



LegalShield<sup>SM</sup>  
**Learning  
Center**

# BASIC TRAINING

Participant  
Workbook



**LegalShield**<sup>SM</sup>  
*Worry Less. Live More.*



**Name** \_\_\_\_\_

**Date** \_\_\_\_\_

**Location** \_\_\_\_\_

\_\_\_\_\_

**Presenter Name** \_\_\_\_\_

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# BASIC TRAINING COURSE LEARNING OBJECTIVES

**Upon completion of Basic Training, you will be able to:**

- 1. Summarize your personal “WHY” for joining the business, the company’s history, and current market conditions.**
- 2. Understand the value of the product, highlights of the coverage, the service proposition and how to determine licensing requirements.**
- 3. Describe how compensation is earned and how you can advance through the compensation plan.**
- 4. Use the system and leverage experts and live events to the advantage of grow your business.**

*There are no secrets to success. It is the result of preparation, hard work, and learning from failure.*

*-Colin Powell*

# WHY ATTEND BASIC TRAINING?

The purpose of Basic Training is to help you get started in your new business. If you follow the instruction and advice of our hand-picked trainers, you should do well in this business.

While some things may make sense immediately, and others may be new to you, these are the time-tested methods for getting started correctly in order to build the type of business that will get you where you want to be. We wish you much success in your new business.

## Benefits of Attending Basic Training

- **Ask questions**
  - **Explore the tools**
  - **Learn from the experts**
  - **Network with other associates**
  - **Understand the compensation plan**
  - **Learn how to get started in your business**
- 
- 
-

# After completing Basic Training

After completing Basic Training and launching your business, you will be on your way to achieving even more benefits. For example:

- Sell one membership and you will be automatically enrolled in the Associate Benefits Plan, which includes the following and more:
  - AT&T and Sprint discounts for wireless phone bills
  - Office Depot discounts for office supplies and print needs
  - Prescription Discount Card program for savings of 10 percent to 85 percent
- Fast Start qualify and receive full advance commissions on all memberships you sell.
- Fast Start qualify and participate in the training bonuses available every time someone on your team Fast Start qualifies.
- Achieve Associate level and earn overrides on memberships sold by Jr. Associates on your team.



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# SECTION 1:

## WELCOME TO LEGALSHIELD



# SECTION 1: LEARNING OBJECTIVES

**Upon completion of this section, you will be able to:**

- 1. Express your “WHY” for becoming a LegalShield Associate.**
- 2. Describe the strengths and history of LegalShield.**
- 3. Discuss the LegalShield opportunity and current market conditions.**

*There are no great limits to growth because there are no limits of human intelligence, imagination, and wonder.*

*- Ronald Reagan*



# WHAT IS YOUR WHY?

In the boxes that follow, write or draw your answers. Be as specific and as descriptive as you can when answering the following questions.

## Why Are You Here?

Take a minute and analyze why you are here and why you are joining the LegalShield team. What will motivate you to do the things you need to do in order to be successful in your business? How would success in this business help you to achieve your personal, family, and/or professional goals? How would time, freedom, and additional money, for instance, make a difference in your life?

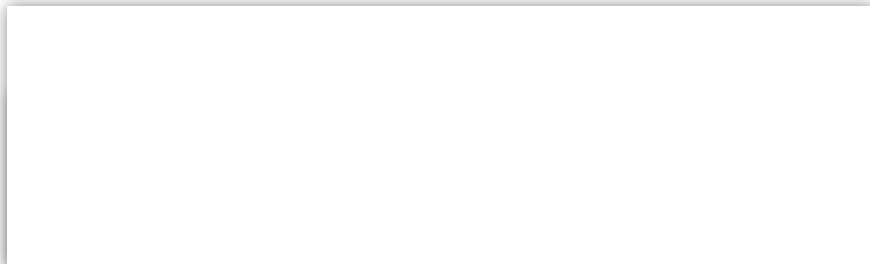
## Who Do You Want To Be?

What type of person do you want to become? A leader? A great parent? An entrepreneur? Do you want to be more giving? More confident? What qualities do you desire?



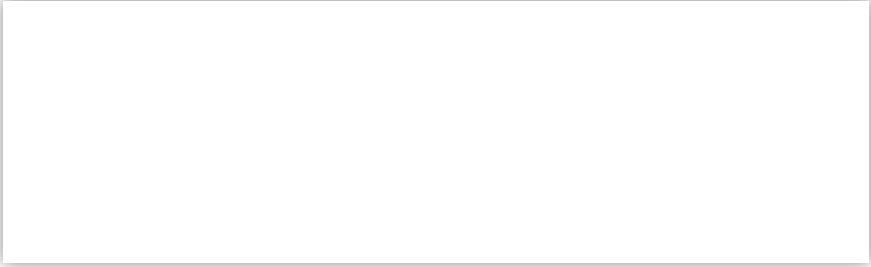
## What Do You Want To Do?

What do you really want to do with your life? What types of experiences would be exciting to you? Do you want to give back to your community, family, or favorite charity?

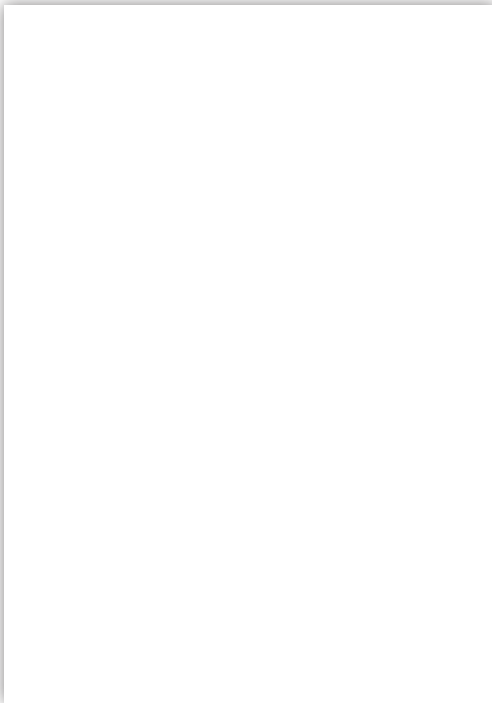


## What Do You Want To Have?

What type of big purchases do you want to make? Where do you want to live? Do you want a larger home? A new car? Nicer clothes? Are there stores you would like to shop in without worry of the cost? What kinds of gifts do you want to buy for others?



## WHAT IS YOUR WHY?



# THE COMPANY - YOU MADE A GREAT DECISION

Our history began more than 40 years ago with the desire to protect families, and, as a result, LegalShield is completely unique. The company was founded in 1972 with one idea:

## TO PROVIDE EQUAL JUSTICE UNDER LAW

Company founder, Harland Stonecipher, conceived the idea by accident, quite literally. On July 11, 1969, he was involved in a head-on collision, which resulted in serious legal fees.

He had auto insurance to cover the damage to his car, medical insurance to cover the cost of his hospital stay, and even life insurance had the accident been fatal. Unfortunately, he did not have coverage or protection for the resulting legal bills that accumulated and depleted his life savings.

LegalShield became one of the first companies in the United States organized solely to design, underwrite, and market legal expense plans. For a low monthly fee, the Company's membership plans offer a variety of legal services in a manner similar to medical reimbursement plans or HMOs.

- Established in 1972.
- Revenue of approximately \_\_\_\_\_ million.
- \_\_\_\_\_ million memberships across U.S.A. and Canada.
- \_\_\_\_\_ million requests for legal assistance.
- Professional administration of Legal and Identity Theft plans.
- Owned by a New York based private equity group.

# YOUR FUTURE IS BRIGHT

- We have less than a \_\_\_\_\_ share of the market and less than \_\_\_\_\_ of the revenue.
- Our proprietary system is changing how legal services are delivered.
- \$\_\_\_\_\_ million paid in commissions last year.
- There are \_\_\_\_\_ members in the Millionaire Club.
- There are more than \_\_\_\_\_ six-figure ring earners.
- LegalShield has more than 40 years of experience.

# THE MARKET IS READY

- \_\_\_\_\_ of respondents believe lawyers charge too much.
- \_\_\_\_\_ of respondents stated they were hesitant to call a lawyer.
- \_\_\_\_\_ out of 10 respondents said if costs were more affordable, they would seek legal advice.
- \_\_\_\_\_ of Americans say they do not have any form of legal insurance or legal protection service.
- \_\_\_\_\_ of Americans say they have never heard of any such plans.
- More than \_\_\_\_\_ reported they would be interested in purchasing legal protection.

2012 White Paper: The Legal Needs of American Families. This Research Study was conducted by Decision Analyst, Inc. and commissioned by LegalShield.







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## SECTION 2:

### YOUR LEGALSHIELD MEMBERSHIP

  
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*Worry Less. Live More.*

## SECTION 2: LEARNING OBJECTIVES

### Upon completion of this section, you will be able to:

1. Explain why LegalShield is a success and how the company differentiates from the competition.
2. Describe the LegalShield Plan and Identity Theft Plan.
3. Summarize the LegalShield Service Proposition provided to members.
3. Locate licensure requirements for states and/or provinces requiring an associate license for the sale of memberships.

*In matters of truth and justice, there is no difference between large and small problems, for issues concerning the treatment of people are all the same.*

*-Albert Einstein*



# THE REASON FOR OUR SUCCESS



## WE HAVE:

- Unique and difficult to duplicate products
- Little competition
- Suite of targeted products

In addition to the LegalShield Family Plan and the Identity Theft Plan membership, LegalShield offers a variety of other membership plans, such as:

- Group Plans to offer as an employee benefit
- Business Plans to protect small business owners
- Commercial Driver's Plans for over-the-road truckers
- Specialty Plans for law enforcement officers, teachers, real estate professionals, and foster parents.

For more information about the Specialty Plans, contact Associate Services.

## Need One More Reason...

1. You don't have an up-to-date Will.
2. You don't understand the difference between a Trust and a Will.
3. Family members challenge your parent's Will.
4. Your deceased spouse didn't have an up-to-date Will.
5. The IRS selects you for an audit.
6. Your parents die and leave you executor of their estate.
7. You need a lawyer's advice on any matter.
8. You need a letter written on your behalf by a lawyer.
9. You need a phone call made on your behalf by a lawyer.
10. You receive a speeding ticket.
11. You are buying or selling your home.
12. Your driver's license is suspended.
13. Your landlord raises rent in violation of your verbal agreement.
14. Your teenager is accused of shoplifting.
15. You decide to change your name.
16. You are cited with DWI/DUI charges while taking medication.
17. Creditors threaten to take action against you for your ex-spouse's debts.
18. A neighbor reports you for child abuse.
19. You decide to adopt.
20. A friend is injured on your property and sues you.
21. Your dog bites a passerby.
22. A friend owes you money and files bankruptcy.
23. A stranger calls and demands money or damaging information will be released.
24. Your car is damaged by a hit-and-run driver.
25. You accidentally back over a neighbor's garbage can that was not in its proper place.
26. A hairdresser damages your hair with harsh chemicals.
27. Your car is repossessed unjustly.

28. You are subpoenaed.
29. You are called to jury duty.
30. Your long drive off the tee injures another player.
31. You need a lease agreement reviewed.
32. Your son is injured in a football game.
33. A neighbor trips over a rake in your yard.
34. A jeweler sells you faulty merchandise.
35. A car dealership gains illegal access to your credit history.
36. You are hit by a bottle at a baseball game.
37. A tenant falls down stairs and sues you.
38. Your dog is poisoned.
39. You are injured when you slip on a wet floor in a public building.
40. Your cattle trample a neighbor's garden.
41. Your neighbor's dog barks for hours every night.
42. Your teenager gets a speeding ticket.
43. Your landlord enters your apartment without permission.
44. Your child throws a baseball through a neighbor's car window.
45. A neighbor's dog attacks and kills your pet.
46. Your boat is damaged while in storage.
47. Your landlord refuses to refund your cleaning deposit.
48. You lose an expensive watch in a hotel and the manager claims no liability.
49. A speeding car nicks your car bumper because you have parked in the street.
50. A merchant refuses to honor a guarantee.



## Only At LegalShield

- Our plan is the only plan that offers \_\_\_\_ /\_\_\_\_, 365 access to lawyers in covered emergency situations.
- No other legal plan offers our exclusive \_\_\_\_\_ Law Firm delivery system.
- We have a \_\_\_\_\_ network of accomplished law firms who are paid in advance in 49 states and four provinces.
- Our Identity Theft Plan is the only one in the industry to offer \_\_\_\_\_ restoration services through licensed investigators. We offer this in conjunction with Kroll Advisory Solutions, the world leader in risk management.





# THE SERVICE PROPOSITION

LegalShield promises its members access to quality legal services. Our membership covers everything from the trivial to the traumatic. We are an established and legitimate company with more than 40 years of experience. We deliver superior service and provide coverage for the family, finance, estate planning, traffic-related issues, IRS audit, and the home.

## TO PROVIDE EQUAL JUSTICE UNDER LAW

- **Legal Advice**  
Unlimited issues
- **Letters/Calls made on your behalf**
- **Contracts/Documents reviewed up to 10 pages**
- **Online Legal Forms**
- **Lawyers Prepare**
  - Your Will
  - Living Will
  - Healthcare Power of Attorney
- **Traffic-Related Issues**
- **24/7 Emergency Access for covered situations**
- **Trial Defense**
  - Pre-Trial
    - Standard Plan: 2.5 hrs.
    - Expanded Plan: 17.5 hrs.
  - Representation at trial
- **IRS Audit Assistance**
- **25% Preferred Member Discount**

Year	Standard Plan - \$17		Expanded - \$26	
	Pre-Trial	At Trial	Pre-Trial	At Trial
1st	2.5 hours	57.5	17.5 hours	57.5
2nd	3.0 hours	117	23 hours	117
3rd	3.5 hours	176.5	28.5 hours	176.5
4th	4.0 hours	236	34 hours	236
5th	4.5 hours	295.5	39.5 hours	295.5

\* Trial defense hours are provided at a reduced rate in Canada, New York and Washington. Traffic-related assistance is provided in New York and Washington; however, additional fees may apply depending on the situation. Specific traffic-related benefits are not available in Canada. Specific IRS audit benefits are not available in Canada, New York and Washington.

+15  
+20  
+25  
+30  
+35

# THE COVERAGE

Members seek advice and consultation on anything from the trivial to the traumatic. Worry Less. Live More.

 <b>Family Matters</b> <ul style="list-style-type: none"><li>Adoption</li><li>Alimony</li><li>Child Custody</li><li>Divorce</li><li>Domestic Violence</li></ul>	 <b>Financial</b> <ul style="list-style-type: none"><li>Affidavits</li><li>Collections</li><li>Medical Disputes</li><li>Contract Disputes</li><li>Bankruptcy</li></ul>	 <b>Home</b> <ul style="list-style-type: none"><li>Contractor Disputes</li><li>Foreclosures</li><li>Mortgages</li><li>Refinancing</li><li>Security Deposits</li></ul>
 <b>Auto</b> <ul style="list-style-type: none"><li>Driver's License Revocation</li><li>Driver's License Suspension</li><li>Driver's License Restoration</li><li>Minor Traffic Tickets</li><li>Defense of Vehicular Homicide</li></ul>	 <b>IRS</b> <ul style="list-style-type: none"><li>Audit Protection</li><li>Collection Defense</li></ul>	 <b>Estate Issues</b> <ul style="list-style-type: none"><li>Health Care Power of Attorney</li><li>Living Will</li><li>Standard/Complex Wills</li><li>Irrevocable Trusts</li><li>Revocable Trusts</li></ul>

**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 to the law firm's hourly rate (including pre-existing issues).

# Identity theft is repeatedly the #1 consumer complaint category in America.

## Identity theft manifests itself in many different ways:

- Credit fraud
- Social Security fraud
- Driver's License fraud
- Medical fraud
- Criminal 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 theft but also provide full restoration of your identity should a breach occur.

## IDENTITY THEFT PLAN - (Kroll Advisory Solutions)

### The membership covers:

- Credit monitoring with activity alerts
- Credit report with score and analysis
- Credit report consultation
- Consultation to help prevent identity theft

### Plus...

- Identity restoration services
- Fraud alerts
- Safeguard for Minors option
- Combined with legal plan





# You do NOT need to oversell the product. It is that good!

We offer plans to fit many different types of needs, but our Family Plan and Identity Theft Plan are by far our most popular offerings.

## WHEN IT COMES TO OUR PRODUCT:

- Underpromise
- Undersell
- Undercommit
- Overdeliver!

For full details about the plans available in your state or province, please refer to your plan brochures and contracts. Be sure to present your prospects the benefits as well as the limitations and exclusions.

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# FACTS TELL-STORIES SELL!

The best way to market memberships is to have personal experience using the membership. This will improve your confidence and your competence when talking about the membership. To view a detailed product benefits explanation, go to Associates Only at [www.legalshield.com](http://www.legalshield.com) and visit Resources - States and Provinces at a Glance.

“The attorney’s letter saved me more than \$700! I really didn’t think that my complaint with the health insurance company could be resolved in my favor, but evidently a simple letter from the law firm was all I needed.”

- Iowa Member

“I want to thank [my provider attorney] in Arizona for his persistence in staying in contact with me, and providing me with advice and support through a potentially costly incident. He saved me over \$2,500 and a potential bad credit rating for a foreclosure, by the advice he gave me that I followed. I wish everyone I talk to could see how valuable this incredible service is.”

- Arizona Member

“Thank you for your above and beyond effort in reviewing my car contract and getting it back to me an hour after I emailed it to you! I realize it was short notice, but I appreciate the quick turn around. Your promptness has helped me tremendously and makes me even more proud to sell this service to people.”

- North Carolina Member

For a more detailed breakdown of the LegalShield Family Plan, visit the member site at [www.legalshield.com](http://www.legalshield.com).

**We work hard to find the right Provider Law Firms, which are well-established, credible, and reputable and have the same customer service philosophy as we do. A careful monitoring system ensures that our Provider Law Firms deliver quality service each and every call, to each and every member.**

# USE YOUR MEMBERSHIP

- Write down one thing you could call the Provider Law Firm about this week:

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- Write down your Provider Law Firm's phone number:

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- When are you going to call your Provider Law Firm about the above issue?

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# LICENSING

Some states and one Canadian province require a license through the department of insurance to market legal plans. While this helps lend credibility to the service and the company as a whole, it also means that in those states, you must be licensed to market our services there.

## The states and provinces that require a license are:

- Alabama
- Arkansas
- Florida
- Illinois
- Massachusetts
- Mississippi
- Missouri
- Montana
- Nebraska
- New Jersey
- North Dakota
- South Carolina
- Tennessee
- Texas
- Virginia
- Wisconsin



- The Canadian province of Manitoba also requires a license.

If you live, or have prospects, in a state requiring a license, you DO NOT have to wait until you are licensed to get started building your business. You can market the Identity Theft Plan without a license, you can recruit new Associates in those states without a license, and you can immediately market plans in the other 37 states and provinces that do not require a license. You are required to have the license to enroll a new legal plan member in states and provinces requiring a license. One exception: Manitoba requires license obtainment prior to making any sale or enrolling any recruit.

## Where will you find licensing information?

For detailed information on obtaining a license to market plans in states or provinces requiring a license, complete the following steps:

1. Go to [www.legalshield.com](http://www.legalshield.com).
2. Login to the Associates Only area and click the “Resources” tab.
3. In the pop up menu, select “States and Provinces at a Glance.”
4. The default state is your state or province of residence. To view another state or province, click the dropdown arrow under the label “Choose Another State or Province”, scroll down and click on the desired state or province.

## What information is available on The States and Provinces at a Glance webpage?

### The States and Provinces at a Glance contains information about:

- Available plans in the selected state or province
- Licensing requirements for the selected state or province
- Leadership information for the selected state or province
- Contact information for the Provider Law Firm for the selected state or province

- Write down the steps you will take to obtain your license if you live in or want to market in a state/province requiring a license. (Licensing requirements and steps vary by state and province).

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Submit a copy of your license, the appointment fee, and your Associate number by mail, email, or fax to the LegalShield Licensing Department.

**LegalShield Licensing Department**

P.O. Box 1443  
Ada, Oklahoma 74821  
Email: [Licensing@legalshield.com](mailto:Licensing@legalshield.com)  
FAX: (580) 436-7555

For more information about licensing requirements, contact the LegalShield Licensing Department at **(580) 436-7424**.















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## **SECTION 3:**

YOUR  
LEGALSHIELD  
COMPENSATION

  
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*Worry Less. Live More.*

## SECTION 3: LEARNING OBJECTIVES

**Upon completion of this section, you will be able to:**

- 1. Explain how you can earn compensation.**
- 2. Illustrate and provide examples of how you can advance through the Compensation Plan.**
- 3. Describe and discuss the Associate Benefits Plan.**
- 4. Define how you can qualify for Performance Club and Power20.**

*No one's ever achieved financial fitness with a January resolution that's abandoned by February.*

*-Suze Orman*

# LEGALSHIELD COMPENSATION

The LegalShield Compensation Plan allows you to build long-term income through overrides and residual income. This section will give you a quick overview of how you will be paid, how to advance in the compensation plan, and what it can mean to you as you build your business long term.

## You Create Your Opportunity

**You earn compensation through the following:**

- Personal \_\_\_\_\_
- Overrides
- Residuals
- Incentives and \_\_\_\_\_

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# BUILDING BLOCKS TO SUCCESS



Level	Personal Sales Advance	Team Override Advance
Executive Director	\$252	\$44
Director	\$207	\$34
Manager	\$172	\$34
Sr. Associate	\$138	\$34
Associate	\$103	\$34
Jr. Associate	\$34 plus \$34	

## Advancing Through The Compensation Plan



### As a Junior Associate...

- This is your starting commitment with the company.
- Your first membership sale qualifies you for the Associate Benefits Plan.

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# Benefits From Selling Just One Membership

When you qualify for the Associate Benefits Plan, you have access to discounts from these vendors and more. LegalShield has agreements in place with select suppliers to save you money on services you currently use.

## The Associate Benefits Plan:



# As a Junior Associate...



- You remain fully vested for as long as you maintain your \_\_\_\_\_
- Commissions are paid at a 50% advance on your first five sales, but through **Fast Start Qualification**, you can receive a \_\_\_\_\_ percent advance.

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# Advance from Jr. Associate to Associate

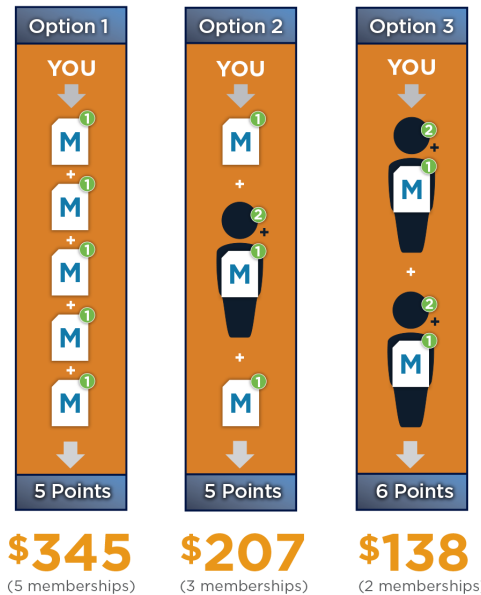
## Within your first 30 days

### Fast Start Qualify by:

- Personally enroll five members (5 points).
- Personally enroll three members and recruit one of the three (5 points).

**OR**

- Personally enroll two members and recruit both of them to earn (6 points).



**The fastest way to move from Jr. Associate to Associate is to Fast Start Qualify.**

### **OR After 30 days:**

- Personally accumulate 10 Performance Club points OR 10 sales (organizational/personal) and get promoted to the Associate level.

# Advance from Associate to Sr. Associate...



- Attend a Basic Training class.
- Create at least three active legs with an Associate in each leg **OR** make 50 organizational (including personal) sales.

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# Advance from Sr. Associate to Manager...



- Create at least three legs with an active Senior Associate in each leg.
- AND**
- Make 100 organizational (including personal) sales.

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# Advance from Manager to Director...



- Create at least three legs with an active Manager in each leg.

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# Advance from Director to Executive Director...



## Monthly Qualification to achieve/maintain Executive Director.

- Director level Associate with 50 membership sales (organizational and personal) each month with no more than 20 sales from any leg.  
**OR**
- If you are a Sr. Associate or above with 6 months tenure at LegalShield, you qualify with 50 personal sales each month.

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# Advancing Through the Compensation Plan



## As an Executive Director... Keep going!



When Associates achieve Jr. Associate through Director level, they stay at that level. As an Executive Director, the Associate must qualify each month to achieve/maintain the Executive Director Level.

### **BRONZE ED**

1 Executive Director Leg

### **SILVER ED**

2 Executive Director Legs

### **GOLD ED**

3 Executive Director Legs

### **PLATINUM ED**

4 Executive Director Legs

### **PLATINUM 2 ED**

5 Executive Director Legs

### **PLATINUM 3 ED**

6 Executive Director Legs

### **PLATINUM 4 ED**

7 Executive Director Legs

### **PLATINUM 5 ED**

8 Executive Director Legs

### **PLATINUM 6 ED**

9 Executive Director Legs

### **PLATINUM 7 ED**

10 Executive Director Legs

# COMPENSATION EXAMPLES

## As a Junior Associate...



5 Memberships  
 $69 \times 5 = \$345$



3 Memberships + 1 Jr.  
Associate  $69 \times 3 = \$207$



2 Jr. Associates With  
Memberships  $69 \times 2 = \$138$

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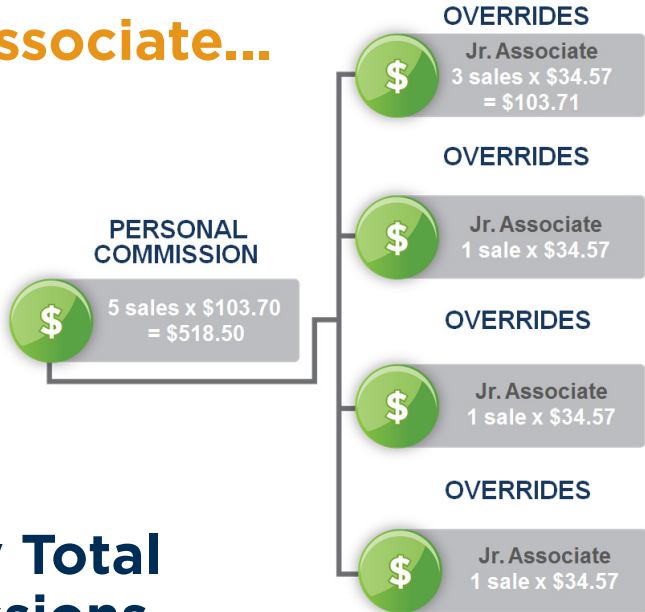
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# As an Associate...



## Monthly Total Commissions Paid = \$725.92

Potential advance based on sale of \$35.95 combination plan.

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# As a Director...



**Monthly Total Commissions Paid = \$2,800.12**

Potential advance based on sale of \$35.95 combination plan.

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# CHOOSE YOUR INCOME LEVEL

For some, the income “goal” is part-time effort for supplemental income around **\$10,000** per year.

For others, it is full-time effort and income around **\$50,000** per year.

Still yet for others, it is a new lifestyle with goals of **\$100,000, \$250,000, \$500,000, or \$1,000,000** per year.

## What is your income goal?

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## How much time will you commit to working your business each week?

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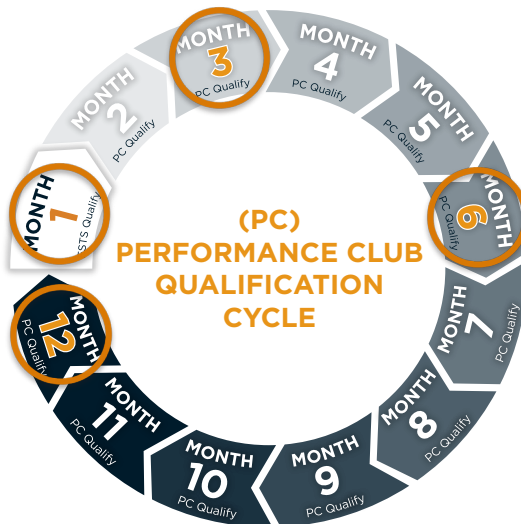
# PERFORMANCE CLUB

It just takes five points per calendar month to qualify for performance Club. Persistency requirements apply.

- After the 1st month of qualification, your name is displayed at [www.legalshield.com/performanceclub](http://www.legalshield.com/performanceclub).
- After the 3rd consecutive month of qualification, receive a **\$150 cash bonus**.
- After the 6th consecutive month of qualification, receive a **\$150 cash bonus**.
- After the 12th consecutive month of qualification, receive a **\$300 MONTHLY cash bonus**.

OR

**\$500 MONTHLY** toward your **qualifying BMW!** Persistency requirements apply.



# Performance Club Benefits

- Exclusive trips
- Special contests and incentives
- Cash bonuses
- Name recognition at [www.legalshield.com/performanceclub](http://www.legalshield.com/performanceclub)

## How Do You Performance Club Qualify?

**It just takes five points per calendar month. Persistency requirements apply.**

- 1 POINT** = Enroll 1 new member (legal or IDT or both)
- 2 POINTS** = Recruit 1 new FSTS Jr. Associate
- 1 POINT** = Help new FSTS Jr. Associate Fast Start Qualify
- 2 POINTS** = Enroll Small Business member (LPSE/ BOLSP)

Note: When you earn more than five points in any one month, you can “carryover” up to five “extra” points toward the five point requirement for the next month. If you fail to earn enough points to meet the monthly qualification during any calendar month, you lose your status and your consecutive months of qualification will be reset to zero.



# WHAT IS “POWER20”?

**Regardless of your level in the compensation plan, achieve Power20 by one of the following:**

- Personally enroll 20 members within a calendar month
- Have 20 organizational membership sales within a calendar month, counting no more than 12 from any one leg

Qualified Power20 Associates earn a \$100 BONUS for each new Fast Start qualifier in their open-line team for the entire following month!!











LegalShield<sup>SM</sup>  
**Learning  
Center**



## SECTION 4:

### YOUR LEGALSHIELD BUSINESS

  
**LegalShield**<sup>SM</sup>  
*Worry Less. Live More.*

## SECTION 4: LEARNING OBJECTIVES

**Upon completion of this section, you will be able to:**

- 1. Set up your business.**
- 2. Use the system to support and grow your business.**
- 3. Discuss the exposure process and take steps to implement the process.**
- 4. Build and sort a prospect list.**
- 5. Contact and invite people to learn about the product and/or opportunity.**

*With realization of one's own potential and self-confidence in one's ability, one can build a better world.*

*- Dalai Lama*

# Setting Up Your Business

You are an independent contractor working for yourself.

Under tax codes, you are a \_\_\_\_\_.

## 1099 Advantages

- Greater control of your income
- Greater investment flexibility
- Business-related tax deductions

## 1099 Considerations

- Nothing withheld for taxes, unemployment, Social Security, Medicare, etc.
- Greater personal exposure
- Greater personal financial responsibility

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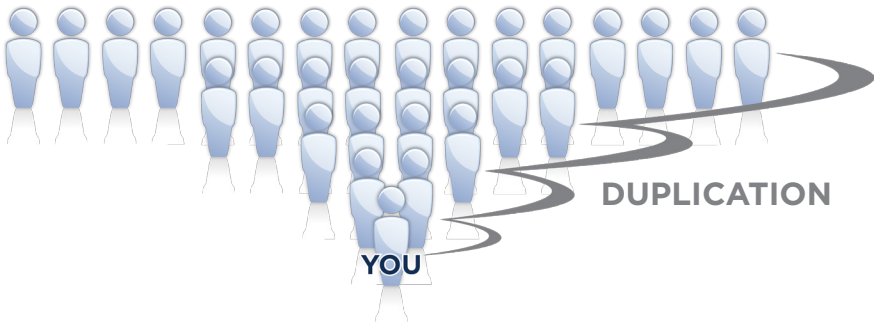
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# THE SYSTEM MAKES IT ALL POSSIBLE

In LegalShield, you are in business for yourself, but not by yourself. Time-tested methods will help you build your business. If you will trust the system, your business can grow long distance and independently of you. If your business is dependent on you (your charisma, your sales ability, your past experience or success, etc.), then it will limit your success. Duplication is the key.

## It's All About Duplication



## Trust the process

- Anyone can recruit a superstar...even from 300 miles away
- Be System Dependent vs. People Dependent
- Be the Messenger, not the message

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# Let the System Support You



- DVD
- Web Presentation



- Conference Call (PCC)
- FlipBook
- 3-Way Call



- Luncheon
- Business Briefing
- In-Home Presentation (PBR)

# THE EXPOSURE PROCESS

**2<sup>nd</sup>** 3-Way Call

**3<sup>rd</sup>**  
**Live Event**



**1<sup>st</sup>**  
**Third Party Tools**

**Home** List of Names



# LIST OF NAMES

Your list IS your business. The bigger your list, the bigger your business. Let's go over the best way to build your business using the system:

- **Build Your List**

- Do not pre-judge anyone
- Do not make decisions for other people
- BIG List = BIG Business

- **Sort Your List**

- Share the Plan
- Expert
- Live Event

- **Contact and Invite**

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# Memory Jogger 1

<b>Teacher</b>	<b>Fireman</b>	<b>Sales</b>
<b>Banking</b>	<b>Police</b>	<b>Day Care</b>
<b>Preacher</b>	<b>Nurse</b>	<b>Photography</b>
<b>Military</b>	<b>Janitor</b>	<b>Restaurant</b>
<b>Sports</b>	<b>Investments</b>	<b>Church</b>
<b>Beauty</b>	<b>Landscaping</b>	<b>Entrepreneur</b>
<b>Insurance</b>	<b>Construction</b>	<b>Taxes</b>
<b>Real Estate</b>	<b>Management</b>	<b>Theater</b>
<b>Dentist</b>	<b>Music</b>	<b>Retired</b>
<b>Doctor</b>	<b>Automotive</b>	<b>Human Resource</b>



# Memory Jogger 2

## Family Members:

Father/Mother \_\_\_\_\_

Father-In-Law/Mother-In-Law \_\_\_\_\_

Grandparents \_\_\_\_\_

Children \_\_\_\_\_

Brothers/Sisters \_\_\_\_\_

Aunts/Uncles \_\_\_\_\_

Nieces/Nephews \_\_\_\_\_

Cousins \_\_\_\_\_

## Close Friends:

Friends/Neighbors \_\_\_\_\_

Co-workers \_\_\_\_\_

Church members \_\_\_\_\_

Classmates \_\_\_\_\_

## Organization/Club Acquaintances:

Civic groups, Rotary, Exchange, Jaycees \_\_\_\_\_

Political clubs \_\_\_\_\_

Lodge, Elks, Moose, etc. \_\_\_\_\_

Missionary societies, Brotherhoods \_\_\_\_\_

Merchants/Farm organizations \_\_\_\_\_

School groups, Boosters, Alumni, PTA \_\_\_\_\_

## Past Friends/Acquaintances:

Schoolmates \_\_\_\_\_

Former co-workers \_\_\_\_\_



People in your home town \_\_\_\_\_

Military cohorts \_\_\_\_\_

**Business Associates:**

Doctor, Lawyer, Barber \_\_\_\_\_

Merchants, Grocer \_\_\_\_\_

Gas station attendant \_\_\_\_\_

Dry cleaner, Postal worker \_\_\_\_\_

Beauticians, Jewelers \_\_\_\_\_

Writers/Waitresses \_\_\_\_\_

**Available Acquaintance List:**

Christmas card list \_\_\_\_\_

Address book \_\_\_\_\_

Day planner \_\_\_\_\_

List of fellow employees \_\_\_\_\_

Church directory \_\_\_\_\_

**Direct Sales List:**

Business/Office Salespeople \_\_\_\_\_

Insurance Salespeople \_\_\_\_\_

Car Salespeople \_\_\_\_\_

**Decision Maker List:**

Business owners \_\_\_\_\_

Human Resources directors \_\_\_\_\_

Office managers \_\_\_\_\_



## CONTACT AND INVITE

Once you have your list and it is sorted by **Share the Plan**, **Expert**, and **Live Event**, it is time to get to work. You will contact and invite people to learn about the membership and/or the opportunity.

### Sample Scripts

Below are sample scripts to help you practice setting up an appointment.

#### The Help Script

Hey < name>, I just started a business/career and wanted to know if you could help me out. I need to practice my presentation 10 times. Would you be willing to let me practice my presentation with you? You may not be interested in the service, but I would really appreciate your feedback. I would love for you to know what I am doing anyway. Would Wednesday or Thursday work better for you? <Set a time for the appointment.>

#### Dave Savula Three-Part Appointment Set

**This script can be recited in any order.**

**Just remember to include all three lines!**

“I have something I’d like to show you.”

“It will only take about 15 minutes.”

“You may or may not be interested.”

#### Your interpretation might go something like this:

“Hi < name>, how are you? Great! Look, I have something I’d like to show you, and you may or may not be interested, but it will only take about 15 minutes. Can I swing by your house on my way home? (Or set another time for the appointment).”



## THIRD PARTY TOOLS

Once you have booked your appointment, practice using your tools at least once before you go to the appointment.

- Website
- DVD/CD
- Recorded Calls
  - Current: (832) 225-5021
  - Archive: (704) 322-4189
- \* Archive includes: recordings targeting parents, veterans, ministers, sales professionals, and more.
- Flipbook
  - Audio Guide for the \$35.95 combination Plan: (712) 432-9190

## Use The Tools

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**TIP:** If your prospect asks a question you do not know the answer to, it is okay! Inform the prospect that you are new and use a response like, “That is a great question. Because I am new and to better help you, I would like to get an expert on the phone to answer that question when we finish.” This lets your prospect know that you care enough to give correct information and that you do not have to be an expert to do this business because you have a support system.

Tools can be purchased from the Supply Store under the “Resources” tab on Associates Only.

## 2<sup>nd</sup> 3-WAY CALL

A three-way call is a phone call with three parties on the line: you, your expert, and your prospect.

- Get yourself out of the way.
- Expert will make the invitation.
- Shows prospect the support system.

## Leverage The Expert

You can leverage an expert's knowledge as a first exposure to the business or as a second exposure after the prospect has reviewed some information. Either way, your role as a new Associate is to set up the interaction properly. This process is called edification.



# Edification means to speak highly of your expert.

## Examples for edifying your expert:

- **Edification**

“I want you to hear his/her story.”

- **De-Edification**

“He/She wants to talk to you.”

- **Edification**

“He/she is busy, let me see if I can get a moment of his/her time.”

- **De-Edification**

“I know you’re busy, it’ll be quick.”

- **Edification**

“I’ll get Mr. Smith on the phone.”

- **De-Edification**

“Let me call my buddy.”

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When you get your expert on the phone, ensure the prospect is in the right frame of mind to listen to the expert by properly introducing your expert. Then remain silent until you are asked to be a part of the conversation. It is important to let your expert be the expert.

## 3<sup>rd</sup> LIVE EVENTS

Events are a very effective method for sharing the business. Events have numerous benefits but one of the primary benefits is that the prospect experiences the entire presentation facilitated by someone who knows the business very well and knows how to deliver the presentation effectively.

### Live Events include:

- **Private Business Reception (PBR) and Private Conference Call (PCC)**
- **Luncheon**
- **Weekly Business Briefing**
- **Regional/National**





## Private Business Reception and Private Conference Call

**A Private Business Reception (PBR)** is the grand opening of your business. A PBR allows you to have several people witness the start of your business at the same time, and it provides you the opportunity to leverage the expertise of your support team as well as continue to grow your knowledge of the business.

The purpose of the PBR is to let people know that you have a new business. In some cases, some of them may purchase a legal plan, some may become Associates, and some may simply become a source of referrals because they now know what you do. The more people you have at your grand opening, the more fun and the more effective it will be!

**A Private Conference Call (PCC)** is conducted over the phone using a conference line and leverages the expertise of your support team. The PCC allows you to invite people who were unable to attend your PBR or live too far away to learn about the product and/or the business opportunity.

**Book your PBR or PCC Now!**

## Luncheon

The **Luncheon** is one of the easiest events to invite guests and to deliver a presentation. Invite your guest to lunch, pick up the tab, and they get an effective, quick overview.

## Weekly Business Briefing

The **Weekly Business Briefing** presentation is at the core of our business model. It is a great overview presentation for guests, and it keeps your team close to the “fire.” The Weekly Business Briefing will help team members keep their vision of why they got started in focus.

## Regional/National Events

**Regional and National events** give both you and your prospects an opportunity to obtain a sense of the bigger picture. Typically, attendees have an opportunity to hear from a top money earner in the company as well as receive some of the best training available.

# Calendar of Events

Calendar the upcoming events you plan to attend or host as well as your action items.

## This Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

The next Regional Event will be \_\_\_\_\_ in \_\_\_\_\_

The next National Event will be \_\_\_\_\_ in \_\_\_\_\_

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# 10 Core Commitments

## 1. Commit to the process

- Complete the First Step Training program at [www.legalshield.com/start](http://www.legalshield.com/start)
- Use the system of third-party tools and your support team
- Advance to Associate as soon as possible and get your first raise

## 2. Get connected through communication

- Stay in touch with the Home Office by receiving news and announcements through a valid email address, Televox, The Connection magazine, and the Associate website
- Participate on weekly team conference calls
- Listen to weekly Corporate Office conference calls

## 3. Go through Basic Training

- Immediately make your list and schedule a Private Business Reception (PBR)
- Use your membership to prepare your Will
- When you receive your introductory kit, read your materials and Success Guide

## 4. Commit to at least TWO exposures a day if working part time or at least FIVE a day if full time

- Focus on third-party tools
- Send out at least one long distance package per week

## 5. Attend your local weekly Business Briefing

- Make a 52-week commitment and set a goal to bring a guest each week

## 6. Attend all Regional/Super Saturday events in your area with your associates

- Business presentation to recruit your prospects
- Training to teach you how to build your business

## 7. Attend all major corporate events with your associates

- Like the International Convention held each spring

## 8. Commit to personal development

- Positive books, audios and DVDs
- Associate with the right people and those more successful than you

## 9. Find a workout partner

- Someone you can depend on for accountability, motivation and activity
- Someone who will make you stretch for more

## 10. Be here a year from now

- And commit to the other nine Core Commitments

# What Did You Learn And Accomplish In Basic Training?

- You know the details of the LegalShield and identity Theft Plans.
- You know how to use your own membership and now have something to call about on the next business day written down.
- You know you can access the back office support system at [www.legalshield.com](http://www.legalshield.com).
- You know how the Compensation Plan works and how to advance.
- You know how to Fast Start Qualify.
- You know that using the system can lead to your success.
- You know how to create and sort a list.
- You know how to Contact and Invite and how to Share the Plan.
- You know how to Leverage an Expert and Live Events.
- You practiced using the tools.
- You practiced contacting and inviting prospects to learn more.
- You practiced edifying your expert.
- You have scheduled your PBR and your PCC.

There are additional Policies and Procedures, as revised by the Company from time to time, and related Advertising Guidelines and procedures that apply to your associate agreement. Please review these materials for more specific details. You may contact Associate Services with any questions.

# ACHIEVE YOUR DREAMS

- You only get your first 30 days once
- You have the support
- You have the system
- Use your membership

## What Are Your Next Steps?

- Attend your local Business Briefing.
- Meet with your sponsor (if long distance, by phone) and schedule your PBR and PCC.
- Set a definite goal (date) to be Fast Start qualified.
- Put your Top 10 in play—do at least five personal presentations.



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# CONGRATULATIONS!

**You now have what you need to begin your career as a LegalShield Independent Associate!**

There will be additional trainings for you as you advance with the company, but at this point, you have the basic knowledge you need to get started.



***“Believe in yourself! Have faith in your abilities! Without a humble but reasonable confidence in your own powers you cannot be successful or happy.”***

- Norman Vincent Peale

# APPENDIX A

## LegalShield Company Information

### **LegalShield**

One Pre-Paid Way  
Ada, OK 74820  
www.legalshield.com

**Associate Services:** (questions about your business, commission statements, supplies, and website)

Email: [associateservices@legalshield.com](mailto:associateservices@legalshield.com)

Phone: (580) 436-7424

Fax: (580) 310-6916

**24 Hour Emergency Access Line** (in case of arrest, questioning, or detainment for members only)

Phone: (877) 825-3797 (toll-free)

**Licensing Department** (state and province licensing information)

P.O. Box 1442

Ada, Oklahoma 74821

Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)

Phone: (580) 436-7424

Fax: (580) 436-7555

**Marketing Communications** (ad and website approvals)

Email: [adapprovals@legalshield.com](mailto:adapprovals@legalshield.com)

[webapprovals@legalshield.com](mailto:webapprovals@legalshield.com)

Fax: (580) 421-6305

**Member Services** (for members only: bank and address changes)

Email: [memberservices@legalshield.com](mailto:memberservices@legalshield.com)

Fax: (580) 436-7565

# APPENDIX B: STATE AND PROVINCE LICENSE INFORMATION

## Alabama Licensing Process

- 1. Apply online for your license with the National Insurance Producer Registry at [www.nipr.com](http://www.nipr.com).**
  - Apply for the Resident Producer Limited Lines for Legal Service Representative
  - License fee is \$60 (Visa, MasterCard, and Amex)
- 2. Go to [www.statebasedsystems.com](http://www.statebasedsystems.com) to print your license.**
- 3. Submit a copy of your license with the \$30 appointment fee and your Associate number by mail, email, or fax, to:**
  - LegalShield Licensing Department
  - P.O. Box 1443, Ada, OK 74821
  - Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)
  - Fax: (580) 436-7555
- 4. You will be notified when the appointment has been completed and you can begin marketing.**

## Arkansas Licensing Process

- 1. Obtain license application by contacting the LegalShield Licensing Department at (580) 436-7424, [licensing@legalshield.com](mailto:licensing@legalshield.com) or visit <http://www.state.ar.us/insurance>.**
- 2. Complete the application and mail it to:**
  - Arkansas Insurance Department
  - Licensing Division
  - 1200 West 3rd Street
  - Little Rock, AR 72201



**Include:**

- Completed Arkansas Individual Resident Insurance Producer
  - License application form
  - Completed and notarized Arkansas State Police Form ASP-122
  - Legible copy of your driver’s license or a legible copy of your state ID card, if you don’t have a driver’s license
  - Personal check, money order or cashier’s check for \$70 payable to “Arkansas Insurance Department Trust Fund”(no temporary checks)
  - Residents must submit a money order or cashier’s check for \$22 payable to the “Arkansas Insurance Department” (no personal checks accepted).
- 3. You will receive your license by mail or you can go to [www.insurance.arkansas.gov](http://www.insurance.arkansas.gov) to print a copy.**
- 4. Submit a copy of your license with the \$12 processing fee and your Associate number by mail, email, or fax to:**
- LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555
- 5. You will be notified when the appointment has been completed and you can begin marketing.**



# Florida Licensing Process

- 1. Apply online with the Florida Department of Financial Services: [www.myfloridacfo.com/agents](http://www.myfloridacfo.com/agents)**
  - The license you are applying for is the 02/56 Legal Expense.
- 2. Pay the \$55 license fee online by bank draft or credit card (payments made by mail or Visa will not be accepted).**
- 3. Have your fingerprints completed by an approved LiveScan site. Information is available at [www.myfloridacfo.com](http://www.myfloridacfo.com)**
- 4. Once the Florida Department of Financial Services has processed your license application, go to [www.myfloridacfo.com/agents](http://www.myfloridacfo.com/agents), select My Profile and print a copy of your Florida license.**
  - You must print a copy of your license within seven days of applying or you will have to pay \$5 for a duplicate copy of the license.
- 5. Submit the following items by mail, email, or fax to:**

LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555

  - A copy of your Florida license with your Associate number
  - Your Social Security Number
  - Your Date of Birth
  - \$60 appointment fee
- 6. You will be notified when the appointment has been completed and you can begin marketing.**

## Illinois Licensing Process

- 1. Complete the online license application with the National Insurance Producer Registry at [www.nipr.com](http://www.nipr.com).**
- 2. A \$5 transaction fee will be paid on-line after completing the application process.**
- 3. Print a copy of your license five to seven days after applying.**
- 4. Send a copy of your license, the \$58 appointment fee, and your Associate number by mail, email, or fax to:**
  - LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555
  - You have 30 days, from the day you apply, to send a copy of your license and the \$58 appointment fee to LegalShield. If you miss the deadline, you will have to re-apply for the license with NIPR.**
- 5. You will be notified when the appointment has been completed and you can begin marketing.**



# Massachusetts Licensing Process

- 1. Contact the LegalShield Licensing Department at (580) 436-7424 or [licensing@LegalShield.com](mailto:licensing@LegalShield.com) for an application.**
- 2. Residents must hold a Property & Casualty License in order to offer LegalShield Legal plans. Follow the step-by-step process for obtaining your license:**
- 3. Attend a pre-licensing course (Optional but highly encouraged for your success)**
  - Seminar cost: \$165 via money order (Includes the two-day class program, text, and computer exam disk simulating the style and format of the state exam)
  - Allow yourself at least 14 days to read through the 14 chapter book you will be provided.
  - Studying before taking the exam is essential for success.
- 4. Pass the test.**
  - To schedule a test, call Thompson Prometric at 800-741-9380 or visit <http://www.prometric.com>.
  - Testing Fee is \$57 via money order, cashier's check, or company check, made payable to Thompson Prometric, formally Experior. Cash and personal checks are not accepted.
  - Testing will be completed through Prometric, <http://www.prometric.com>.
- 5. After passing the exam, submit the following documents to:**

Division of Insurance-Producer Licensing  
P.O. Box 370043  
Boston, MA 02241-1743:

- Uniform Application for Resident Individual Insurance Producer License
  - Original test scores from Thompson Prometric
  - Check made payable to Commonwealth of Massachusetts in the amount of \$300
- 6. Send a copy of your license, the \$75 appointment fee, and your Associate number by mail, email, or fax to:**
- LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555
- 7. You will be notified when the appointment has been completed and you can begin marketing.**

Note: If you already hold a Massachusetts Producer License with Property & Casualty lines, please send a copy to LegalShield with \$75

## Mississippi Licensing Process

- 1. Print application from: <https://www.legalshield.com/pdf/51706.pdf>**
  - 2. Submit the completed licensing application and product test with a \$10 check made payable to:**
    - LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555
- **Include your character statement. The statement must be specific and include the following:**  
A character letter must be submitted by a person that has personally known the Associate at least

five years, either personally or as a business acquaintance. This person must state specifically how they know this Associate. Relatives cannot be used.

- Advise in what capacity the Associate is known and for how long.
- The statement requires that the person writing the statement knows the person to be of good character and would recommend them to market for LegalShield.
- State to the best of their knowledge whether the Associate has been charged with a felony or misdemeanor and whether they are currently on probation.

### **3. Complete 3 hours of training and a product test.**

- This training must be given by an Associate that is a Level 4 or higher. The training can be any type of training for LegalShield, such as Group, Small Business, CDLP, etc. Provide training information on question 26 of the product test. The product test is a part of your Mississippi Licensing package and will print with the application.

## **Missouri Licensing Process**

### **1. Prepare for the Missouri Insurance test. Study materials are available at [www.LegalShield.com](http://www.LegalShield.com) in the States and Provinces at a Glance section.**

**Register at [www.Pearsonvue.com](http://www.Pearsonvue.com). You will need to create an account:**

- Select Category: Insurance Program: Missouri
- Select exam registration: create account
- You will enter in demographic information
- Once registered, you will need to save ID and Password

## **2. Log-in to schedule your exam.**

- Click on schedule a test
- Select a test Missouri Insurance (Prepaid Legal Plans 12-MO-78
- Select a test center, date, time and payment method for the \$41 exam fee (credit card, voucher, and direct debit)

## **3. After passing the exam, complete the NAIC license application, included with study guide materials.**

- Under “Employment History” list LegalShield as a current employer and under Position Held add “Independent Contractor”. Otherwise the Department of Insurance may return your application as incomplete. Submit the application and \$100 fee to:

Missouri Department of Insurance Financial  
Institutions & Professional Registrations  
P.O. Box 65102-4001  
Jefferson City, MO 65102-4001

- Include a cashier’s check/money order for \$100 payable to Missouri Department of Insurance Financial Institutions & Professional Registrations. Personal checks are not accepted.

## **4. Submit a copy of your license with your Associate number by mail, email, or fax to:**

LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555

## **5. You will be notified when the appointment has been completed and you can begin marketing.**

# Montana Licensing Process

- 1. Contact the LegalShield Licensing Department for an application at (580) 436-7424 or [licensing@legalshield.com](mailto:licensing@legalshield.com).**
- 2. Pre-register online through Pearson Vue at <http://www.pearsonvue.com>.**
  - Testing will be completed through Pearson Vue. Testing fee is \$75.
- 3. Complete the NAIC application form.**
  - Allow six weeks to process the license.
- 4. After passing the exam, submit a copy of your license with your Associate number and the following documents by mail, email, or fax to:**
  - LegalShield Licensing Department
  - P.O. Box 1443
  - Ada, OK 74821
  - Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)
  - Fax: (580) 436-7555
  - Individual Producer Application for License
  - Original test scores

**Note: Non-residents cannot apply.**

You may not sell LegalShield in Montana until you have received your approved license back from the State.





## Nebraska Licensing Process

- 1. Complete the online license application with the National Insurance Producer Registry at [www.nipr.com](http://www.nipr.com) and pay \$60 fee on-line after completing the application.**
- 2. Submit a copy of your license, the \$27 appointment fee and, your Associate number by mail, email, or fax to:**
  - LegalShield Licensing Department
  - P.O. Box 1443, Ada, OK 74821
  - Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)
  - Fax: (580) 436-7555
- 3. You will be notified when the appointment has been completed and you can begin marketing.**

**Note: Please be aware that if you do not hold a Legal Expense or Property and Casualty License in your home state, you will not be able to obtain the Nebraska License.**

## New Jersey Licensing Process

- 1. Apply for the license at [www.nipr.com](http://www.nipr.com) and pay the \$100 licensing fee.**
- 2. Submit a copy of your license, the \$80 appointment fee, and your Associate number by mail, email, or fax to:**
  - LegalShield Licensing Department
  - P.O. Box 1443, Ada, OK 74821
  - Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)
  - Fax: (580) 436-7555
- 3. You will be notified when the appointment has been completed and you can begin marketing.**

# North Dakota Licensing Process

- 1. Contact the LegalShield Licensing Department for an application at (580) 436-7424 or [licensing@legalshield.com](mailto:licensing@legalshield.com).**
- 2. Register for the test, pay the \$90 test fee, and complete the test through Pearson Vue at <http://www.pearsonvue.com>.**
- 3. Once you have passed the exam, complete the application and enclose a check/money order for \$100 (payable to North Dakota Insurance Department) and return to:**  
North Dakota Insurance Department  
600 East Blvd. 5th Floor  
Bismarck, ND 58505
- 4. Submit a copy of your license, the \$10 appointment fee, and your Associate number by mail, email, or fax to:**  
LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555
- 5. You will be notified when the appointment has been completed and you can begin marketing.**



## South Carolina Licensing Process

1. Visit the Associates Only page and click on Docs on Demand to download and print the application or contact the LegalShield Licensing Department at (580) 436-7424 or [licensing@legalshield.com](mailto:licensing@legalshield.com).
2. Submit the completed application with a \$40 check/money order payable to LegalShield to:  
LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555

**Note: The application must be notarized, and the date of the application and the notary must be the same.**

## Tennessee Licensing Process

1. Complete the online license application with the National Insurance Producer Registry at [www.nipr.com](http://www.nipr.com) and pay \$50 fee online after completing the application.
2. Print a copy of your license from [www.state-basedsystems.com](http://www.state-basedsystems.com). Allow five to seven days for the state to process your application.
3. Submit a copy of your license, the \$33 appointment fee, and your associate number by mail, email, or fax to:  
LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555
4. You will be notified when the appointment has been completed and you can begin marketing.

## Texas Licensing Process

- 1. Apply online with the Texas Department of Licensing and Regulation at: [www.license.state.tx.us](http://www.license.state.tx.us).**
- 2. Print a copy of the license from [www.license.state.tx.us](http://www.license.state.tx.us) (under the search option) five to seven days after applying.**
- 3. Submit a copy of your license with your Associate number to:**  
LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555
- 4. Once LegalShield has received a copy of your license, you may begin marketing.**

## Virginia Licensing Process

- 1. To obtain a license, register with the Office of Consumer Affairs at the Virginia Department of Agriculture and Consumer Services at: [www.vdacs.virginia.gov/consumer](http://www.vdacs.virginia.gov/consumer).**
  - Use a Visa or MasterCard to pay the \$50 on-line registration fee (credit cards from a third party other than the registering individual are accepted).
- 2. Once you have printed your license, submit a copy of your registration with your Associate number by mail, email, or fax to:**  
LegalShield Licensing Department  
P.O. Box 1443, Ada, OK 74821  
Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)  
Fax: (580) 436-7555
- 3. Once LegalShield has received confirmation of your registration, you may begin marketing.**

## Wisconsin Licensing Process

- 1. Contact the Wisconsin Insurance Department to apply for the Wisconsin Resident License at (608) 266-8699.**
- 2. Submit a copy of your license, the \$20 appointment fee, and your Associate number to:**
  - LegalShield Licensing Department
  - P.O. Box 1443, Ada, OK 74821
  - Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)
  - Fax: (580) 436-7555

**Note: In order to obtain the Wisconsin Non-Resident license, the Associate must hold a Legal Expense or Property and Casualty License in their home state.**

## Manitoba Licensing Process

- 1. Contact the LegalShield Licensing Department at (580)436-7424 or at [licensing@legalshield.com](mailto:licensing@legalshield.com) for a copy of the Direct Seller's License application.**
- 2. Complete and return the application, with a \$55 check/money order payable to LegalShield Care of Canada Corporation, to:**
  - LegalShield Licensing Department
  - P.O. Box 1443, Ada, OK 74821
  - Email: [licensing@legalshield.com](mailto:licensing@legalshield.com)
  - Fax: (580) 436-7555
- 3. LegalShield will send you a copy of your license.**

# APPENDIX C: GLOSSARY OF 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.

**As Earned** - Pays 1/12th of the advanced amount each month that the member makes a payment.

**Advance** - A 100 percent commission paid to Associates when a new membership sale is made based on a 12-month period.

**Advanced Commission Balance** - Represents individual and override commissions advanced when sales are made that are not yet earned by the Associate.

**Advance Recovery** - Withholding future sales commission to recover advances for cancelled memberships.

**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 LegalShield memberships.

**Small 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 been released by check or direct deposit.

**CMC** - Certified Meeting Coordinator. Appointed by Regional Vice President.

**Commission Adjustment** - An adjustment made to your commissions.

**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

**Downline** - Your first line Associates and any Associates below them.

**D-Status** - An Associate Agreement may be placed in a "D" or dropped status for one of the following reasons:  
1) The Associate's LegalShield 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 LegalShield.

**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.

**Effective Date** - The date when the Membership Application or Associate Agreement was signed by the new member or Associate.

**Enrollment Fee** - The fee paid for processing a new membership.

**eService** - Web package available to LegalShield's Independent Associates that provides a Website, email, reports, and more.

**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, when company information is needed or in other situations the Company may deem appropriate or necessary. Commissions will not release while the Associate Agreement is in hold status although the Associate may continue to market.

**Hub Site** - A package available to LegalShield Independent Associates that provides a Website to send prospects to to learn about legal plans and the business opportunity.

**"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.



**License Appointment Date** - The date upon which LegalShield 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

**Member Advantage Services (MAS)** - MAS is an out-bound contact service that welcomes new members on behalf of the selling associate to explain the benefits in detail and create a relationship between the members and the provider firm. The focus of MAS is to create a long lasting relationship with the member and LegalShield and should the membership ever go into a precancel status, the membership will be moved to conservation and worked to prevent the cancellation.

**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: \$17 to \$26 plan).

**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.

**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.

**Placing Associate** - An Associate who recruits a new Associate and places them somewhere in his/her downline.

**Processable** - Membership Applications or Associate Agreements completely and accurately filled out with all necessary documentation required by LegalShield.

**Processing** - The series of steps Membership Applications and Associate Agreements go through upon their arrival at the Home Office.

**Proselytizing** - Soliciting, directly or indirectly, LegalShield Associates into any other network marketing organization. Associates proselytizing in any fashion are subject to termination.

**Provider Law Firm** - A law firm with which LegalShield contracts to perform services to LegalShield 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 LegalShield Provider Law Firm contracts to perform services to LegalShield 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 advance recovery 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 LegalShield.

**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 LegalShield.

**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 LegalShield policy.

**Terminated** - Associate Agreement placed in a dropped status either by written request or by LegalShield.

**Upline** - Your sponsor and any Associates above him or her.

**Vesting** - Keeping your Associate Agreement in an active status either by making three (3) personal sales per calendar quarter or maintaining a LegalShield personal membership.

**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.











