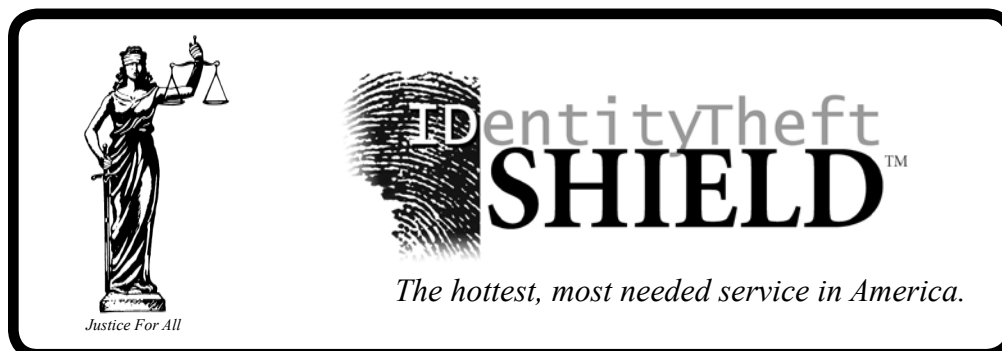


# What if there were a **SECURE** company pioneering a **GROUND FLOOR** industry combined with an **UNPRECEDENTED** compensation plan?

*Two Powerhouse Services Sweeping North America*



- Pre-Paid Legal has revolutionized the legal services industry with the unrivalled Provider Law Firm system, giving its members equal access to the legal help they want when they need it.
- Now, Pre-Paid Legal has teamed with Kroll, Inc., the world's leading independent risk consulting company to bring you the new Identity Theft Shield, to help reduce your risk of being victimized and to help victims clean up their crisis and restore their identity. Now there's an opportunity for you to help us launch this new service throughout the United States.
- Never before has so much news media coverage primed the market for a product/service on a daily basis.
- Incredible advanced commissions and residual income on memberships sold . . . paid daily.

## **Pre-Paid Legal**

- The leader in legal services
- 30+ year old company
- Listed on the NYSE, symbol PPD
- Headquartered in Ada, Oklahoma
- More than 1.5 million members
- Featured in:
  - Money
  - Fortune
  - Forbes
  - USA Today
- . . . and many more

## **Kroll, Inc.**

- The leader in identity theft protection
- 30+ year old company
- Listed on the Nasdaq, symbol KROL
- Headquartered in New York
- Provides a broad range of investigative, intelligence, financial, security, and technology services to help clients reduce risks, solve problems, and capitalize on opportunities.

# IDENTITY THEFT SHIELD

\$12.95/Month (\$9.95/Month if a PPL Member)

## What if it happened to you?

*Would you even know where to start?*

- Call** your bank and/or credit card company
- Contact** the three major credit repositories
- Go through the helpful but extensive steps** recommended by the Federal Trade Commission in its 30-page consumer support publication
- Fill out and submit the affidavit form** supplied by the FTC to dispute new, unauthorized accounts

- Do you hand your credit card to servers at restaurants?
- Do you sign your credit cards?
- Do you supply personal information over the internet?
- Do you keep your Social Security number in your wallet or purse?
- Do you leave mail at your home or business for the postal carrier to collect?
- Do you shred unwanted mail with personal information?

## Or with the Identity Theft Shield:

- Get **REGULAR MONITORING** of your credit report and let the **proven leaders** in the identity restoration and legal services fields assist you

**For only \$12.95\* per month!**

\*Purchase the ID Theft Shield with a Pre-Paid Legal Family Plan and your cost is only \$9.95 per month!

***“People whose identities have been stolen can spend months or years and thousands of dollars cleaning up the mess the thieves have made of their good name and credit record.”***

-Federal Trade Commission: When Bad Things Happen to Your Good Name, September 2002

## Credit Report

Evaluate your 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 your personal credit score

Experts recommend that you review your credit report regularly. The Identity Theft Shield makes it easy.

## Continuous Credit Monitoring

Suspicious activity will be brought to your attention, providing you with early detection. You'll receive prompt notice if the credit repository is notified by Experian that:

- New accounts have been opened in your name
- Derogatory notations have been added to your credit report
- Public records have been added to your report
- Inquiries have been made against your report
- A change of address has been requested

## Identity Restoration

Identity theft can be devastating, and the process of restoring your name can be overwhelming and costly. You need more than “do it yourself” information if it happens to you.

With the Identity Theft Shield™ a trained expert will take the steps to restore your name and credit for you!

- **Help reduce your out-of-pocket expenses and time spent away**

from work with valuable services from detection to resolution

• **Fraud alert notifications will be sent on your 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 your behalf to look for information you may not be aware of,** including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your 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 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.

# COMPENSATION PLAN

\$12.95 Identity Theft Shield

Commission Level	Personal Sales Advances	Bonus Override Advance
Executive Director	\$90.90	\$16.20
Director	\$74.71	\$12.45
Manager	\$62.26	\$12.45
Senior Associate 5 Sales	\$49.81	\$12.45
Associate	\$37.36	
CFT Associate	\$24.90	

**\$12.95 sale = \$24 to \$90**

In **MANY** marketing opportunities, \$13 in sales volume would pay you approximately \$2 to \$4. **HERE**, that \$13 membership pays you advanced commissions from \$24 to \$90! Where do you feel your time would be best spent?

EXAMPLE - You are a Director. Your recruit who is a Senior Associate makes a sale. Your override on the \$12.95 is \$24.90!

EXAMPLE - You are an Executive Director. Your new Associate makes a sale. Your override on the \$12.95 is \$53.55!

*All Examples and Calculations in this information assume that the Associate has no pending chargebacks and the Associate is eligible for advance commissions. Advance Commissions create a debit balance for the Associate and are earned as membership payments are received by the Corporate Office.*

# PRE-PAID LEGAL MEMBERSHIP

\$26/Month



## Title I - Preventive Legal Services

- Telephone consultations for personal or business questions
- Letter/phone call plus 2 business letters or calls per year
- Legal document review (up to 10 pages) plus 1 business document per year
- Will preparation and updates. Trust preparation available at a 25% discount



## Title II - Motor Vehicle Legal Services

- Assistance with moving traffic violations
- Assistance with certain motor vehicle related criminal charges

Up to 2.5 hours for help with:

- Driver's license assistance
- Personal injury/Property damage collection assistance of \$2000 or less



## Title III - Trial Defense Services

Your Provider Law Firm will assist in the defense of civil suits and job-related criminal charges. Up to 75 hours of assistance the first membership year, which includes 57.5 hours of trial time and 17.5 hours of pretrial time.

Scheduled benefits increase to a maximum of:

- 2nd year - 140 total hours (117 hours of trial time + 23 hours of pretrial time)
- 3rd year - 205 total hours (176.5 hours of trial time + 28.5 hours of pretrial time)
- 4th year - 270 total hours (236 hours of trial time + 34 hours of pretrial time)
- 5th year - 335 total hours (295.5 hours of trial time + 39.5 hours of pretrial time)



## Title IV - IRS Audit Legal Services

Scheduled benefits of up to 50 hours of professional services from your Provider Law Firm, including 3.5 hours of pretrial time.

Coverage includes the return due on April 15th of the first membership year.



## Title V - Preferred Member Discount

Any other legal services not otherwise covered by the membership are available at a 25% discount from the Provider Law Firm's standard or corporate hourly rate.

Your Provider Law Firm must have five days notice prior to court representation. Of course, consultation is available immediately.



## The Legal Shield

The Legal Shield gives you and your family 24-hour access to legal consultation for only \$1 a month if you are detained by a law enforcement officer, injured in an accident, find authorities are attempting to remove your child from your home or custody or if you are served with a warrant

To contact your Provider Law Firm, simply call the toll-free number on your Legal Shield card. You will reach the Pre-Paid Legal offices, who will then put you in contact with your Provider Law Firm, so you can consult with an attorney. It's that easy.

# PRE-PAID LEGAL MEMBERSHIP

\$26/Month

## Additional Information:

Because of regulatory requirements, benefits and rates vary in certain states. The information contained on this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of plan coverage; only a plan contract can give actual terms, coverage, amounts, conditions and exclusions.

**Telephone Consultation:** If the matter cannot be adequately addressed during the telephone consultation, the Provider Law Firm will provide up to one (1) hour of legal research concerning the matter at no additional charge. Nevada residents limited to 50 hours of telephone consultation per year.

**Letters and Phone Calls:** A letter or phone call per subject matter is available if advisable in your Provider Law Firm's sole discretion.

**Legal Document Review:** Nevada residents limited to 5 personal legal documents reviewed per year.

**Will Preparation:** Trust preparation is available at a 25% discount. 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:** These services are available 15 days after enrollment. Representation under this benefit is provided when the member has a valid driver's license and is driving a properly licensed motor vehicle. Any fines and court costs are the member's expense. Preexisting 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 assistance are limited to two and one-half (2-1/2) hours of lawyer time per claim and do not include the filing of a lawsuit and exclude personal injury and property claims that exceed \$2,000. However, you may receive a 25% preferred member discount and consult with your Provider Law Firm under the toll-free consultation benefit for any exclusions under this benefit.

**Trial Defense Services:** This coverage applies only to the named member and spouse. 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 civil or criminal charges occurring as a result of operating a commercial vehicle with more than two axles are not covered under this benefit, but are covered by the preferred member discount. Additional exclusions under this benefit: Being named in a civil lawsuit or having 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. Those 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. 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. This includes deciding whether or not to appeal any judgement or decision. Your Provider Law Firm also has the right to present your claim or defense according to their independent professional judgement. *Pre-Paid Legal will not influence or attempt to modify how your Provider Law Firm provides their professional services.*

**IRS Audit Legal Services:** Does not cover business tax returns, garnishment, attachment or any other appeal, class actions, interventions or amicus curiae filings, charges of tax fraud or income tax evasions, Trust returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns, preexisting conditions - where member has been notified by the IRS prior to enrollment, and services rendered by an enrolled agent.

**Preferred Member Discount:** 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. If you need representation in court, you must notify your Provider Law Firm at least five business days in advance so they may prepare for your case.

The Legal Shield membership will not apply if the member is alleged to be under the influence of or impaired by alcohol, intoxicants, controlled substances, chemicals or medicines, whether prescribed or not; the member is alleged to be involved with domestic violence or stalking; and/or assistance in making, posting, or obtaining bond, bail or other security required for release.

# COMPENSATION PLAN

\$26 PPL Family Plan

\$26 PPL Family Plan with the \$9.95 Identity Theft Shield

Commission Level	Personal Sales Advances	Bonus Override Advance
Executive Director	\$182.50	\$32.50
Director	\$150.00	\$25.00
Manager <small>8 Sales and 3 Frontline Recruits</small>	\$125.00	\$25.00
Senior Associate	\$100.00	\$25.00
Associate	\$75.00	
CFT Associate	\$50.00	

Personal Sales Advances	Bonus Override Advance
\$252.35	\$44.94
\$207.41	\$34.57
\$172.84	\$34.57
\$138.27	\$34.57
\$103.70	
\$69.14	

**\$26 sale = \$50 to \$182**

**\$35.95 sale = \$69 to \$252**

**\$26 PPL Membership:**

EXAMPLE - You are a Director. Your recruit who is a Senior Associate makes a sale. Your override on the \$26.00 membership is \$50.00!

EXAMPLE - You are an Executive Director. Your new Associate makes a sale. Your override on the \$26.00 membership is \$107.50!

**\$35.95 PPL Membership and Identity Theft Shield:**

EXAMPLE - You are a Director. Your recruit who is a Senior Associate makes a sale. Your override on the two memberships totalling \$35.95 together is \$69.14!

EXAMPLE - You are an Executive Director. Your new Associate makes a sale. Your override on the two memberships totalling \$35.95 together is \$148.65!

All Examples and Calculations in this information assume that the Associate has no pending chargebacks and the Associate is eligible for advance commissions. Advance Commissions create a debit balance for the Associate and are earned as membership payments are received by the Corporate Office.

## YOU = DIRECTOR

You enroll 3 Associates who each enroll 3 who each also enroll 3

- + 3 Associates
- + 9 Associates
- + 27 Associates

---

**39 Total Associates**

**YOUR OVERRIDE CHECKS** (assuming no chargebacks)  
if each Associate sells **one membership a month:**

<b>\$12.95 sale</b>	<b>\$26.00 sale</b>	<b>\$35.95 sale</b>
\$485/month	\$975/month	\$1,348/month

**YOUR OVERRIDE CHECKS** (assuming no chargebacks)  
if each Associate sells **one membership a week:**

<b>\$12.95 sale</b>	<b>\$26.00 sale</b>	<b>\$35.95 sale</b>
\$1,940/month	\$3,900/month	\$5,392/month

What if they each marketed three memberships a week? What if they marketed one membership a day? Two a day? Three a day? Of course, not everyone reaches this level, but think about what could happen if you did!

## PLAYERS CLUB

10 Sales/Month

**YOU = MANAGER**

10 Identity Theft Sales x \$23 in sales revenue = **\$230** (to company)

10 Identity Theft Sales x \$62 in advance commissions = **\$620** (to you)

Do this 12 months in a row and add **\$300/month** (monthly car bonus)

**EQUALS \$920**

**RECAP:** Each month you generate \$230 in recurring monthly revenue for Pre-Paid Legal after doing that 12 months in a row, you are now putting \$920 back in your pocket for each month you continue at that level of sales.

**\$230** → **\$920**  
Company Dollar      Commissions and Bonuses to You

***What other company will pay this much?***

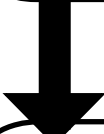
Associates must meet all requirements of the Players Club to receive benefits of the club. And all calculations made in these examples are under the assumption that the Associate has qualified for advanced commissions with no chargebacks.

# “THE SUCCESS SYSTEM”

- 1) Download Fax Back document (call 800-699-9004, press 1, then 1) or go to your sponsor’s “Go” website.  
*(If you have not heard the business overview call, dial 800-396-6919. )*
- 2) Review all the material on your sponsor’s “Go” website and get on the phone with your sponsor or upline to answer any questions you may have and help you get started.
- 3) Fill out Associate Application (with eService) and get your own Membership.
- 4) Get Three-Way Calling feature on your phone.
- 5) Make a list of everyone you know.  
Identify your top 10 prospects.
- 6) Three-Way or send your contacts into [800-394-6919] business overview line or send them to your Pre-Paid Legal “Go” website and take them through steps 1 through 6 and duplicate.



**Certified Field Training**



**Local Business Presentation**

**YOUR GOAL: Get paid in 72 hours and be in profit mode!**

**\$249 Start Up Fee**

Field Training  
Start Up Kit  
Materials



Sell 5 \$26/month PPL  
Memberships with the  
Identity Theft Shield  
**OVER \$300!**