

New Legal Plan FAQ*

Q. How much does the new plan cost?

A. \$19.95 per month (individual rate) and \$18.95 (group rate).

In Hawaii: \$24.95 per month (individual rate) and \$23.95 (group rate).

Q. Can the Provider Attorney give advice, write letters, make phone calls or review documents for members on business matters?

A. No, this plan provides services for personal matters only.

If a member needs assistance with business matters, they should purchase the Home Business Supplement (additional \$9.95 per month).

Q. What new services are provided in this new plan?

A. Residential Loan Document Services.

Uncontested Divorce, Separation/Annulment, Adoption and Name Change Services are now part of the plan. Be sure to read the new marketing material for more details on these services. All are available 90 consecutive days after the members effective date.

Document review has increased from 10 pages per document to 15.

Q. Are there any changes to the motor vehicle services provided by the plan?

A. Yes, there are several things you should be aware of in this portion of the plan. Be sure to review the new marketing material for the plan to be sure you are marketing it correctly.

- Only non-criminal moving traffic violations fall under the plan's service offering.
- Commercial vehicles are excluded from this plan.
- Boats are no longer covered under motor vehicle services.
- These services provide assistance with property damage issues of \$5,000 or less per claim and personal injury claims are no longer covered under the plan.

Q. Are job-related criminal charges still covered under the trial defense services?

A. No, only civil actions filed in court where the member is a defendant or respondent.

Q. Has LegalShield changed "Who's Covered" under this new plan?

A. Yes. The age limit has risen from 23 to 26 for never-married, dependent children living at home or who are full-time college students.

The plan also continues to cover any dependent child, regardless of age, who is physically disabled or mentally incapacitated resulting in an inability to make legally binding decisions and is (i) unable to be employed; (ii) 51% or more financially dependent upon the Member or Member's spouse; and (iii) lives at home with the Member or Member's spouse. Documentation may be required by LegalShield or the Provider Law Firm before any legal services may be rendered.

Q. If there is a conflict between covered parties, who will receive services from the Provider Law Firm?

A. Only the member receives benefits. The spouse and/or dependents would not receive benefits.

Q. When will new pricing take effect?

A. The new pricing is effective January 2, 2014 in 40 states. Please see the States-at-a-Glance for the most current listing to see which states are effected. Updates will be sent out each month to notify you of any new states that have moved to the new plan.

Q. What if I live in a state or province that has not changed but my potential member lives in a state with the new plan and pricing?

A. You must always sell the new member the plan(s) available in his/her state.

Q. When can I sell the Trial Defense Supplement (TDS)?

A. You can sell the TDS only in conjunction with the new Legal Plan. It cannot be added to the existing legal plans (standard or expanded) in those states that still offer it. It can be purchased at the time of the original new Legal Plan sale or later. The supplement cannot be purchased as a stand-alone plan.

Q. When can I sell the Home Business Supplement (HBS)?

A. You can sell the HBS only in conjunction with the new Legal Plan. It cannot be added to the existing legal plans (standard or expanded) in those states that

*Effective January 2, 2014. See States-at-a-Glance for the most up-to-date listing of states where this new plan is effective.

still offer it. It can be purchased at the time of the original new Legal Plan sale or later. The supplement cannot be purchased as a stand-alone plan.

Q. Can I sell the TDS and HBS together?

A. Yes, you can sell the supplements together; however, unlike in the past the Trial Defense Supplement is not a requirement to purchase the Home Business Supplement.

Q. Can I sell a supplement at a different time than the Legal Plan?

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

Q. Do I have to be Small Business Certified to sell the HBS supplement?

A. No, certification is not required.

Q. If my membership drops, can I come in under the old price or will I have to come in under new pricing?

A. If your membership drops, you will have a 90-day courtesy to reinstate with the same plan that you had before (but will remain under the original writing agent since it is prior to the 6-month waiting period)

Q. Do I earn commission/counters for selling supplements?

A. Yes, you will earn commissions, but the supplements will not create a counter.

Q. Are the points going to stay the same for recruiting and selling a membership?

A. Yes, the Performance Club structure remains the same.

Q. Will I get a point or counter for adding supplements to existing members?

A. No. Add-ons do not generate a PC point or a counter.

Q. Will dropped supplements affect persistency?

A. No, because the supplement does not generate a PC point or a counter.

Q. If one of my members calls the Corporate Office to upgrade the Legal Plan or add on a supplement, do I still get credit for this?

A. Yes. Call Associate Services for assistance (580) 436-7424, 7 a.m.-7 p.m. CT

Q. If I sell a basic plan, can another Associate sell a supplement to my member?

A. Yes. However, the supplement will only give the upgrade commission for the other Associate.

Q. Am I going to get paid more money if I sell a new plan?

A. The percentage of your commission has not changed, but if the plan amount increased, your commission will also increase. View the Compensation Plans in Docs on Demand for a visual comprehension.

Q. If I already presented the old prices to a prospective group, what can I do?

A. You will have the first yearly quarter of 2014 to continue to sell the old plan rates to groups.

Q. If I have an existing group and only a few of the members want to upgrade to the new Legal Plan, can they?

A. Yes, however, procedures differ depending on what type of payment plan the group is using. Contact Group Services for more information on how to proceed. Call (580) 421-6311, 7 a.m.-7 p.m. CT

Q. Will I be able to use the old supplies after January 2, 2014?

A. Depending on what State you are marketing the product in; if the State is changing plans, you will need new supplies. If there are no changes in the State plans, the current marketing material will be continue to be acceptable to use. If you are marketing to groups, you will be allowed to use the current material/prices for the first quarter of 2014.

Q. Can we replace old brochures with new brochures?

A. If you need new supplies, call Associate Services (580) 436-7424, 7 a.m.-7 p.m. CT to inquire more information.