

2016 Business Solutions Incentives



FOUR WAYS TO EARN!

1. Monthly Top Group Producer Incentive: (EXCLUDES Broker Agreements)

\$1,000 Cash Bonus to the B2B certified Associate with the most Group Sales for the month. (Minimum of 100 group sales for the month)

2. New Groups Opened Incentive: (INCLUDES Broker Agreements)

Bonuses are CUMULATIVE!

First Ever New Group Opened—\$150 Cash Bonus

Level 1:	5 qualifying new groups	\$250 cash bonus
Level 2:	10 qualifying new groups	\$600 cash bonus
Level 3:	15 qualifying new groups	\$1,000 cash bonus
Level 4:	20 qualifying new groups	\$1,600 cash bonus
Level 5:	25 qualifying new groups	\$2,500 cash bonus

Criteria to Participate:

- First payment from Group must be received prior to bonus payout.
- Small Business sale has to have the same payment method for it to count towards a group.

Credit for a new group is given to the Servicing Agent noted on the Voluntary Benefit Authorization (Gold Card).

3. New Group Sales Incentive: (INCLUDES Broker Agreements)

Achieve the Level and earn Marketing Dollars plus a CASH BONUS. The sooner you hit the level the more you can earn! Plus, Bonuses are CUMULATIVE.

2016 GROUP SALES INCENTIVE:

Group Sales Levels	Achieve Any Level (1-6) in 3 MONTHS and EARN: (Jan. 1—March 31)	Achieve Any Level (1-6) in 6 MONTHS and EARN: (April 1—June 30)	Achieve Any Level (1-6) in 9 MONTHS and EARN: (July 1—Sept. 30)	Achieve Any Level (1-6) in 1 YEAR and EARN: (Sept. 30—Dec. 31)
Level 1 50 Group Sales	\$150 Cash Bonus	\$150 Cash Bonus	\$150 Cash Bonus	\$150 Cash Bonus
Level 2 150 Group Sales 400 Marketing Dollars	\$1,000 Cash Bonus	\$750 Cash Bonus	\$625 Cash Bonus	\$500 Cash Bonus
Level 3 250 Group Sales 600 Marketing Dollars	\$2,000 Cash Bonus	\$1,500 Cash Bonus	\$1,250 Cash Bonus	\$1,000 Cash Bonus
Level 4 500 Group Sales 800 Marketing Dollars	\$5,000 Cash Bonus	\$3,750 Cash Bonus	\$3,125 Cash Bonus	\$2,500 Cash Bonus
Level 5 1,000 Group Sales 1,000 Marketing Dollars	\$10,000 Cash Bonus	\$7,500 Cash Bonus	\$6,250 Cash Bonus	\$5,000 Cash Bonus
Level 6 2,000 Group Sales	\$50,000 Cash Bonus	\$37,500 Cash Bonus	\$31,250 Cash Bonus	\$25,000 Cash Bonus

BONUSES ARE CUMULATIVE!

Hit Level 6 by March 31st and earn \$68,150!

Hit Level 6 by June 30th and earn \$51,150!

Hit Level 6 by Sept. 30th and earn \$42,650!

Hit Level 6 by Dec. 31st and earn \$34,150!

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4. Small Business Sales Incentive: (INCLUDES Broker Agreements)

Small Biz 10 counts as 1 counter, Small Biz 50, Small Biz 100, the \$75 Plan and the \$125 Plan all count as 2 counters. And bonuses are CUMULATIVE!

SMALL BUSINESS SALES INCENTIVE		
Level 1:	35 Small Business Counters	\$1,000 cash bonus
Level 2:	70 Small Business Counters	\$2,000 cash bonus
Level 3:	140 Small Business Counters	\$4,000 cash bonus
Level 4:	280 Small Business Counters	\$8,000 cash bonus

Criteria to Participate:

- All Associates need to be B2B certified at the time of bonus pay out.
- First payment from Small Business must be received prior to bonus payout.

General Guidelines:

The following guidelines will pertain to the 2016 Business Solutions Incentives:

1. To be eligible for any 2016 Business Solutions Incentives you must be Group and B2B certified, a Broker or GA contracted with LegalShield prior to 1/1/16 or enrolled in LegalShield Advantage, and in good standing at the time of the payout.
2. To be eligible to participate in the Group incentives, an Associate must write a minimum of 25 group memberships for the year, and 50% of their business must be group business. All groups' sales from January 1, 2016 will be included. All reports will be reviewed and processed by the 15th of each month.
3. Bonuses will be issued after qualifiers are determined, via a commission adjustment by the 15th of every month. Bonuses will reflect for 1099 tax purposes, and are not subject to charge back.
4. New Group Sales Incentive, New Groups Opened incentive and the Small Business Incentive are cumulative incentives and qualifying sales/groups from previous levels will count towards achieving higher levels. EXAMPLE: To reach level 2 of the Group Sales Incentive you must have 150 groups sales, 50 of the group sales from level one are included in the 150 groups sales (only need additional 100 group sales to achieve level 2 after achieving level 1)
5. Persistency Requirements: In order to receive any 2016 Business Solutions Incentives, Associates, Brokers and General Agents must maintain a personal persistency that is within 3 percentage points of company average measured by Performance Club retention. Personal persistency and company average is tracked and displayed in the AO Portal under Reports>Performance Club>PC Retention.
6. Recognition Guideline: LegalShield Incentives are designed to promote and motivate Associates through recognition. By participating in any LegalShield incentive or bonus program and to receive benefits, cash or otherwise, the Associate, Broker and General Agent agrees to have his/her full name, Associate title, level, or standing published and recognized in LegalShield marketing material, whether oral, written or electronic.
7. All inquiries regarding the 2016 group incentives should be directed to group services. All research and responses will be handled through group services in an effort to provide more efficient assistance to our sales force.
8. Monthly Top Group Producer must have a minimum of 100 personal group sales for the month.
9. Credit for a new group is given to the servicing agent noted on the Voluntary Benefits Authorization (Gold Card).
10. A Qualifying Group sale is one that issues a counter or counters, tied to a franchise number and IS PROCESSED THROUGH THE B2B GROUP CHANNEL. The membership must have a 2016 production date. A counter is issued one time to a unique member. A unique member is a new purchaser of a plan (legal plan, or standalone Identity theft plan) regardless of which plan is purchased. A counter is not issued when adding a legal plan, identity theft plan, and IDShield plan to an active member or a member canceled in the last 6 months.
11. Reinstated memberships will count towards the incentives provided a counter has been issued for the sale (the membership must have been canceled at least 6 months, have a new writing agent and must not have an existing membership) ANY REINSTATEMENT WITH A FUTURE EFFECTIVE DATE WILL COUNT AS A QUALIFYING SALE IN THE MONTH IT WAS PROCESSED.
12. Add on memberships are excluded.
13. A membership that is processed without a payment ever clearing is considered a non-taken. Company reserves the right, in its sole discretion, to delay or deny bonuses if Associate personal non-taken rate is greater than 1%

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point variance of the overall company Group average of 4%. An associate can see their personal non-taken rate on the AO Portal on or about February 1, 2016.

14. Associates with multiple accounts, and Brokers/General Agents with multiple agreements per location will have sales combined for incentive purposes, if those agreements are combined through the performance club combined file program. For Brokers/General Agents with multiple locations, each location participates individually (provided they are on multiple agreements).
15. The First Ever New Group Opened is available one time per the life of the Associate. Must be the first group ever opened by the selling Associate/writing agent.
16. A qualifying new group is one that: has a 2016 production date and meets participation requirements within a calendar year - participation requirements are shown in the chart below. Memberships used to meet the participation requirements must: be active, be unique members, make first payment (EX; SB + 3 group members, all have to make the first payment before it counts as a new group opened). For a group to qualify, the qualifying Associate, Broker or General Agent, must write memberships in that group. A transfer membership will not count as an active member and will not be counted as part of the participation requirements.
17. Groups must remain active throughout the calendar year to continue qualifying as a new group opened. If a group should cancel even after it becomes a qualifying group, it will be excluded.
18. Once a group becomes a qualifying new group, and one of the required unique memberships cancels, the group will remain a qualifying group for the purpose of the new groups opened incentive.
19. For a small business sale to be tied to a group account the Associate must be B2B certified at the time of bonus payout.
20. Reinstated groups will be included provided the group was canceled a minimum of 5 years and has a new writing agent. Any reinstatements processed before the 26th will count for the current month, between 26th and the 1st will count towards the next month.
21. Fringe groups with only three individuals are excluded.
22. Linked groups (duplicated groups, sister groups, or a group opened per existing group for any reason) will not be considered a new group. Linked groups generally have a common payroll department and or owner and are considered as one group. However the production and payments received on a linked group will count towards qualifying the main group provided the main group qualifies as a participating 2016 new group.
23. Individual and Organizational Group Accounts do not count as qualifying groups.
24. New groups processed in November and December of the current incentive year will be allotted until February 28, 2017 to make payments on the necessary five memberships to help the group become a qualifying group.
25. A Qualifying Small Business Sale is one of the following Small Business Plans: Small Biz 10, 50 and 100 and Small Business Plans \$75 and \$125. Small Biz 10 is 1 counter, Small Biz 50 and 100 and Small Business Plans \$75 and \$125 are 2 counters each. First payment from Small Business must be received prior to bonus payout.
26. A Small Business sale will count toward qualifying a Group for the New Groups Opened and First Ever Group Opened Incentives. Small Business sale has to have the same payment method for it to count towards a group. (See chart at bottom of page). Small Business sales will NOT count as a Group Sale in the New Group Sales Incentive.

GROUPS THAT QUALIFY FOR THE NEW GROUPS OPENED INCENTIVE REQUIRE A MINIMUM OF: (must have 5 new members, no transfers)

5 IDShield Plans Stand-alone Plans

5 Group Legal Plans

5 Group CDLP Plans

Combination of any five unique group members

Small Business Plans tied to a group

(must have the same franchise number and same form of payment)

Examples:

SB 10 + 4 Unique members

SB 50 + 3 Unique members

SB 100 +3 Unique members

LegalShield SB \$75 & \$125 + 3 Unique member

(Must have the same franchise number and same method of payment as the other memberships on the group to count towards the incentive)

LegalShield reserves the right to fully audit all incentives and bonuses and where necessary, in its sole discretion (e.g. for auditing purposes, etc.), delay payments to facilitate operational reviews. Further, LegalShield reserves the right to chargeback bonuses in cases where anomalies, etc., surface. LegalShield reserves the right to alter/change marketing dollars program at anytime without notice to the field during the incentive.

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MORE WAYS TO EARN UP TO \$68,150 IN BONUS!

Group WinOver Incentive

MetLife has recently announced that it will exit the identity theft market by the end of 2016, effectively discontinuing its MetLife Defender product. This creates a unique opportunity for LegalShield to step in and fill the needs for group clients and/or brokers who will be looking for a replacement product and to further extend our value in the marketplace.

In order to better equip you to take advantage of this opportunity, LegalShield is extending the 2016 Business Solutions first quarter accelerator levels of the New Group Sales incentive for groups that convert from MetLife Defender to IDShield anytime during 2016.

Participation in this program is simple:

- Prospect and get client groups committed
- Send in signed Gold Card authorizations and WinOver forms by March 31, 2016
- Enroll members by January 1, 2017

The accelerated bonus will be paid out when the members actually rollover to IDShield.

FOR EXAMPLE:

- ABC Company has 500 employees enrolled in MetLife Defender as of January 1, 2016.
- Associate or Broker gains agreement from the decision maker of ABC Company on February 15, 2016, to convert those 500 employees to IDShield at their open enrollment in October of 2016.
- Associate or Broker has ABC Company complete a Gold Card Authorization and the WinOver Form and turns them into Support Services no later than March 31, 2016.
- In October, only 400 employees actually convert to IDShield, and the memberships are processed.
- LegalShield will add the 400 WinOver sales retroactively into the first quarter results then recalculate the YTD bonus payout to include the first quarter accelerator and pay the difference (see below for example).

Qualifications and Instruction Details:

- WinOver MetLife Defender group members in first quarter and earn the accelerator bonus right away! See Business Solutions Incentive policies for all requirements. Minimum of Level 2 production (150 total Group sales) to hit accelerated bonuses.
- WinOver MetLife Defender groups with enrollments after first quarter of 2016 and still be eligible! Simply obtain a completed, signed Gold Card Authorization indicating the customer's commitment, a WinOver form, including the count of active members expected to convert, and submit to Support Services by March 31, 2016.
- Submit completed Authorization Form and WinOver form via the LegalShield Application Upload Program or by mail to the LegalShield Office in Ada.
- If the Group already has a LegalShield Plan, obtain a completed, signed WinOver form indicating the customer's commitment, including the count of active members expected to convert, and submit to Support Services by March 31, 2016.
- Get WinOver Form below.
- As long as Corporate receives the customer's documented commitment by March 31, 2016, we will pay out the accelerated incentive WHEN the members actually roll over.
- IDShield Plans must be processed by January 1, 2017, to be eligible.
- Once the WinOver sales have been processed, we will add them retroactively into the first quarter results then recalculate the bonus payout and pay the difference.
- You must receive an acknowledgment from Support Services that the Authorization Card and WinOver Form has been received.

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Example 1

Recalculated with WinOver Actuals

	Sales/ Month	Cumulative Sales	Level Attained	Bonus	WinOver Promise	WinOver Actual		Sales/ Month	Cumulative Sales	Level Attained	Bonus		
JAN	100	100	Level 1	\$150			JAN	100	100	Level 1	\$150		
FEB	100	200	Level 2	\$1,000			FEB	100	200	Level 2	\$1,000		
MAR	100	300	Level 3	\$2,000	500		MAR*	500	700	Level 3 & 4	\$7,000		
APR	100	400					APR	100	800				
MAY	100	500	Level 4	\$3,750			MAY	100	900				
JUN	100	600					JUN	100	1,000	Level 5	\$7,500		
JUL	100	700					JUL	100	1,100				
AUG	100	800					AUG	100	1,200				
SEP	100	900					SEP	100	1,300				
OCT	100	1,000	Level 5	\$5,000		400	OCT	100	1,400				
NOV	100	1,100					NOV	100	1,500				
DEC	100	1,200					DEC	100	1,600				
				\$11,900									\$15,650

**100 prior sales plus the 400 WinOver sales*

additional bonus paid \$3,750

Example 2

Recalculated with WinOver Actuals

	Sales/ Month	Cumulative Sales	Level Attained	Bonus	WinOver Promise	WinOver Actual		Sales/ Month	Cumulative Sales	Level Attained	Bonus		
JAN	25	25					JAN	25	25				
FEB	50	75	Level 1	\$150			FEB	50	75	Level 1	\$150		
MAR	100	175	Level 2	\$1,000	2,000		MAR*	2,600	2,675	Level 2-6	\$68,000		
APR	75	250	Level 3	\$1,500			APR	75	2,750				
MAY	200	450					MAY	200	2,950				
JUN	50	500	Level 4	\$3,750			JUN	50	3,000				
JUL	200	700					JUL	200	3,200				
AUG	300	1,000	Level 5	\$6,250			AUG	300	3,500				
SEP	150	1,150					SEP	150	3,650				
OCT	150	1,300				2,500	OCT	150	3,800				
NOV	200	1,500					NOV	200	4,000				
DEC	500	2,000	Level 6	\$25,000			DEC	500	4,500				
				\$37,650									\$68,150

**100 prior sales plus the 2,500 WinOver sales*

additional bonus paid \$30,750



WINOVER FORM

(submit prior to March 31, 2016)

IMPORTANT: This form must be submitted in addition to the Authorization Card for any new Groups.

SECTION 1 - CERTIFICATION

By signing this form, I represent that I have the authority to allow LegalShield to introduce the LegalShield product(s) to all company employees.

(a) This form is confirmation that IDShield will be offered to all company employees with an effective date of no later than 1/1/2017.

(b) We currently have _____ employees enrolled in MetLife Defender.

SECTION 2 - CUSTOMER SIGNATURE

Print Name: _____

Title: _____

Company Name: _____

Company Address: _____

Authorized Signature: _____

Date: _____

Email: _____

Phone: _____