:

1. Check out the **States at a Glance** section in Associates Only on www.prepaidlegal.com
2. Call the PPL Licensing Department at 580.436.7424, Option 3.

Note: You do not have to be licensed to recruit new Associates or to sell the IDT membership (except in Manitoba).

Welcome to Pre-Paid Legal! You are now in business for yourself, but not by yourself. As a Junior Associate, you can now advance to the other levels of the commission structure quickly to receive larger commission advances on your sales. As you advance, you will also receive override commissions on the sales made by people you bring into the business.

Advance based on the following:

Jr. Associate Level

Welcome to your Pre-Paid Legal 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 25 organizational sales.

Sr. Associate Level

Achieve this level by having three (3) active legs with an Associate in each leg, OR 50 organizational (including personal) sales. You must also attend a Fast Start Training Class OR, with prior PPL approval, complete the online Fast Start Training.

Manager Level

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

Director Level

Achieve this level by having three (3) legs with an active Manager in each leg.

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 25 sales in any leg in your organization. Qualify in one month for commissions at this level the following month.

Unlike the other levels, the Executive Director level requires a monthly qualification. You qualify in one month & receive the bonus on the next month’s business.

Associates advancing through Organizational Member sales will advance and be paid the higher level on the first organizational counter after the level requirement is met.

Be sure to check Associates Only on prepaidlegal.com for any promotions to help you advance even faster!

Getting Started Right : Step 4 - Set Goals - 10-Step Goal Setting Process

It is important for you to track your success–starting today. Setting goals will help to keep you motivated and active. They will help you to focus your energy toward your success.

1. Decide to succeed right now.
2. Believe you will succeed.
3. Commit your goals to writing.
4. Determine the benefits of achieving your goals.
5. Determine where you are right now.
6. Set a deadline for achieving your goals.
7. Determine in advance what obstacles you are likely to face.
8. Identify the skills and knowledge you'll need to reach your goals.
9. Determine how you're going to acquire those skills.
10. Make a personal commitment to persist regardless of the obstacles you may face.

Getting Started Right : Step 5 - Order Your Tools - Tools of the Trade

Sales tools can be your most effective method of introducing Pre-Paid Legal to the people you know and the people you meet.

The following is a description of some of the most popular and effective sales tools available through the Corporate Office and our vendors. These tools have been developed to help you build your business. Remember, the more sales tools you have working for you, the more successful you will be!

VideoPlus

is a licensed vendor of sales tools for Pre-Paid Legal Associates. Visit their site www.tools4ppl.com to see all of the tools they have available or contact them at 800-388-3884 to order by phone. A few of their most popular items are:

Recruiting - The Smart Decision

Pre-Paid Legal Services Inc. is The Smart Decision for all aspects of your life. Things have changed, and we're adapting by making changes in our lives. This Opportunity DVD is all about being proactive and making smart decisions, how Pre-Paid Legal offers peace of mind for you and your family when a legal problem arises and how Pre-Paid Legal is an incredible business opportunity that can give you more... in more ways than one.

Membership Presentation - Balance of Power

A new and updated Membership Presentation. Let two professional hosts make a perfect presentation every time. Let the Balance of Power Preview pique the interest of your prospect, giving information about the NEED for a prepaid legal plan, and the Identity Theft Shield. Then, the Overview will follow up with more details about the Pre-Legal Services Membership and Identity Theft Shield.

VideoPlus also makes available to use various magazines to discuss the benefits of Pre-Paid Legal Services, Inc.

Pre-Paid Legal Services, Inc. has an entire group of licensed vendors who offer company-approved materials. Be sure to check out the "PPL Approved Vendors" on page 85.

Please note, due to regulatory requirements not all sales tools are available for use in each state. Please check before ordering to ensure you are using proper tools for the state you are marketing in.

Getting Started Right : Learn the "My Attorney Story"

The "If You Were My Attorney" story is a very effective way of getting others to think about what it really means to have access to lawyers for a low monthly rate. It is a great way to open a conversation with one of your contacts or other prospects.

If You Were My Attorney

I would like you to consider yourself an attorney for a minute. How much do attorneys charge per hour? $150 to several hundred dollars? Just for example, consider yourself a $100 per hour attorney.

I come to you and tell you I'm married and have two children, including a teenage driver.

What I would like to do is work out a flat monthly fee with you to provide legal services for me, my spouse, and my children. I'm going to outline some needs we have. As I go through these needs, I want you to add them up at $100 per hour. Then I want you to tell me how much you would have to charge each month for all these services.

First, I would want to be able to pick up the phone and talk with you about any legal matters, personal or business. Of course I will call only during your regular business hours.

Plus, when we need anything of a personal legal nature such as a letter written, a phone call made, or a contract reviewed, we would want you to do that for us too.

I would also like for you to draft my Will. Then each year, I would like you to review and update it for me if needed.

I want to have this access throughout the United States/Canada. If I'm traveling in another state/province and need legal advice, I expect you to refer me to an attorney in that state. I want that attorney to bill you, and I want you to pay that bill out of this monthly fee arrangement we set up.

Now, if you were my attorney, what flat monthly fee would you charge me for all these services?

Getting Started Right : Taking the Next Step

Now that you've finished getting started right, it's time to introduce people to the Pre-Paid Legal membership. Once you have helped them become a Pre-Paid Legal Services member, it is very easy to also show them the opportunity–this approach to building your business is often called "Sell-to-Recruit" within our industry.

There are three key points to remember when you are designing your business plan:

1. It's important to remember that you make money (from direct sales AND overrides) when someone purchases a Pre-Paid Legal membership.
2. You decide how much money you want to make and how you want your business to function. Pre-Paid Legal Services gives you the choice.

For example, you could:

- Become a full-time Associate offering the membership to companies as an employee benefit, i.e. "group" sales
- Work part-time and offer your family and friends the chance to purchase a Pre-Paid Legal membership
- Leverage your time by introducing people to the Pre-Paid Legal membership and show them how they can make money doing the same

OR

You can do any combination of the above! It's up to you.

3. Another important thing to remember is YOU are not the issue! You are simply the messenger, not the message. You're not selling yourself, you're selling a Pre-Paid Legal membership.

You don't have to be successful first before you share the business opportunity with someone. Your job is just to share the facts and let them decide if it is right for them.

Find the Right Pre-Paid Legal Services Members

Now that you have prepared your list of contacts using the memory jogger - you can find your "Target Market" with the following exercise:

1. Circle all the people you know on your list who have other types of protection–health insurance, car insurance, life insurance. These people understand how important it is to protect their family and they'll be open to the concept of legal coverage.
2. Circle the people on your list that you like. If you like them, they'll like you. And, people who like you are easier to talk to. Another reason for doing this is, with this business, the market is so large you can choose who your customers are! You might as well work with people you like!
3. Where these two circles match–this is your REALLY warm list of prospective members and new Associates. Set aside time each day to call this list and make your appointments for the week.

Getting Started Right : Three Ways of Introducing PPL to Others

1. Calling
Call the people on your warm list and set an appointment to review the member information. Approach each call from your perspective as a Pre-Paid Legal member. Let them know how impressed you have been with your membership.

2. Mailing
You can also mail the information to people you know without making a call first. In this case, send them a membership video with a brief note from yourself and then follow up in a few days with a phone call to set an appointment to review the membership.

3. Handing Out
You can also have materials available to hand out to people you meet on a daily basis. Be sure to have all your materials labeled with your name and phone number. If you can, offer them the materials in exchange for their name and number so you can follow-up.

Advantages Of Calling First:
- You can add your own personal touch with your experience as a Pre-Paid Legal member.
- By calling first, you set the process in motion with an appointment. You're that much closer to getting your commission.

Advantages Of Sending The Information First:
- It may be more comfortable for you, if you're having a problem picking up the phone, try a mailing first. Having something in your prospect's hands may give you that extra little push you need to make the appointment.
- If you are pressed for time to make calls, this is a good way to jump start your business because the materials can go out more quickly than making calls.

Getting Started Right : Getting the Appointment

1. Identify Your Prospect
Make your warm list using the "Right Customer" exercise.

2. Prepare An Outline
You should prepare a brief outline of what you'd like to say.

3. Get Focused
Find a place and time to make your calls without being interrupted or distracted.

TIP! **If you're calling people at home, the best days to call are:**
- **Saturday afternoon**
- **Sunday afternoon**
- **Monday through Wednesday 6:30 p.m. to 8:30 p.m.**

If you are calling people at work, the best time to call is in the early morning or late afternoon

4. Make The Call
Just pick up the phone and make the call. Your primary job is to make the call with enthusiasm. People will be more influenced by how you sound than by your words. Remember, you are calling them as a Pre-Paid Legal member. Your experience and excitement about the membership will peak their interest and they will want to hear more!

5. Invite Them To Review The Information
Invite them to meet with you to review the membership. Your only goal is to get an appointment to show them the information and to let them decide for themselves if this is something they need. You do not need to persuade them over the phone.

6. Get Off The Phone
After you have set a time, get off the phone. The longer you stay on, the more questions they will ask. It's easier to answer questions once they see the material and you have explained the membership to them.

Here is a sample script that has been proven to work. The three key phrases are:

1. "I've got something I'd like to SHOW you."
Notice we said SHOW, not TELL. Obviously, you can't show a person the Member Kit or membership information over the phone. They have to see it.

2. "It will only take about 15 minutes of your time."
People always have 15 minutes to spare. If you ask for any more than that, they'll have to stop and make a decision. And it does take only about 15 minutes to show someone the membership information and get them signed up.

3. "You may or may not be interested."
This relaxes your prospect. Not everyone is going to feel they need a membership and that is okay. Your job is to make sure they know it is available and how it can help them. Their job is to decide if they want it. So make sure they know you just want to show them the information.

Remember:
- Don't hide why you are calling. Let them know you are a Pre-Paid Legal member and you want to show them the membership information because you were so impressed with it and the service.

For example:
"I became a Pre-Paid Legal Services member a few months ago and I have been really impressed with the service they offer. I've got something I'd like to show you. It will only take about 15 minutes. You may or may not be interested, but it's been great for me! I could come over...."

- Don't be put off if your prospect can't find a time to meet right away. End the call on an upbeat note, letting them know you understand and you are available when they are ready. Find a good time to check in with them again and then follow-up at the appropriate time. Many Associates have found a brief note after the call helps keep your prospect interested.

Getting Started Right : Asking the Right Questions / Overcoming Objections

Remember, people only purchase things they think can help THEM. It doesn't matter how wonderful a product or service may be, if it doesn't help, it doesn't make sense to buy it.

Before you get started, ask your prospect if you can take a minute to ask a few questions. Then you can determine a few important facts that will help you show them how the membership can work for them.

- Are they married or divorced?
- Do they have any children?
- What do they do for a living?
- Do they own a small business?
- Have they ever used an attorney before? Forwhat?
- What other types of coverage do they own?

Giving The Presentation

With the Member Kit, giving a presentation is easy. It is designed to help show a prospect how they will be able to use the Pre-Paid Legal membership in their daily lives.

Simply open the Member Kit and turn it toward your prospect. As you turn the pages, follow the presentation as it is written in the first four pages. Since you have already determined some of the needs of your prospect, you can use the tabbed sections to show them how the membership will work for them. For example, if they have teenage drivers, they'll be very interested in the "On The Road" section. If they are thinking about buying a house, you'll want to emphasize the "Home and Family" section. Of course, each section will have something to appeal to every person you meet with.

If the Member Kit is not available in your state, use the membership brochure to illustrate how a Pre-Paid Legal membership will benefit them and their family.

Many Associates have found that using stories to illustrate the benefits of a Pre-Paid Legal membership to be very helpful. If you choose this approach, be sure your stories are short and to the point. A long story can interrupt your presentation and confuse your prospect. A great way to collect stories is at your weekly Opportunity Meetings.

TIP! **When talking with a prospect, be sure to explain how our system works. Most people have never been exposed to the idea of legal coverage and they may have a hard time understanding how it works. Make sure you let them know how easy it is to use:**

1. **Simply call your Provider Law Firm using the toll-free number.**
2. **Explain your needs to the Customer Service Representative.**
3. **An experienced attorney will call you back within 8 business hours to offer advice and let you know what your next step is.**

Sometimes prospects may indicate they have resistance or an objection to the membership. When you are offering a service that is new to them, most people have a few questions or "objections." Remember to expect this. Put your prospects at ease and help them get the information they need to be able to see how a membership will help them

There are three types of objections:

1. Prospect misunderstands a feature or a benefit "Since I always call my Provider Firm, does that mean I can't get help in another state?'

This is just a simple misunderstanding. Use an example or facts to clarify the information for them. "No, if you need help in another state, your Provider Firm will connect you to the right attorney in that state."

2. Prospect Doubts A Benefit

"I don't see how you can get a good lawyer at this low rate."

Offer your prospect proof that Pre-Paid Legal provides its members with access to experienced attorneys. Use a member story or third-party validation to prove your point.

3. Prospect Feels His Needs Cannot Be Met By Our Membership (Roadblock)

"I just had my will prepared last month."

Don't look at this as a roadblock - just refocus your presentation on another area of coverage.

TIP! Whenever you are answering any objections, make sure to use defusing statements such as:

- I can see how you might think that...
- I understand...
- I hear what you're saying...
- I see what you mean...
- I should have covered that better....
- I'm sorry. Let me explain....
- I can tell that is important to you...

Getting Started Right : Closing the Sale / After the Sale

The only way you'll know if your prospect is ready to buy is to ASK! Remember, your prospect expects you to ask them if they would like to sign up for a membership.

You can tell your prospects are interested when:

- They say, "Sounds good" or "I could use that."
- They start asking a lot of questions about how the system works.
- They lean forward and start touching the Member Kit.
- They ask about payment options.
- They say, "I wish I would have had this when..."

Asking For The Membership

The number of possible ways to ask if they would like to sign up for a membership is only limited to your imagination. Here are some examples:

- "Sign right here."
- "How does this sound to you?"
- "Does this look like something your family could use?"
- "Would you like to put your monthly membership fee on a credit card or have it drafted out of your checking account?"
- "How do you think you might use your membership first?"

Ask For Referrals

Here's an easy way to turn your list of 300 names into 600–ask for referrals!

After you have completed the paperwork and given your new member the pink copy of the Universal Membership Application, simply ask, "Who else do you know that is smart enough to look at this?"

Other referral questions you might ask:

- "What other families do you know that might be able to use this?"
- "Do you know anyone working out of their home who might want to take a look at this?"
- "Do you know anyone with small children who might need to update their Will?"

Sell-To-Recruit

There are three approaches you can take to "Sell-to-Recruit". Just choose the one that works best for you, or use all of them.

1. After you have completed enrolling your new member and have gotten your referral names, let them know how much you enjoy offering the membership. Tell them you are expanding your business and ask if they know anyone who is sharp and would like to make some money.

2. "If I could show you a way to create extra income without getting in the way of what you are doing now, would you be willing to take 15 minutes to review the information?"

3. "I am looking for some sharp people who are dissatisfied with what they're doing now and would be interested in making some serious money. Do you know anyone who might be looking for a change?"

After the Sale

Follow-up with your new Pre-Paid Legal members to make sure they've received their new member packet from the Corporate Office and they have started using the service.

Encourage your new members to fill out their Will Questionnaire right away. They'll have peace of mind and they'll find out how easy it is to use their membership.

Say Thank You

Mail a personal note as a thank you for becoming a new member!

Members using their membership are happy members. Happy members mean:

- Referrals
- Recruits
- Residual Income

Getting Started Right : Sales Skills Checklist

PREPARATION

☐ Generate leads by preparing warm market list
☐ Practice appointment setting script

SET APPOINTMENT

☐ Set a time to make phone calls
☐ Use an enthusiastic tone of voice
☐ Ask for 15 minutes to show the Member Kit

PRESENTATION

☐ Matched Pre-Paid Legal Service Membership benefits with prospect’s needs
☐ Answered questions to help prospect understand Pre-Paid Legal Service Membership
☐ Listen with your eyes
☐ Remained silent while prospect was talking
☐ Did not finish prospect’s sentences
☐ Used a pleasant tone of voice and positive body language

COMMITMENT

☐ Helped prospect to complete membership application

REFERRALS

☐ Asked for three names and phone numbers for membership referrals
☐ Asked for a recruitment referral

FOLLOW-UP

☐ Sent in membership application to Home Office
☐ Sent thank you to new member
☐ Set date for phone follow-up with new member
☐ Set appointments with referral customers
☐ Set appointments with recruit referrals

Getting Started Right : You Can Do It!

Key Points to Remember

1. Ignore those who try to make you doubt your commitment to this opportunity.
2. Keep a positive mental attitude and surround yourself with positive people.
3. Know that you're willing to do whatever it takes to keep your dreams alive.

Attitude and Enthusiasm

- Attend weekly meetings.
- Stay around good, positive, enthusiastic Associates.
- Always focus on the positive, not the negative, if you want to succeed.
- Listen to good, positive motivational tapes daily.
- Read positive self-help books daily.
- When you're down and feel negative, talk to your upline. When you're up and feel positive, talk to your downline.
- Read all your Pre-Paid Legal material.
- Set your daily, weekly, monthly, yearly and 5-year goals.

Winner's Attitude

There is no other business or job in America that you can build this much security with. What other line of work can you get paid on year after year? Everyone in this country is desperately looking for something to help him or her with the future, and anything you do you will have to work at. Why not put that effort into Pre-Paid Legal?

"I've got something I want to show you. It will take about 15 minutes. You may or may not be interested."

- It's that simple!

Getting Started Right : Recognition

Manager
- Letter and Certificate
- Listing in The Connection

Director
- Letter and Certificate
- Listing in The Connection
- Director Pin

Executive Director
- Letter and Certificate
- Listing in The Connection
- Access to "800" ED Phone Number
- Executive Director Pin (must qualify three consecutive months)
- Stage Recognition at Convention*
- Special Seating at Convention
- Invitation to Black & Gold Banquets
- Inclusion in Profiles of Success (Must be paid ED bonus for at least 8 months during the calendar year to be considered for inclusion. All recognition and awards given contingent on Associate meeting company standards.)

Platinum Executive Director for 3 consecutive months
- Full Page Story in the ***Connection*** Magazine
- Lady of Justice Platinum Lapel Pin
- $10,000 cash bonus awarded at next PPL International Convention
- $1000 per month lifestyle bonus

Platinum Executive Director for 6 consecutive months
- A one night stay at the PPL Home Office with an all day tour, appear on the Leadership Show and an opportunity to meet and have lunch with the Home Office staff
- Welcome to the big stage. An opportunity to train at the International Convention
- Upgraded room for all Players Club Incentive Trip winners to the extent available
- $1,500 per month lifestyle bonus

Platinum Executive Director for 12 consecutive months
- Invitation to a Platinum Only leadership retreat
- Upgraded room for all Players Club Incentive Trip winners to the extent available
- Join a monthly conference call with the Corporate Marketing Team to share your ideas and hear the current affairs of PPL
- $25,000 cash bonus awardes at next PPL International Convention
- $2,000 per month lifestyle bonus

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) and on prepaidlegal.com.

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**. Both the top recruiters and top producers receive letters from Harland Stonecipher.
** As space allows.

Hall Of Fame
Associates who are Ring Earners, Millionaire Club Members or Platinum Jacket earners are featured in the Hall of Fame. There is also a special section for top Group earners as well as outstanding Provider Law firms.

Ring
Special recognition program, highlighted at Black & Gold Banquets, including a letter from Harland Stonecipher. Rings are awarded as follows:
$100K/12-months 10k PPL Ring
$250K/12-months Ring w/diamond
$500K/12-months Ring w/2nd diamond
$1M/12-months Ring w/3rd diamond
Time frame is a rolling 12 months.
For example, July 2003 to July 2004.
(Note: Rings are sent to Home Office for diamond placement. Additional rings for spouses/partners can be purchased.)

Jacket
Every Associate attaining Platinum status (for three consecutive months during a calendar year) will be awarded the "Platinum Jacket." This jacket will be presented at Company Events. Bars on the jacket will indicate the higher levels of Platinum attained. (Additional jackets for spouses/partners can be purchased.)

Other Recognition Programs
Top Associates in several specific areas of the overall Pre-Paid Legal marketing effort receive special recognition. Group Marketing, Small Business and CDLP are among the programs including such recognition. Additional recognition is given to RVPs and RMs as determined by the executive offices.

Getting Started Right : Recognition

Advancement to the Diamond Executive Director Level and Beyond:

Upon the development of your 11th Executive Director Leg you will advance to the level of Diamond Executive Director and become eligible to receive override commissions on all membership sales produced by the qualifying Executive Director Leg.

* At Corporate events, Associates are recognized at the highest new level of achievement since the previous event.

Millionaire Club

The Millionaire Club is made up of Associates who have earned $1,000,000 throughout their Pre-Paid Legal careers. This elite group is awarded a one-of-a-kind gold watch--selected by Mr. Stonecipher--when they are inducted into this prestigious club.

Pin Program

Directors and Executive Directors will be recognized not only for their Associate level but also for the number of new memberships they and their organizations sell. The Pre-Paid Legal pin program was established to motivate Directors and Executive Directors to keep writing new memberships after achieving these level advancements. This gives both groups of Associates another goal to reach for as they continue building their business to advance to Executive Director and the additional levels of Executive Director.

Director Pins:

Director 25 Pin - To earn this pin, Directors must have 25 to 49 personal or organizational sales in a month for three consecutive months, with no more than 15 sales from any one leg of your organization counting.

Director 50 Pin - To earn this pin, Directors must have 50 to 99 personal or organizational sales in a month for three consecutive months, with no more than 30 sales from any one leg of your organization counting.

Executive Director Pins:

Executive Director 200 Pin - To earn this pin, Executive Directors must have 200 to 299 personal or organizational sales in a month for three consecutive months, with no more than 120 of the sales from any one leg of your organization counting.

Executive Director 300 Pin - To earn this pin, Executive Directors must have 300 to 399 personal or organizational sales in a month for three consecutive months, with no more than 180 of the sales from any one leg of your organization counting.

Executive Director 400 Pin - To earn this pin, Executive Directors must have 400 to 499 personal or organizational sales in a month for three consecutive months, with nomore than 240 of the sales from any one leg of your organization counting.

Executive Director 500 Pin - To earn this pin, Executive Directors must have 500 to 999 personal or organizational sales in a month for three consecutive months, with nomore 300 of the sales from any one leg of your organization counting.

Executive Director 1,000 Pin - To earn this pin, Executive Directors must have 1,000 to 1,499 personal or organizational sales in a month for three consecutive months, with no more than 600 of the sales from any one leg of your organization counting.

Executive Director 1,500 Pin - To earn this pin, Executive Directors must have 1,500 to 1,999 personal or organizational sales in a month for three consecutive months, with no more than 900 of the sales from any one leg of your organization counting.

Executive Director 2,000 Pin - To earn this pin, Executive Directors must have 2,000 or more personal or organizational sales in a month for three consecutive months, with no more than 1,200 of the sales from any one leg of your organization counting.

NOTE: All personal sales count toward both these new recognition programs. Reinstatements will count as long as the membership has lapsed for more than 6 months and is written by a new writing agent. Only one pin will be awarded per Associate Agreement. Associates can purchase additional pins through Marketing Services at (580) 436-7424.

Player's Club Pin & Rockers - To earn this pin, Associates must qualify for Player's Club program for 3 consecutive months. The rockers are awarded to Associates who have been consecutive in the program for a year and a new rocker is awarded every year designating the number of years the Associate has been Player's Club qualified.

Getting Started Right : Benefits Association

Purpose
The Pre-Paid Legal Benefits Association (PPLBA) was founded with the intent of providing Associates the opportunity to have access to much-needed health and life benefits. A membership allows an Associate to become eligible to enroll in numerous benefit programs, as well as take advantage of attractive affinity agreements.

Membership
Membership in this association is open to Associates at Senior Associate level or above who also maintain an active Pre-Paid Legal Services membership. Cost is $50 and covers a five-year period. Associates can complete an electronic membership application by visiting www.pplba.com.

Board of Directors
The Benefits Association is a stand-alone association apart from the Corporate Office. A seven-member Board of Directors, including four officer positions governs the association. In addition, the Association also employs a Director of Associate Benefits at the Corporate Office.

Goal
The goal of the PPLBA is to utilize the massive number of active Associates to derive the best possible programs for those wishing to participate. We hope to help protect your family and to help build your business.

Health & Life Benefits
Programs available include: comprehensive health, catastrophic health, prescription services, dental, vision, and term life packages. View all of our programs and rates at www.pplba.com.

■ Real Estate Advantage Program
Whether first time buyers, moving across town or around the world, this program can simplify the process. Coldwell Banker Residential Brokerage Relocation Services works with your PPLBA to provide assistance with a variety of relocation services.

■ "Lady of Justice" Credit Card
Associates can apply for this unique VISA credit card, which entitles users to special discounts from participating vendors and on supplies from Pre-Paid Legal Services.

■ TASC's BizPlan
BizPlan, offered by Total Administrative Services Corporation, helps small business owners and sole proprietors deduct 100 percent of their family medical costs each year. Deductions include health insurance premiums, qualified long-term care insurance premiums, and uninsured medical, dental and vision expenses.

■ Vehicle Advantage
The Vehicle Advantage program is the most hassle-free vehicle buying/leasing service available. The service is designed to save you hundreds, if not thousands, of dollars on the purchase or lease of your new or used vehicle!

■ Office Depot
Are now working together to provide all Benefit Members with extraordinary discounts for all office supply and print needs.

■ Stock Bonus Program
Our Stock Awards under this program are based on membership production, recruiting, persistency, as well as other factors established by the PPLBA Board of Directors. Membership in the PPLBA opens the door to many great services and is required for eligibility for this program. However, membership in the PPLBA does not guarantee stock awards. You can count on the PPLBA to invest in the success of our members.

■ E-Shipper
eShipper is an innovative shipping solution, to give our Canadian and U.S. members savings of up to 50% on shipping costs. Sign up with eShipper today (it's FREE), and receive the following:

- Exclusive shipping quotes for major carriers like FedEx, UPS, Purolator and others.
- Print your own shipping labels.
- Receive e-mail notifications when your package is delivered.
- Obtain Custom Shipping Reports.

glossary ■ Pre-Paid Legal 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. Example: Legal Shield, Home Based Business Rider.

As earned
Pays 1/12th of the advanced amount each month that the member makes a payment.

Advance
A 100% commission paid to Associates when a new membership sale is made based on a 12-month.

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 PPL memberships.

Breakaway Bonus Advance
Commissions advanced on all new sales from each director's organization down through the 6th qualified level.

Browser/Web Browser
A computer program used for accessing sites or information on a network, such as the World Wide Web. Example: Internet Explorer, etc.

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 released by check or direct deposit.

Chargeback
A pro rated amount deducted from your commissions when a membership cancels before the advance is earned out.

CMC - Certified Meeting Coordinator
Appointed by Regional Vice President

Commission Adjustment
An adjustment made to your commissions.

Content/Web Content
The graphics, text and information contained on a Web page or Website.

Copyright
The legal protection against copying original works, which may be printed, photographically or electronically stored words or graphics.

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

Debit Balance
The difference between the total advance commissions paid to the Associate and the total earnings through monthly payments by the member to the company.

Detained
In the Legal Shield addendum, to be held for questioning or arrested by a law officer.

Downline
Your first line Associates and any Associates below them.

Download
To transfer a file from another system to your own computer system via a modem over telephone or bale lines.

D-Status
An Associate Agreement may be placed in a "D" or dropped status for one of the following reasons: 1) The Associate's PPL 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 PPLSI.

Appendix a - Glossary : Pre-Paid Legal Terms

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.

E-Commerce
The selling of goods and/or services online.

Effective Date
The date when the Membership Application or Associate Agreement was signed by the new member or Associate.

Electronic Marketing
Any form of communication whether directly or indirectly, where the intention is to solicit or promote the PPL product and/or opportunity via the Internet.

Enrollment Fee
The fee paid for processing a new membership.

eService
Web package available to PPL's Independent Associates that provides a Website, email, reports and more.

Executive Director Generation Breakaway Bonus Advance
Commissions advanced on all new sales from each Executive Director's organization down through the 7th level.

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.

Hold
An Associate Agreement may be placed on hold for returned checks, improper business being conducted, or company information needed. Commissions will not release while the Associate Agreement is in hold status although the Associate may continue to market.

Home Page
The page typically encountered first at a World Wide Website that usually contains links to the other pages of the site or to other sites

ISP
Acronym for Internet Service Provider.

"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.

IVR
Interactive Voice Response.

License Appointment Date
The date upon which PPLSI 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.

Link
An active connection to another web page, location in a web page, file, or other Internet resource.

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 (Example: $16 to $25 plan).

Monetize
To capitalize or make money from traffic coming to a Website.

Netiquette
In electronic marketing, the avoidance of cross posting (i.e. multiple postings) to inappropriate groups and refraining from proselytizing outside business groups .

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.

Appendix a - Glossary : Pre-Paid Legal Terms

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 $5.00.

Pin
A number assigned by PPLSI that when used in conjunction with your Associate number gives you access to the IVR line, Website, etc. The number can be found on commission check stubs and Associate Summaries or obtained by calling Marketing Services.

Placing Associate
An Associate who recruits a new Associate and places them somewhere in their downline.

Policies and Procedures
Guidelines established by PPLSI that the Associate agrees to abide by when signing the Associate Agreement. Published in the Success Guide and on the back of each Associate Agreement.

Processable
Membership Applications or Associate Agreements completely and accurately filled out with all necessary documentation required by PPL.

Processing
The series of steps Membership Applications and Associate Agreements go through upon their arrival at the Home Office.

Proselytizing
Recruiting Pre-Paid Legal Associates into any other network marketing organization. Associates proselytizing in any fashion are subject to termination.

Provider Law Firm
A law firm with which PPL contracts to perform services to PPL 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 PPL Provider Law Firm contracts to perform services to PPL 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 chargebacks 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.

RM
Regional Manager. Appointed by Regional Vice President.

RVP
Regional Vice President. Appointed by PPLSI.

Search Engine
Computer software used to search data (as text or a database) for specified information. Examples: Yahoo, Alta Vista, Google, Iwon

Site
One or more Internet addresses at which an individual or organization provides information to others often including links to other locations where related information may be found.

Spam
Unsolicited or unwanted commercial email, the senders of which often collect or harvest email addresses of potential recipients without the knowledge of those recipients and in violation of the rules or terms of service of the database from which such addresses are collected.

Special Draft
When a new membership is received without payment, a special draft will be created to obtain the first month's premium. Commissions will be paid when the funds have been applied to the membership.

Sponsoring Associate
The Associate who is directly above you and who sponsored you into PPL.

Sponsor Change
Occurs when an Associate moves from one sponsor to another in a different organization.

Stacking
A situation created by an Associate who submits more than one Associate Agreement to collect multiple levels of commissions on one membership. Stacking is a violation of PPL policy.

Appendix a - Glossary : Pre-Paid Legal Terms

Terminated
Associate Agreement placed in a dropped status either by written request or by PPL.

Titles
Areas of benefits in PPL membership plans (Example: Title I – Preventive Legal Services).

Transit Number
Set of numbers used by your bank for routing purposes. Usually the first set of numbers on your checks.

Upline
Your sponsor and any Associates above him or her.

Upload
To transfer a file from one computer system to another system via a modem over telephone or cable lines.

URL
The address of a computer or a document on the Internet that consists of a communications protocol followed by a colon and two slashes (as http://), the identifier of a computer (as www.m-w.com) and usually a path through a directory to a file -- also uniform resource locator or universal resource locator.

Vesting
Keeping your Associate Agreement in an active status either by making three (3) personal sales per calendar quarter or maintaining a PPL personal membership.

Virus
A computer program usually hidden within another seemingly harmless program that produces copies of itself and inserts them into other programs and that usually performs a malicious action (as destroying data)

Writing Agent
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.

WWW
An acronym for the “World Wide Web,” the largest segment of the Internet.

Marketing Services Hours of Operation:	Mon - Fri, 7 a.m. - 7 p.m., CT (Friday not available between 8:00 a.m. - 8:45 a.m.)
Marketing Services: (For questions about your business, commission statements, and supplies)	(580) 436-7424 (580) 436-7513 (Spanish) (580) 272-0763 (TTY) marketingservices@pplsi.com
MAS (Member Advantage Service) questions:	masteam@pplsi.com
Marketing Services FAX:	(580) 310-6916
Corporate Communications FAX: **Ad Approvals FAX:** **Web Approvals FAX:**	(580) 421-6305 (580) 272-2845 (580) 272-2846
Associate Services on the Web:	www.prepaidlegal.com
For Web Support call (Web questions only):	(800) 699-9004, Opt. 2
To receive email updates from Corporate:	Email: marketingservices@pplsi.com
Customer Care (for members only): Mon - Fri, 7 a.m. - 7 p.m., CT	(800) 654-7757 (800) 944-9933 (Spanish) (866) 274-5790 (TTY)
Customer Care FAX: (for members only: bank & address changes)	(580) 436-7565
Legal Shield Hotline: (for Legal Shield members only)	(877) 825-3797 (toll-free)
For stock information, call:	(800) 654-7757, Option 3
Send Benefits Association payments to:	Benefits Association c/o Pre-Paid Legal Services, Inc. PO Box 145 • Ada, OK 74821
Direct your Pre-Paid Legal Services 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