LegalShield Business Solutions Division
B2B Road Show Training - Florida
Welcome

Housekeeping and Introductions
“Seize the Opportunity”
B2B Conference
Tucson, AZ
September 2014
Agenda

Module 1: The Company
Module 2: System of Success – Getting Started
Module 3: System of Success – Learn
Module 4: System of Success – Do
Module 5: System of Success – Special Forces
MODULE ONE

THE COMPANY
I always believed we were put here for a reason and I believe that reason is to help other people...we give people an opportunity...we teach people how to dream.

–Harland Stonecipher, founder of LegalShield
The Company

• Established 1972
• Revenue approx. $450 million
• 3.5 million covered lives across U.S.A. and Canada
• 2.1 million requests for legal assistance annually
• Over 1 million Identity Theft members
• More than 650 employees based in Ada, Oklahoma including extensive in-house customer service representatives
Kroll Provides Identity Theft Services Exclusively to LegalShield Members

- World’s leading risk consulting firm
- Fortune 500 clientele
- Paid in advance
- Quality Assurance
- Founded 1972
The Reasons for Our Success

We have:

- Unique and difficult to duplicate products
- Little competition
- A suite of targeted products
Portfolio of Services

LegalShield on Demand - With Broker #54024, Without Broker #54029, Canada #80001
LegalShield Business Solutions is a division of LegalShield organized specifically to focus on business-to-business sales

- Helping Associates be successful: Creating the systems, tools, processes, training and support you need
- Helping intermediaries and partners be successful
The Business Solutions Leadership Team

James Rosseu
President

Melissa Wilder
Vice President of Sales
Group, Small Business, CDLP, Broker

Chuck Rosenberry
Vice President of Sales
Affinity, National Accounts

Claire Terrell
Vice President
Marketing
Dedicated B2B Division

- Affinity
  - Partnership Marketing
- Group Services
  - Employee Benefits
- Small Business Services
  - Business Owner Legal Plans
- Broker Services
  - Supporting Insurance Professionals

Serving:

- 34,000 Employee benefits accounts
- 47,000 Small Business accounts
- 12,000 Commercial Driver Legal Plans
Our Business Model

- **Independent Associates**
- **Provider Law Firm**
- **Home and Executive Offices**

Member
LegalShield Differentiators

▸ Each legal provider is **organized** to provide service for the membership in **its province or state**.
▸ Fees are paid to the dedicated LegalShield law firm up front **on a per capita basis** (over $100m paid per annum).
▸ Calls are accepted and serviced **efficiently and effectively**.
▸ Service quality is guaranteed by LegalShield provider law firms **Quality Control systems** (which includes real-time monitoring).
Definitively Different

- Utilization-driven products.
- Not just an online forms center.
- Law firm accountability.
- We are not a referral service.
- We take the guesswork out of finding the right attorney.
- Emergency hotline.
- Sole Source Provider
Provider Law Firms

› Average tenure with LegalShield is 14 years
› Average years of experience as a lawyer is 20 years
› Must be in good standing with the state Bar Associations
› In most cases, LegalShield is the largest client
› 5,000 referral firms
Service Standards

- **Return call** from attorney – 8 hours
- **Document review** – completed in 3 business days from the time received by the Provider Firm
- **Letter or phone call** – completed in 3 business days from the time received by the Provider Firm
- **Will Preparation** – completed in 10 business days from the time received by the Provider Firm
Service Standards

- **Referrals** – completed in *3 business days* from the time the request is made by the member
- **Member resolution** – the Provider Law Firm is required to attempt to make contact with the member within *two business hours* of the concern being reported to LegalShield
LegalShield sends Customer Surveys to members that:

1. have a valid email address on file, and
2. have utilized their LegalShield benefits.

The surveys are “graded” and sent to the provider law firms.

The results are utilized by the provider law firm to gauge their level of service and as a training tool to continue to improve service.
The Market Is Ready!

93% of respondents believe lawyers charge too much.

76% of respondents said that they were hesitant to call a lawyer.

9 out of 10 respondents said if cost were more affordable, they would seek legal advice.

Source: The Legal Needs of American Families. A Research Study Conducted by Decision Analyst, Inc. Commissioned by LegalShield
The Market Is Ready!

- Nearly **90%** of Americans say they do not have any form of legal insurance or legal protection service.
- **Two-thirds** of Americans say they have never heard of any such plans or services.
- More than **60%** reported they would be interested in purchasing legal protection.

Source: The Legal Needs of American Families. A Research Study Conducted by Decision Analyst, Inc. Commissioned by LegalShield
Bottom Line for Employers

Your employees’ legal problems cost them in terms of:

- Absenteeism
- Reduced Productivity
- Increased Health Insurance Costs

Studies show that individuals with legal problems:

- Are absent from work FIVE TIMES MORE than average
- Use their medical benefits FOUR TIMES MORE than average
- Use sick leave TWICE AS OFTEN than average
- Experience a SUBSTANTIAL REDUCTION in productivity
Why Broker? Why Now?

- Growth Opportunity!
- 90%+ of Employee Voluntary Benefits are Broker Driven
- The Broker controls what products and services are sold to the employer and the employee
- The Importance of Voluntary Benefits are steadily increasing

New Business Premium
(in millions)

Source: 2013 East Bridge Consulting Report
More than 13 million, or nearly 60% of all small businesses have experienced **significant legal events** in the past two years

Nearly 60% of small business owners who said they experienced a legal event in the past two years reported **not hiring an attorney** to help them

Fewer than 20% of American small businesses **subscribe to a legal plan**, which could make getting the legal advice and counsel they need easy and affordable

For small business that subscribe to a legal plan, 100% report **they are satisfied** with the services they receive

**Source:** 2013 Decision Analyst Small Business Study
What Is the Opportunity in the Small Business Market?

U.S. Target Market

5.6 Million Businesses

47,000 Memberships

The Potential

There are 5,734,538 multi-location businesses in the US with 7,396,628 single location establishments, and 111,970,095 employees.

<table>
<thead>
<tr>
<th>Size of Business</th>
<th>Number of Firms</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 &lt; employees</td>
<td>5,160,404</td>
<td>90.0%</td>
</tr>
<tr>
<td>21 - 99 employees</td>
<td>475,125</td>
<td>8.3%</td>
</tr>
<tr>
<td>100 - 499 employees</td>
<td>81,773</td>
<td>1.4%</td>
</tr>
<tr>
<td>500+ employees</td>
<td>17,236</td>
<td>0.3%</td>
</tr>
</tbody>
</table>

It’s time for YOU to ask questions!
System of Success

Getting Started

Learn

Do

Special Forces
MODULE TWO

SYSTEM OF SUCCESS

Getting Started
Getting Started

Manage Image
- Email/voicemail
- Web site
- Headshot
- Develop Your message

Set Goals
- Response time
- Marketing plan
- Product knowledge
- Licensing

Get Connected
- Attend B2B briefings
- Use plans
- Field trainers
- Providers
"My name is Melissa Wilder. I'm an Independent Associate with LegalShield. We offer a portfolio of legal and identity theft services — protecting the legal rights and identities of families, small businesses, and commercial drivers. I specialize in the small business and employee benefits division, where we can help small businesses affordably protect and grow their business and offer a voluntary employee benefit to their employees at no out-of-pocket expense to the employer."
Licensing

Please refer to the States and Provinces at a Glance for additional licensing information.
### Getting Started

<table>
<thead>
<tr>
<th>Manage Image</th>
<th>Set Goals</th>
<th>Get Connected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email/voicemail</td>
<td>Response time</td>
<td>Attend B2B briefings</td>
</tr>
<tr>
<td>Web site</td>
<td>Marketing plan</td>
<td>Use plans</td>
</tr>
<tr>
<td>Headshot</td>
<td>Product knowledge</td>
<td>Field trainers</td>
</tr>
<tr>
<td>Develop Your</td>
<td>Licensing</td>
<td>Providers</td>
</tr>
<tr>
<td>message</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
It’s time for YOU to ask questions!
MODULE THREE

SYSTEM OF SUCCESS

Learn
Learn

Product
- Certification training
- Weekly calls
- Meet providers
- Enrollment options

Operations
- Rules and policies
- Billing options
- Compensation/incentives

Resources
- Pre-cancel report
- LegalShieldonDemand.com
- Back office
Developing Your Presentation

- Develop Your Presentations
- Sales Philosophies
- Sales Process
- Value Based Selling
- Your Script(s)
- How to learn your products
Over 2 million requests annually . . .

FL/MA/NV/TN

Our Services

- Legal Advice - Unlimited issues
- Letters/Calls made on your behalf
- Contracts/Documents reviewed up to 10 pages
- Online Legal Forms/Videos
- Lawyers Prepare
  - Your Will, Living Will,
  - Healthcare Power of Attorney
- Traffic-Related Issues
- 24/7 Emergency Access for covered situations
- Trial Defense
  - Pre-Trial
  - Trial
- IRS Audit Assistance
- 25% Preferred Member Discount

If you were my lawyer, what would you charge for these services?

Up to 90% of member inquiries are covered by the plan with no additional fees. All other requests for service are entitled to a 25% discount on the law firm’s hourly rate (including pre-existing issues).

Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney's independent professional judgment.
Who’s Covered
FL, MA, NV, NY, TN

- The member
- The member’s spouse
- Never-married dependent children under age 21 living at home
- Full time college students up to age 23; never married, dependent children
- Dependent children under age 18 for whom the member is legal guardian
- Physically or mentally challenged children living at home
LegalShield Identity Theft Premium™

Your identity is personal. Keep it that way.

Identity theft affects millions of Americans each year. Which is why LegalShield Identity Theft Premium equips you with the information and expertise you need to protect you and your family against identity theft and quickly resolve issues related to it if it were to occur.

Premium Benefits include:
- **Credit Report with Score and Analysis**: Access to your credit report and personal credit score from TransUnion upon activation.
- **Triple Bureau Credit Monitoring and Activity Alert**: Continuous credit monitoring with Experian, TransUnion and Equifax, plus email alerts about any new credit activity.
- **Comprehensive Restoration Services by Kroell Advisory Solutions**: If you ever encounter or have questions about how to guard yourself against identity theft, we’ve retained the experts at Kroell, the world’s leading consulting company in identity theft restoration, to assist you. If you find you are a victim, sign a Limited Power of Attorney and Kroell will step in and take over the restoration process for you. If you choose not to sign a Limited Power of Attorney, Kroell advisors will instead assist you in taking those actions (costs/fees may vary).

**Unlimited Identity Theft Consultation**
- Unlimited consultation on any matters relating to identity theft.

**Web Watcher**
- Daily web monitoring for unauthorized use of your SSN credit/debit card numbers and other personal information.

**Public Notice**
- Identity monitoring of any changes to SSN or address history associated with your name.

**Lost Wallet Assistance**
- Help with canceling and replacing cards and IDs and placing fraud alerts for a lost wallet or purse.

**Social Security Number Skip/Trace**
- Social Security Number search through 54 billion public records to detect potential fraud.

**Sex Offender Search**
- Search of sex offender databases to detect if a member’s address has been used by a registered sex offender.

**SafeGuard for Minors™**
- Coverage for up to 10 dependents under the age of 18 includes monitoring and alerts for credit in the child's name, expert credit consultation, and valuable information on credit education.

*Services will be performed upon member request.*
Identity Theft

Identity theft is repeatedly the #1 consumer complaint category.

Identity theft manifests itself in many different ways:

- Credit fraud
- Social Security fraud
- Driver’s License fraud
- Medical fraud
- Criminal/Character fraud
Victims often face issues such as:

- Problems securing a loan
- Harassment from debt collectors
- Possible arrest for crimes committed by the identity thief

Our plans not only provide expert consultation on how to prevent identity theft but also provide comprehensive restoration of your identity should a breach occur.
Identity Theft Plan
(In Partnership with Kroll, Inc.)

The membership covers all the expected benefits

- Credit Report with Score & Analysis
- Credit Monitoring with Activity Alerts

Plus several differentiators

- Proactive Consultations
- Family Coverage
- Restoration

Identity Theft Plan
(In Partnership with Kroll, Inc.)
# Identity Theft

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>IDT Plan</th>
<th>IDT Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member and spouse covered</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Safeguard For Minors℠ (up to 8 dependents)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comprehensive Restoration Services by Kroll Advisory Solutions*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit report with score and analysis</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited identity theft consultation**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Bureau Credit Monitoring and Activity Alert</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Triple Bureau Credit Monitoring and Activity Alert</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Web Watcher</td>
<td></td>
<td></td>
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<tr>
<td>Public Persona</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sex Offender Search**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Security Skip-Trace**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lost Wallet Assistance**</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Review the membership brochure for certain requirements and exclusions

**Services are performed upon member request
Who’s Covered

- The member
- The member’s spouse
- Up to 8 dependent children
Kroll provides Identity Theft services exclusively to LegalShield members

- World’s leading risk consulting firm
- Fortune 500 clientele
- Paid in advance
- Quality Assurance
- Founded 1972
At LegalShield it’s simple, you choose which plans work best for you and your family:

<table>
<thead>
<tr>
<th>Product</th>
<th>Price Per Month</th>
<th>Bundled Price</th>
<th>Group Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Legal Plan</td>
<td>$17.00</td>
<td>$17.00</td>
<td>$15.95</td>
</tr>
<tr>
<td>Identity Theft Plan</td>
<td>$14.95</td>
<td>$9.95</td>
<td>$9.95</td>
</tr>
<tr>
<td>Identity Theft Plan Premium</td>
<td>$29.95</td>
<td>$19.95</td>
<td>$19.95</td>
</tr>
</tbody>
</table>

Your first month’s payment will include a $10 enrollment fee. *This fee is waived for Group pricing.*
Small Business Legal Plans
FL, NC, TN
Legal Plan for Small Business (FL/TN/NC)
Exceptional Value for Businesses with fewer than 100 employees

When you have questions, your lawyer has answers

- Business Legal Advice
- Up to 3 Authorized Users
- Contracts Review
- Executed Contract Review
- Business Document Review
- Trial Defense
- Legal Correspondence
- Debt Collection Letters
- 25% Preferred Member Discount*
- Service varies by plan**
- Business must be for-profit and cannot be publicly traded

$75/mo.: Up to 50 employees  $125/mo.: 51 to 99 employees

*All other business related requests for service are entitled to a 25% discount to the law firm’s hourly rate (including pre-existing issues).
**Review the membership contract for your selected plan and state of residence for full details on benefits, limitations, exclusions.
## Savings Are Remarkable!

<table>
<thead>
<tr>
<th>No. of Services</th>
<th>Type of Service</th>
<th>Small Biz 50 $89</th>
<th>Attorney Fee $150 per hr.</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Debt Collection Letters</td>
<td>Included</td>
<td>1/2 hr. x 3 $225</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Contract Review</td>
<td>Included</td>
<td>1 hr. $150</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Legal Consultation</td>
<td>Included</td>
<td>30 min. $75.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Cost per Month</strong></td>
<td><strong>$89</strong></td>
<td><strong>$450</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Cost per Year</strong></td>
<td><strong>$1068</strong></td>
<td><strong>$5400</strong></td>
<td><strong>80%</strong></td>
</tr>
</tbody>
</table>

*Illustrative Example Only*
GoSmallBiz.com

- Unlimited Business Consultation
- DIY Website Builder
- Digital Marketing Dashboard
- Executive Mentoring with Fran Tarkenton
- Online Learning Courses
- Business and Legal Forms
- Transaction Tracker
- Business Risk Assessment
- Weekly Business Updates

$14.95 per month + Business Plan
Commercial Drivers Legal Plan

Why offer Commercial Drivers Legal Plan to your drivers?
Because it means increased profits for you…

Company Benefits
- Helps reduce costs associated with driver turnover
  - Recruiting
  - Training
  - Cost of unused equipment
  - Loss of revenue from unused equipment
- Helps protect the company from DOT fines by protecting drivers

Driver Benefits
- Helps protect family assets in the event of a tragic accident
- Helps protect driver’s ability to earn a living

Driver and spouse are covered in lower 48 States; driver covered in any type of Motor Vehicle.
Product availability is determined by the State where the driver is standing when the product is purchased.

Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney’s independent professional judgment.
Commercial Drivers Legal Plan

- Covers Driver and Spouse
  - Tragic Accident Representation
  - License Reinstatement
  - Moving Violations
  - DOT and non-moving Violations
  - CSA Consultations
  - Property Damage and Personal Injury Collection
  - 25% Discount on all other Transportation Related Legal Work

Pricing $32.95/mth, $25 enrollment fee
Group $29.95/mth, no enrollment fee
Not available in HI, MA, MT, NV, NJ, NY

Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney's independent professional judgment.
Super Commercial Drivers Legal Plan

- Covers Driver and Spouse
  - Tragic Accident Representation
  - License Reinstatement
  - Moving and Point Violations Representation
  - DOT and Non-Moving Violations
  - CSA Consultations
  - Personal Injury and Property Damage Collection
  - IRS Audit Legal Services including Schedule C

- Family Coverage
  - Will Preparation
  - IRS Audit Legal Services
  - Moving Violations Representation
  - Uncontested Divorce Assistance
  - 25% Preferred Member Discount

Pricing $44.95/mth, $10 enrollment fee
Group $39.95/mth, no enrollment fee
Available in 27 States, see states at a glance for details

Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney's independent professional judgment.
Road America Commercial Drivers Legal Plan
NY & NJ

- Covers Driver and Spouse
  - Tragic Accident Representation
  - License Reinstatement
  - Moving Violations
  - DOT and Non-Moving Violations
  - CSA Consultations
  - Property Damage and Personal Injury Collection
  - 25% Discount on all other Transportation Related Legal Work
  - Bail Bond Service
  - Arrest Bond Protection
  - Motor Club Services

$35.95 monthly, $25 enrollment fee
Group $32.95, no enrollment fee

Review the membership contract for the plan selected and state of residence for full details on benefits, limits and exclusions as legal advice is subject to the provider attorney's independent professional judgment.
Special Member Discounts

In addition to the services provided by our legal plans, members may also receive special member discounts:

- Computer/Office
- Rental car
- Financial Services
- Auto Discounts
- Apparel
- Travel
Be All You Can Be!

- Leveraging Group to Small Business & Small Business to Group
- Whether your focus is Group or Small Business, if you’re doing them right, one leads to the other
- Focus on one and cruise into the other — do not overload your prospect
Finalize One
Then Lead to the Other

- Complete Group
  - How to move into Small Business
- Complete Small Business
  - How to move into Group
Words That Work

Group to Business
“Now that you see the value of what we have offered to your employees, would you mind if I shared with you what we have to offer to businesses like yours to affordably protect and grow your business?”

Business to Group
“Now that you see the value in what we have offered to you for your business, would you allow me to share with you what we can offer to your valued employees, at no out-of-pocket expense to you?”
Objections

- Anticipate them!
- Best way to overcome them is to address them before they ask
- Know your products
- Learn how to give an effective presentation
The Main Reasons People Don’t Seek Legal Counsel

- They are intimidated by lawyers
- They don’t know who to call
- They believe it would cost too much

The Most Common Responses to a Legal Dispute

- Ignore the problem
- Try to handle it personally
How Much Will This Cost Me?

Group

- No financial decision
- Cost to the employer = no out-of-pocket expense, and can help the company’s bottom line.

Small Business

- Cost to the business owner
- Of course there’s a cost but what’s the cost without our services?
What will it do For Me?

- Find the HOT buttons to show need
- Know how to give an effective presentation
- Be confident that they’re always better with us than without us
- If we do not show value to the business owner for the employees and for him/her, we will just be another bill
B2B Tools to Use
Are you familiar with them??

<table>
<thead>
<tr>
<th>Group</th>
<th>Small Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>‣ Employee Benefit Card</td>
<td>‣ Small Business App</td>
</tr>
<tr>
<td>‣ Employee Benefit or Universal App</td>
<td>‣ Universal App</td>
</tr>
<tr>
<td>‣ Brochures (Legal Plan, Identity Theft, CDLP)</td>
<td>‣ Brochures</td>
</tr>
<tr>
<td>‣ Flat Sheets or Benefit Booklet</td>
<td>‣ Plan Recommender</td>
</tr>
<tr>
<td>‣ Whitepaper</td>
<td>‣ Flat Sheet</td>
</tr>
<tr>
<td>‣ HR – Peace of Mind</td>
<td>‣ Whitepaper</td>
</tr>
<tr>
<td>‣ HR Handbook</td>
<td></td>
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</tbody>
</table>
Tools For Decision Maker Appointment

- HR Brochure
- Legal Needs of American Families
- Service Brochures
- Fact Sheet
New B2B Decision Maker Presentation!
Welcome Kit

Member Guide

Business

Flat Sheet

LegalShield Small Business Plans

<table>
<thead>
<tr>
<th>Price</th>
<th>SmallBIZ 10</th>
<th>SmallBIZ 50</th>
<th>SmallBIZ 100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price</td>
<td>$199/mo.</td>
<td>$199/mo.</td>
<td>$199/mo.</td>
</tr>
<tr>
<td>Designated Users</td>
<td>no enrollment fee</td>
<td>no enrollment fee</td>
<td>no enrollment fee</td>
</tr>
<tr>
<td>Legal Consultation*</td>
<td>Unlimited minutes &amp; matters</td>
<td>Unlimited minutes &amp; matters</td>
<td>Unlimited minutes &amp; matters</td>
</tr>
<tr>
<td>Designated Consultations</td>
<td>Up to 2 consultations per year of 30 minutes each</td>
<td>Up to 3 consultations per year of 30 minutes each</td>
<td>Up to 6 consultations per year of 30 minutes each</td>
</tr>
<tr>
<td>Legal Correspondence*</td>
<td>20 calls or letters per year (up to 6 in any 1 month)</td>
<td>3 consultations per year of 50 minutes each</td>
<td>Unlimited minutes &amp; matters</td>
</tr>
<tr>
<td>Collection Letters</td>
<td>10 calls or letters per year (up to 6 in any 1 month)</td>
<td>1 consultation per year of 30 minutes each</td>
<td>10 per month</td>
</tr>
<tr>
<td>Document Review</td>
<td>5 per month</td>
<td>30 calls or letters per year (up to 6 in any 1 month)</td>
<td>10 per month</td>
</tr>
<tr>
<td>Trial Defense for Business*</td>
<td>20 per year, 15 case limit each (up to 10 in any 1 month)</td>
<td>30 per year, 15 case limit each (up to 10 in any 1 month)</td>
<td>40 per year, 15 case limit each (up to 6 in any 1 month)</td>
</tr>
<tr>
<td>Additional Discount</td>
<td>None</td>
<td>10%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Legal Consultation

Pick up the phone and call your Provider Law Firm on any legal issue affecting your business including, but not limited to:

- Intellectual Property
- Trademarks
- Business Formation
- Contracts
- Collection Letters
- Demand Letters
- Legal Correspondence
- Document Review
- Trial Defense for Business

Designated Consultations

For 24-hour legal matters and specific cases of law, your business is entitled to these 24-hour phone consultations each year with an experienced attorney at your Provider Law Firm.

*Please check with your state for legal coverage requirements. Prices subject to change without notice. Plan details may vary by state.
New Small Business Brochure with Updated Plans & Service Definitions
Plan Recommender

- Hub sites
- Corporate site
- Training
- Flier
Tools

› HR Handbook
› Service Definition Listings
› Broker Training Modules
› LegalShieldOnDemand.com
### Enrollment, Payment and Billing Options

#### Enrollment Options
- Web
- Electronic
- Paper
- Enrollers

#### Billing Options
- Electronic
- Self
- Paper

#### Payment Options
- Self Pay / Bank Draft
  - Checking
  - Savings
  - Credit Card
- Payroll Deduction
- Partial Fringe
- Fringe
Setting Up Your Group
Simple Administration

- No long term contract / No claim forms
- Portable (rate stable)
- Flexible payment options / One low rate
- Onsite enrollment
- Cannot be used for employer / employee issues
- Large participation and high utilization
## Advance Through the Comp Plan – TN, FL

<table>
<thead>
<tr>
<th>Position</th>
<th>Small Business 1-50</th>
<th>Small Business 51-99</th>
<th>Go Small Biz Add On</th>
<th>Legal Plan Group</th>
<th>Legal Plan Large Group</th>
<th>IDT Add On</th>
<th>IDT Stand Alone</th>
<th>CDLP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$75.00</td>
<td>$125.00</td>
<td>$14.95</td>
<td>$15.95</td>
<td>$15.75</td>
<td>$9.95</td>
<td>$14.95</td>
<td>$29.95</td>
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<tr>
<td>Counters</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Executive Director</td>
<td>$403.69</td>
<td>$672.84</td>
<td>$80.46</td>
<td>$111.97</td>
<td>$84.68</td>
<td>$69.85</td>
<td>$104.96</td>
<td>See CDLP</td>
</tr>
<tr>
<td>Director</td>
<td>$331.80</td>
<td>$553.02</td>
<td>$66.13</td>
<td>$92.03</td>
<td>$69.90</td>
<td>$57.41</td>
<td>$86.27</td>
<td>comp plan for detailed payout</td>
</tr>
<tr>
<td>Manager</td>
<td>$276.50</td>
<td>$460.85</td>
<td>$55.11</td>
<td>$76.69</td>
<td>$58.00</td>
<td>$47.84</td>
<td>$71.89</td>
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</tr>
<tr>
<td>Sr. Associate</td>
<td>$221.20</td>
<td>$368.68</td>
<td>$44.09</td>
<td>$61.35</td>
<td>$46.40</td>
<td>$38.27</td>
<td>$57.51</td>
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<tr>
<td>Associate</td>
<td>$165.90</td>
<td>$276.51</td>
<td>$33.07</td>
<td>$46.02</td>
<td>$34.80</td>
<td>$28.71</td>
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<tr>
<td>Jr. Associate</td>
<td>$110.60</td>
<td>$184.34</td>
<td>$22.05</td>
<td>$30.68</td>
<td>$23.20</td>
<td>$19.14</td>
<td>$28.75</td>
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</table>
# Level Advancement Schedule

<table>
<thead>
<tr>
<th>Level</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jr. Associate</td>
<td>50% advance on your first five (5) counters OR 100% advance on the first five (5) counters if in first 30 days</td>
</tr>
<tr>
<td>Associate</td>
<td>Advance to the Associate level when you achieve five (5) personal counters in your first 30 days, OR by achieving 10 personal counters after 30 days.</td>
</tr>
<tr>
<td>Sr. Associate</td>
<td>Advance to Sr. Associate when you achieve 25 personal counters.</td>
</tr>
<tr>
<td>Manager</td>
<td>Advance to Manager when you achieve 50 personal counters.</td>
</tr>
<tr>
<td>Director</td>
<td>Advance to Director when you achieve 150 personal counters.</td>
</tr>
<tr>
<td>Executive</td>
<td>Qualify monthly for Executive Director after you achieve Sr. Associate or above, have six (6) months of tenure with the company and generate 50 personal counters in one month. Qualify in one month for commissions at this level the following month.</td>
</tr>
</tbody>
</table>
Commission Split Guidelines

Commission splitting can only be set up for group business or an individual Business Plan sale.

Up to 5 Associates may split commissions on group business, in any combination of whole percentages. Total of all splits must be 100%. Business Plans may only be split 50/50. All parties in commission split must have a valid and active Associate/Broker number. All parties in a commission split will be authorized on the group.

In licensed states, LegalShield will verify a valid license for the Associate listed on the application or in the Group Distribution Rule for web/electronic groups. In the event that only one Associate in the commission split has a current and appointed license for a particular state, that Associate must receive at least 50% of the commission, and must be the Associate soliciting the membership sale. All Associates, regardless of the commission split, must be licensed in Mississippi and Massachusetts to receive any commission.

Commission splits can be set up for all membership sales on a particular group or can be state specific. For example, Texas can be set up to split commission between 4 Associates at 25% each, while Arkansas is set up to split commissions 50/50 between two different Associates.

A Commission Split Agreement (attached) must be completed, submitted and processed by LegalShield BEFORE any group memberships are submitted for processing. Any memberships processed prior to the Commission Split Agreement being processed will not have the requested split applied to them. If submitting a...
Contract and Commission Options

- Diversifying your Building opportunities.
- Must be Broker Certified.

Broker Agreement
For licensed insurance brokers or agencies with a minimum of 500 lives, this option allows established brokers to market LegalShield’s products directly to their clients, along with the other products/service benefits that are already part of their offering. Commissions are paid as a percentage of the membership fee, ranging from 12% to 19.5%. This program allows bonus level commission based on a cumulative 1000 lives covered, with a minimum 750 active.

General Agency Agreement 40-48%
For licensed insurance agents or agencies that would like the option to earn advanced commissions, they can do so with our General Agency Agreement and will be placed in our multilevel compensation program. This program provides high first year commissions, available as an advance or paid as-earned, with renewal commissions paid at a tiered level based on membership retention. This program also provides the opportunity for the agent or agency to sponsor other brokers or agents and earn override or breakaway commission.

The 40% Agreement should be reserved for those agents or agencies on a 48% Agreement that will be sponsoring other agents or brokers that will be directly contracted with LegalShield on their own Agreement.

General Agency Agreement 13% - 16%
Like the General Agency Agreement 40% - 48%, this option uses the multilevel compensation program; however, commissions are paid at a flat as-earned rate for
Two Primary Options for Contracting

**Level Commission:**
Sellers agreement 16% (also known as “Broker” agreement)
Paid level comp for life of each membership sold

**Various multi-level commission:**
Builders agreement (also known as “GA” agreement) allows for building lineage

- **Level** comp 13% for life of membership sold
- **Level** comp 16% for life of membership sold
- **Variable** comp 40% with tiered renewal based on persistency
- **Variable** comp 48% with tiered renewal based on persistency
What Can You Earn in Year 3 in SMB?

Net New Active Members Per Day
(Sr. Associate Level — Average Small Business Plan $)

This information is for use by LegalShield, its affiliates and its independent associates. No guarantee or promise of increased income or business is implied. Individual results and success as an independent sales associate depends on individual effort and abilities.
What Can You Earn in Year 3 in Group?

Net New Active Members Per Day
(Sr. Associate Level — Average Family Plan $)

This information is for use by LegalShield, its affiliates and its independent associates. No guarantee or promise of increased income or business is implied. Individual results and success as an independent sales associate depends on individual effort and abilities.
What Should You Expect?

Special Forces members are going to be given a challenge!

- **Shift** from cash flow chasing to business building (for the longer term)
- **Increase Production** through being more intentional, qualified, efficient and effective
- **Be Holistic** sales and servicing
It’s time for YOU to ask questions!
MODULE FOUR

SYSTEM OF SUCCESS

Do
<table>
<thead>
<tr>
<th>Do</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Prospect</strong></td>
</tr>
<tr>
<td>Use channels</td>
</tr>
<tr>
<td>Know elevator pitch</td>
</tr>
<tr>
<td>Follow up</td>
</tr>
<tr>
<td>Recruit sellers</td>
</tr>
<tr>
<td><strong>Present</strong></td>
</tr>
<tr>
<td>Transfer belief</td>
</tr>
<tr>
<td>Know audience</td>
</tr>
<tr>
<td>Use anecdotes</td>
</tr>
<tr>
<td>Close effectively</td>
</tr>
<tr>
<td><strong>Preserve</strong></td>
</tr>
<tr>
<td>Service clients</td>
</tr>
<tr>
<td>Build rapport</td>
</tr>
<tr>
<td>Track pre-cancels</td>
</tr>
<tr>
<td>Use your tools</td>
</tr>
</tbody>
</table>
Prospecting

- If you’re prospecting our BEST markets, we’re talking to the same person for both Group & Small Business
Do I Start with Group or Small Business?
THE REAL QUESTION SHOULD BE:

You Be the Judge…

› How are you approaching the company?
› Where did the prospect come from? Or how did you meet the prospect?
› What tools are you using?

You Be the Judge…

› What event are you at?
› What’s the conversation about?
› How are you branding yourself?
› What’s your tag line?
The best prospects are 100 employees or less

Why?
- Odds are in your favor
  - No Competition
- Less red tape = easier to get a decision
Prospecting: Small Business

- The best prospects are 100 employees or less
- Why?
  - Odds are in your favor
  - Less red tape = easier to get a decision
- SOUND FAMILIAR?
Prospecting

- **RIGHT:**
  - FOCUS ON ONE, but be prepared to switch into the other if necessary or if the opportunity presents itself

- **WRONG:**
  - Go in as the JACK OF ALL TRADES!
Prospecting
Making Your List

- Follow your dollar
- Centers of influence
- Warm market
- Cold market
- Networking organization
- Satisfied Customers
Before You Make Contact

- Research the company
- Check status of company
- Determine contact strategy
- Identify needed tools
- Practice what you will say
- Implement a tracking method
Prospecting
Researching Your List

- Info USA
- YP
- Reference USA
- Hoovers
- Executive Leads
- Diamond Leads
- Monster.com
- Job search companies
Cold Calling

- Prepare for contact
- Build a relationship with the gatekeeper
- Determine who makes decisions
- Contact person responsible for benefits
- Ask for the appointment
- Be persistent, but not “pesky”, in your follow-up
Follow Up

- Be persistent, professional, and consistent
- Set date for follow-up
- Determine follow-up strategy
- Sample SCRIPTS???
Decision Making Meeting

Close the Small Business Sale

OR

Seal the Deal for Employee Enrollment
Decision Maker Appointment

- Dress appropriately for meetings
- Introduce yourself to receptionist
- Ask to speak with owner or person in charge
- Introduce yourself to decision maker, shake hands, and use employer approach script
- Track the interaction
- Follow-up
Tips for Decision Maker Meeting

Build Rapport

› Ask Questions about company, employees, and current benefits, debt collection, current legal expense

› **How** is the benefits enrollment process currently handled?

› **What** is the level of participation in voluntary benefits?
Ask questions that give you the “YES”

› Would you agree that getting a Will written is important?
› Would you like to see absenteeism decrease?
› Would you like to provide your employees with peace of mind?
› Would it make sense to offer LegalShield as part of your benefits package if there is no out of pocket cost to you, the employer?
Questions that show need..

- When was the last time your labor lawyer reviewed your handbook?
- How are you currently handling your debt collection issues?
- Does your HR director make employee decisions on your behalf?
- Would you agree a letter written by a lawyer is motivating?
- Was there a time you wanted to talk to lawyer but didn’t because of cost?
Control the Interview

You must be in control of the sales interview and the interview environment.

- Find out what they **want** and **show** them **how to get it**.
- Get agreement that there is a want, need or desire and relate the presentation to it.
- If I could show you how to **get** what you **want**, would that **interest** you?
- Explain feature vs. advantages vs. benefits.
Your Close

What is your Small Business Decision Maker Close?

What is your Group Decision Maker Close?
Overcoming Decision Maker Objections

**Group**
- Not interested
- There’s no time to meet with my employees
- I want to talk it over with my partner and get back with you
- I want to poll my employees
- We don’t have room for payroll deduction

**Small Business**
- I already have a lawyer
- I can’t afford your service
- I don’t have any legal issues
Ways to Overcome Objections

- Turn objections into a reason to buy.
- Close each door with statements of agreement:
  - “You would agree with that, wouldn’t you?”
  - “And that’s what you wanted, isn’t it?”
- Use implied consent and assume the sale.
- Start implementing common objections into your presentation.
- Never get defensive, never get combative
Employee Presentation

- Enrollment Set up
- Pre Enrollment Letter
- Pre Enrollment Checklist

- Know your products
- Use presentation tools
- Effective presentation
- Present for them to buy; not for you to sell
- Teach Usage
- Teach Convenience
Overcoming Employee Objections

- Need to talk to my spouse
- Have a relative that’s a lawyer
- I can’t afford it
- I don’t have any legal issues
- I don’t have good credit
- I already have Identity Theft with my bank
Servicing

- Rules of servicing accounts
- Rules of Conservation
- Post Enrollment Checklist
- Servicing Tools
- Diversifying Sales Opportunities
SYSTEM OF SUCCESS

Learn
- Product
- Operations
- Resources

Do
- Prospect
- Present
- Preserve
It’s time for YOU to ask questions!
SYSTEM OF SUCCESS

Special Forces
<table>
<thead>
<tr>
<th>Build Team</th>
<th>Mentor</th>
<th>Enhanced Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recruiting Partnership</td>
<td>Field training opportunities</td>
<td>Trade shows&lt;br&gt;Marketing support&lt;br&gt;Corporate leads</td>
</tr>
<tr>
<td></td>
<td>Leadership&lt;br&gt;Recognition</td>
<td></td>
</tr>
</tbody>
</table>
Benefits of Special Forces

- Corporate-generated B2B sales leads
- Participate in B2B Corporate trade shows
- Advanced B2B training (as available)
- B2B speaking opportunities
- Special marketing communications
- Authority to use the LegalShield Business Solutions logo on business cards (through JFA)

Personal Group sales of 250 or more, year to date 2014
Personal Small Business sales of 10 or more, year to date 2014
2014 Corporate Trade Shows and Conferences
Trade Shows

Associate Sponsored

- Tools to support you
- Unlimited!
WEB SEMINAR

How to Protect Your Employees and Their Families from Identity Theft

The theft of a child's identity is troubling and often not discovered until much later

Don't Miss This Webinar with James Rosseau!
Live Event • Aug 13, 2014 • 2:30 pm ET / 11:30 am PT

You already know that identity theft is a big problem. But did you know that identity thieves are now targeting children? Or that when your employees' children are affected, its negative effects on your employees could have spill-over consequences for your business?

Don’t miss this informative webinar with LegalShield VP and President of LegalShield Solutions, James Rosseau. You’ll learn more about identity theft trends in the U.S., how it affects children, and some common misconceptions about the crime. You’ll also learn how offering identity theft plans as part of your employees’ voluntary benefit package helps—

- Protect theTradition of your employees
- Promote earlier recognition of a problem
- Provide direct assistance in solving scams
- Reduce risk
- Contact victims with experienced resolution experts

It's a must-watch webinar.

Sponsored by LegalShield
Hosted by ebn

James R. Rosseau
Senior VP and President of LegalShield and the President of LegalShield Identity Solutions is an accomplished attorney, CEO and President of McCoy Marketing, Inc. He is a former Executive at Alberts Law Group, Inc. and LawWorks, Inc. He is also the author of the New York Times Best-seller "Seize the Opportunity: How to Use Your Passion, Style Your Career, and Create an Amazing Life."
The Small Business Advisor

The Small Business Advisor, brought to you by BenefitsPro and sponsored by LegalShield Business Solutions was developed to educate and provide benefits brokers with the information they need to understand and serve the needs of small businesses.

News & Trends

Small business owners rank success
A recent (September 30) Wells Fargo/Gallup survey of small business owners has found that, while the percentage of respondents who feel “extremely satisfied” or “very satisfied” with being small business owners has remained relatively constant over the past 12 years, the percentage who feel “extremely successful” or “very successful” at...

Read more >>

U.S. house committee on small business
On October 24, U.S. House Committee on Small Business Chairman Sam Graves (R-NE) released a sobering statement about the ongoing problems of the Small Business Health Options Program (SHOP) and our community's experiences...

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We’re Investing!

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- Insurance professionals
- HR professionals
- Small Business
It’s time for YOU to ask questions!