

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

Two Powerhouse Services Sweeping North America



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

Pre-Paid Legal

- The leader in legal services
- 31-year old company
- Listed on the NYSE, symbol PPD
- Headquartered in Ada, Oklahoma
- More than 1.4 million members
- Featured in:
 - Money
 - Fortune
 - Forbes
 - USA Today
 - . . . and many more

Kroll, Inc.

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

IDENTITY THEFT SHIELD

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

What if it happened to you?

Would you even know where to start?

- Call your bank and/or credit card company
- Contact the three major credit repositories
- Go through the helpful but extensive steps recommended by the Federal Trade Commission in its 30-page consumer support publication
- Fill out and submit the affidavit form supplied by the FTC to dispute new, unauthorized accounts
- Spend on average \$1,500 in out-of-pocket expenses and an average of 175 hours in your efforts to resolve the many problems caused by identity thieves

Or with the Identity Theft Shield:

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

For only \$12.95* per month!

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

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

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

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

Credit Reports

You'll receive an up-to-date credit report at no additional charge with your membership!

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

A detailed analysis of your Personal Credit Score will be included with your first credit report. You can use this analysis to evaluate your current credit standing.

Continuous Credit Monitoring

Your credit files will be regularly monitored. Suspicious activity will be brought to your attention, providing you with early detection.

You'll receive prompt notice if any new accounts are opened in your name...or if derogatory notations are added to your credit report.

A professional thief can assume your identity in just a few hours, but it can take years for you to restore your credit standing.

Identity Restoration

If your identity is stolen, get more than just information about how to restore your name and credit rating. As an Identity Theft Shield member you can rest easy knowing experienced professionals are working for you!

You'll have a toll-free number to report any potential discrepancy in your credit report. If the discrepancy is identity theft, a Fraud Restoration package will be rushed to

you and our investigators will assist you every step of the way.

Restoration Reimbursement

Receive up to \$25,000 reimbursement for many of the expenses you may face while working to clear your name:

- Legal defense fees and expenses
- Lost wages for time spent away from work
- Notarization and postage costs for affidavits or similar documents
- Application re-filing costs for loans that may have been denied as a result of your identity theft

The average identity theft victim spends more than \$1,500 in the quest to clear his or her name—and that doesn't include attorney fees, which could add thousands more in expenses.

Additional Information and Exclusions

Identity Restoration: Will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or your child participated in, directed, or had knowledge of. Restoration services will not be provided for a preexisting, known stolen identity event. You must be an active member to receive restoration services. **Plan benefits do not cover financial losses arising from the identity theft. Restoration Reimbursement:** Insurance benefits and services provided by member companies of American International Group, Inc. (AIG). The description is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions. Coverage available only if the stolen identity event occurs while you are an Identity Theft Shield member and is reported to us within six months.

COMPENSATION PLAN

IDENTITY THEFT SHIELD

\$12.95 Identity Theft Shield

Commission Level	Personal Sales Advances	Bonus Override Advance
Executive Director	\$90.90	\$16.20
Director 3 Manager Legs or 250 sales	\$74.70	\$12.45
Manager 8 Sales and 3 Frontline Recruits with Memberships or 100 sales	\$62.25	\$12.45
Senior Associate 5 Sales	\$49.80	\$12.45
Associate	\$37.35	

\$12.95 sale = \$37 to \$90

In **MANY** marketing opportunities, \$13 in sales volume would pay you approximately \$2 to \$4. **HERE**, that \$13 membership pays you advanced commissions from \$37 to \$90! Where do you feel your time would be best spent?

EXAMPLE - Your recruit makes a sale. You are now a Senior Associate and they are Associate. Your override on the \$12.95 membership is \$12.45!

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

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

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

PRE-PAID LEGAL MEMBERSHIP

\$26/Month



Title I - Preventive Legal Services

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



Title II - Motor Vehicle Legal Services

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

Up to 2.5 hours for help with:

- Driver's license assistance
- Personal injury/Property damage collection assistance of \$2,000 or less

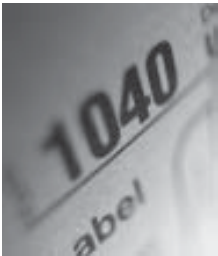


Title III - Trial Defense Services

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

Scheduled benefits increase to a maximum of:

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



Title IV - IRS Audit Legal Services

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

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



Title V - Preferred Member Discount

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

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



The Legal Shield

If you are detained or arrested, all you have to do is call the 24-hour, toll-free Legal Shield number. You will contact Pre-Paid Legal Services®, Inc., who will then put you in contact with your Provider Law Firm so you can consult with a lawyer about your detainment.

PRE-PAID LEGAL MEMBERSHIP

\$26/Month

Additional Information:

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

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

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

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

Will Preparation: Trust preparation is available at a 25% discount. A standard Will with yearly updates provided for the primary member at no additional cost. Covered family members can also have their Will prepared for \$20 each, with yearly updates for only \$20.

Motor Vehicle Legal Services: These services are available 15 days after enrollment. Representation under this benefit is provided when the member has a valid driver's license and is driving a properly licensed motor vehicle. Any fines and court costs are the member's expense. Preexisting conditions, charges of DUI/DWI related matters, drug-related matters, hit-and-run related charges, leaving the scene of an accident, and unmeritorious cases are excluded. Commercial vehicles with more than two axles are not covered. Driver's license and personal injury assistance are limited to two and one-half (2-1/2) hours of lawyer time per claim and do not include the filing of a lawsuit and exclude personal injury and property claims that exceed \$2,000. However, you may receive a 25% preferred member discount and consult with your Provider Law Firm under the toll-free consultation benefit for any exclusions under this benefit.

Trial Defense Services: This coverage applies only to the named member and spouse. Divorce, separation, annulment, child custody or other divorce-related matters, bankruptcy, charges of DUI/DWI, drug-related matters (whether prescribed or not), hit and run, leaving the scene of an accident and civil or criminal charges occurring as a result of operating a commercial vehicle with more than two axles are not covered under this benefit, but are covered by the preferred member discount. Additional

exclusions under this benefit: Being named in a civil lawsuit or having criminal charged filed against you because you are listed as an owner, management or associate of the business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge. Those charges are covered with your preferred member discount. If the lawsuit was filed because of something that occurred prior to your membership or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment, then the lawsuit is excluded from your Trial Defense benefit. This exclusion applies even if the lawsuit is filed after you become a member. These lawsuits are covered with your preferred member discount. Class actions, interventions or amicus curiae filings in which the covered member is a party (or potential party) are excluded. Also, this coverage does not include garnishment, attachment or any other appeal. Your Provider Law Firm has the right to determine whether or not your claim or defense to a matter will prevail in court or is frivolous or without merit. This includes deciding whether or not to appeal any judgement or decision. Your Provider Law Firm also has the right to present your claim or defense according to their independent professional judgement. *Pre-Paid Legal will not influence or attempt to modify how your Provider Law Firm provides their professional services.*

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

Preferred Member Discount: Depending on your legal needs, a retainer may be required by your Provider Law Firm prior to services being rendered under this discount. Your Provider Law Firm is responsible for determining the amount of the retainer and any other anticipated costs. Other costs you may incur include fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses. These costs are your responsibility and are not included as part of membership benefits. Your Provider Law Firm cannot provide any legal services until payment of the retainer and other costs have been made. If you need representation in court, you must notify your Provider Law Firm at least five business days in advance so they may prepare for your case.

COMPENSATION PLAN

PPL MEMBERSHIP and IDENTITY THEFT SHIELD

\$26 PPL Family Plan

Commission Level	Personal Sales Advances	Bonus Override Advance
Executive Director	\$182.50	\$32.50
Director 3 Manager Legs or 250 sales	\$150.00	\$25.00
Manager 8 Sales and 3 Frontline Recruits with Memberships or 100 sales	\$125.00	\$25.00
Senior Associate 5 Sales	\$100.00	\$25.00
Associate	\$75.00	

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

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

\$26 sale = \$75 to \$182

\$26 PPL Membership:

EXAMPLE - Your recruit makes a sale. You are now a Senior Associate and they are Associate. Your override on the \$26.00 membership is \$25.00!

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

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

\$35.95 PPL Membership and Identity Theft Shield:

EXAMPLE - Your recruit makes a sale. You are now a Senior Associate and they are Associate. Your override on the two memberships totalling \$35.95 together is \$34.57!

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

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

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

YOU = DIRECTOR

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

+ 3 Associates

+ 9 Associates

+ 27 Associates

39 Total Associates

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

\$12.95 sale
\$485/month

\$26.00 sale
\$975/month

\$35.95 sale
\$1,348/month

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

\$12.95 sale
\$1,940/month

\$26.00 sale
\$3,900/month

\$35.95 sale
\$5,392/month

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

PLAYERS CLUB

5 Sales/Month

YOU = MANAGER

5 Identity Theft Sales x \$23 in sales revenue = **\$115** (to company)

5 Identity Theft Sales x \$62 in advance commissions = **\$310** (to you)

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

EQUALS \$610

RECAP: Each month you generate \$115 in recurring monthly revenue for Pre-Paid Legal after doing that 12 months in a row, you are now putting \$610 back in your pocket for each month you continue at that level of sales.

\$115 —▶ **\$610**

Company Dollar Commissions and Bonuses to You

What other company will pay this much?

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

"THE SUCCESS SYSTEM"

- 1) Download Fax Back document (call 800-699-9004, press 1, then 2) or go to your sponsor's "Go" website.
(If you have not heard the business overview call, dial 800-261-3214.)
- 2) Review all the material on your sponsor's "Go" website and get on the phone with your sponsor or upline to answer any questions you may have and help you get started.
- 3) Fill out Associate Application (with eService) for the special \$99 reduced one-time fee and get your own Membership.
- 4) Get Three-Way Calling feature on your phone.
- 5) Make a list of everyone you know.
Identify your top 10 prospects.
- 6) Three-Way or send your contacts into [800-261-3214] business overview line or send them to your Pre-Paid Legal "Go" website and take them through steps 1 through 6 and duplicate.

**Sundays and
Wednesdays**

Live Opportunity Calls
8 p.m. Eastern Time
800-556-3841

Local Business Presentation

Fast Start Training

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

\$99 Investment

Fast Start Training Kit
Fast Start Training Class
Materials



Sell 5 \$26/month PPL
Memberships with the
Identity Theft Shield
OVER \$500!



(Rev. 8.03)

Pre-Paid Legal Services®, Inc., and subsidiaries

Associate Agreement

PPD Corporate Offices:
LISTED One Pre-Paid Way • Ada, OK 74820
NYSE www.prepaidlegal.com



Office Use Only	
\$ _____	L <u> 1 </u>
W/mem <input type="checkbox"/>	D _____
W/Lic <input type="checkbox"/>	

Personal Information

- Fill in EITHER the Individual SSN OR the Federal Tax I.D. No. for Corporations.
- Income will be reported to the Social Security Number you list below.
- The SSN must match the name listed.

Applicant's Assigned Associate No. _____

[Available through IVR at (800) 699-9004]

Applicant's Social Security No. _____

[Use for Individuals]

Federal Tax I.D. No. _____

[Use for Corporations]

If you are operating under a company name, print it here: _____

Applicant's Last Name _____

Applicant's First Name _____

Spouse Name _____
Last First M.I.

Mailing Address _____

Apt. No. _____ Ste. No. _____

City _____ State _____ Zip + 4 _____

Shipping Address _____

NOTE: SUPPLIES WILL NOT BE SENT TO P.O. BOXES!

City _____ State _____ Zip + 4 _____

Today's Date _____ / _____ / 200____
Month Day

Applicant's Date of Birth _____ / _____ / 19____
Month Day

Home Phone () _____

Business Phone () _____

Fax Number () _____

Email Address _____

RECEIVE IMPORTANT CORPORATE NEWS!

Intro Kit Issued by _____
Name Associate Number

- I have had explained to me the Pre-Paid Legal Services®, Inc. (PPLSI), membership and compensation plan and understand the benefits of both.
- I have read the company policies and procedures on the reverse of this form and been given a copy and agree to abide by them.
- If paying by check, I agree that PPLSI may convert my check into an electronic debit to be drawn on my account for the face amount shown on the check I've provided.
- By signing this form, I certify that I accept the placement of my Associate Agreement under the sponsoring Associate.
- I understand this agreement is subject to approval by a duly authorized officer/representative of PPLSI.

Under penalties of perjury, I certify that:

- (1) the number shown on this form is my correct taxpayer identification number and
- (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

NOTE: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.

Applicant's Pre-Paid Legal membership number: _____

The following questions MUST be answered, if applicable, or the application will be returned:

1. Have you ever held a professional license (i.e. an insurance license) in any state which was suspended or revoked? Yes No
 2. Have you ever been convicted of a felony? Yes No
 3. Has anyone who might write business under this Associate Agreement ever been convicted of a felony? Yes No Not applicable
- If you answered Yes on any of these questions, please send documents concerning the matter. Having a felony could not preclude your acceptance as an Associate.*

Signature of Applicant **X** _____

Sponsoring Associate

(Associate under whom the new Associate is being placed or is signing under)
By signing this form, I certify that I understand I am responsible for working with the new Associate listed on this Associate Agreement.

X _____

Assoc.# _____ Phone _____

Placing Associate:

By signing this form, I certify that I understand I personally recruited this new Associate and placed him or her in my organization under the Sponsor listed above.

X _____

Assoc.# _____ Phone _____

Payment Information

- Fast Start to Success Entry Fee** \$249.00
- OR** Associate Agreement Entry Fee 65.00

TOTAL TO PPLSI: \$ _____

(Note: The \$249 fee includes the cost for the Fast Start training course. This fee is non-refundable after you have attended the training.)

- PPL/ CDLP License Application Fee**
- Include if required by your state. **Must** be a separate check.
- Completed license application **must** accompany fee.

TOTAL LICENSE FEES: \$ _____

Paid by: MONEY ORDER CHECK VISA MASTERCARD DISCOVER AMEX

Your Credit Card Number _____

Expiration date: ____/____ Amount to be charged: \$ _____

Cardholder's signature: **X** _____

Choose ONE of the following methods by which you wish to receive commissions for memberships written under this Associate Agreement:

- 1-Year Earnings Plan **OR** 3-Year Earnings Plan

The advance amount you receive is the same under both options, but your earnings and chargeback amounts will differ between the two. For details on compensation, please see a complete Pre-Paid Legal Associate Compensation Plan, available through Marketing Services at (380) 436-7424. If you do not select one of the compensation methods listed, you will automatically be paid on the 1-Year Earnings Plan for memberships written under this Agreement.

Yes, I want to be paid by Direct Deposit!

To be paid by direct deposit, you must include a voided check from the account into which the commissions are to be deposited **UNLESS** you are paying your Associate Agreement Entry Fee by check from the same account into which you want your commissions directly deposited.

Bank Name _____ Checking

Account Number _____ Savings

Transit Number _____



Pre-Paid Legal Services®, Inc., Associates

Policies & Procedures

Guidelines for Conduct: We at Pre-Paid Legal Services®, Inc. (PPLSI), believe that our business should be conducted in an ethical, honest and fair manner, using the "Golden Rule" as a basic principle in all business activities. We expect our Associates to present our products/services in an honest and truthful manner, with a certain amount of dignity, always conscious of the reputation and integrity of PPLSI and its Marketing Associates.

1. An Associate is an independent contractor and does not have a franchise, distributorship or other exclusive right to sell arrangement with PPLSI. PPLSI reserves the right to accept or reject any Associate Agreement in its sole discretion. An Associate is not an employee for federal tax purposes or any other purposes. An Associate is neither an agent, partner, nor involved in a joint venture with PPLSI. The Associate will be responsible for all costs or liabilities incurred by the Associate in the sale and/or distribution of all PPLSI products/services. The Associate shall not enter into any agreements or make any purchases in the name of, or on behalf of, PPLSI.

2. An Associate at his/her own expense (if any) shall be responsible for the filing of any and all reports required by local law or public authority with respect to the sale of any products/services marketed by PPLSI and shall abide by any and all federal, state, county, and municipal laws, rules, regulations, and ordinances with respect to all sales. The Associate is responsible for providing PPLSI his/her Social Security number or Federal Tax Identification number for tax reporting purposes.

3. An Associate does not have the authority to waive, change, or modify a PPLSI product or service in any way. Furthermore, no modification of any service is binding upon PPLSI unless authorized in writing at the corporate offices of PPLSI by an authorized officer of the Home Office.

4. Regarding advertising:

(a) Only advertising and promotional material that is pre-printed, pre-approved, and properly licensed by PPLSI may be purchased or used in the promotion or sale of PPLSI products/services. An Associate agrees to pay for all supplies and marketing materials needed. Supplies should be obtained directly from PPLSI. If an Associate wishes to return supplies and obtain a refund, he/she must return the supplies in usable condition and request a refund within 15 days of the purchase date. If an Associate wishes to exchange a supply item for another, he/she must return the item in usable condition and request an exchange within 30 days of the purchase date. Obsolete material will not be eligible for refund or exchange.

(b) An Associate may not contact prospects by using auto dialers, unsolicited telemarketing, unsolicited advertisements to fax machines and/or any other method prohibited by applicable federal or state law. In addition, an Associate initiating the transmission of unsolicited commercial electronic mail (spam), agrees to comply with all PPLSI policies regarding such advertising, as well as to applicable state and federal laws governing such transmissions.

(c) Any Associate sponsored website shall comply with these policies and any other policies of PPLSI relating to Associate websites.

5. There are no territory exclusives. Any Associate may sell products/services in any state in which PPLSI is authorized to do business, except in those states where an insurance or other license or appointment is required unless the Associate meets those requirements. However, an Associate may recruit other Associates in any state in which PPLSI is authorized to do business, provided the prospective Associate is properly licensed in that State if so required for the sale of products/services.

6. The Associate and the Associate's spouse will normally be regarded as one Associate. However, a spouse may complete a separate Agreement (and submit the necessary fee), provided the Agreement is sponsored by the same person or entity. Persons must be 18 years of age or older to execute an Associate Agreement.

7. The accepted practice is for a new Associate to be sponsored by the first person who contacted him/her regarding a particular PPLSI product/service. PPLSI will continue to support this practice. However, the relationship as to who sponsored the new Associate will be determined by the first completed Associate Agreement processed by PPLSI for that particular product/service.

8. The identity of an Associate's downline is confidential, proprietary information that belongs to PPLSI. The Associate may not disclose the identity of the downline to third parties and may not use the information for any purpose other than promoting PPLSI during or after his or her relationship with PPLSI. In addition, the Associate shall not disclose to any person other than PPLSI any non-public information concerning members he/she acquires in connection with processing of membership applications.

9. A change in the relationship between sponsor and Associate may be made by an active Associate filing a written resignation with the PPLSI product/service and remaining inactive in the product/service for the specified time frame. After that time, the Associate may be re-sponsored by a different person or entity by paying the appropriate fee. Resignation fees assess retro from six months to one year. Any sponsor change will result in the Associate losing his/her current level in the marketing plan and any downline in place.

10. In the event of the death of an Associate who is a party to this agreement solely in his/her individual name, all commissions due the Associate will be paid according to his/her last will and testament as admitted to probate or, if there is no will or other instrument providing otherwise, the rights of the Associate under this agreement shall be deemed to be owned (i) if the Associate has a spouse, as joint tenants with rights of survivorship with the spouse; or (ii) if the Associate does not have a spouse, as may be provided by the applicable law of descent and distribution. If the Associate's spouse succeeds to the business and has been actively participating in the business at the time of death, the spouse will have the option to continue in the same role as the deceased Associate. In any case covered by this paragraph 10, any outstanding debit balance of the deceased Associate at the time of death will be charged back against earned commissions, including renewals.

11. An Associate may wish to sell his/her organization to another Associate. However, an Associate may not sell his/her organization in the first 12 months he/she is an Associate. After the first 12 months, the sale of an organization is permissible provided that a) PPLSI is notified of the sale and agrees in writing to the sale and to the effective date of the sale, b) PPLSI is provided a new tax identification number to which future income is reported, c) the appropriate fee is paid, and d) the selling and purchasing Associates comply with any other PPLSI policies relating to sales. Policies relating to sales are available from the Home Office of PPLSI.

12. An Associate Agreement with PPLSI may be terminated as follows:

(a) At any time upon written notice by the Associate;

(b) By PPLSI with thirty (30) days written notice to the Associate if the level of persistency of the Associate's business consistently remains below a level considered by PPLSI to be acceptable;

(c) Immediately by PPLSI for actions or statements by an Associate which PPLSI, in its sole discretion, determines to be contrary to its best interests, including, without limitation, if an Associate: violates the terms of the Associate Agreement or these Policies and Procedures as in effect from time to time, misrepresents the company's name, violates any other PPLSI policy, solicits memberships by using the name of the Provider Attorney firm, makes product/service claims or earnings claims contrary to PPLSI literature, reveals any PPLSI trade secrets, including without limitation names of associates, members or corporate accounts; or

(d) By PPLSI, when an Associate fails to meet the continuing qualification requirements outlined in #15 below.

An Associate who terminates his/her Associate Agreement or who is terminated by PPLSI will, effective on the date of termination, no longer be entitled to any bonuses or commissions, including renewals, advanced or earned, personal or downline. Associate fees will not be refundable unless the Associate Agreement is terminated by the Associate within the first 30 days after the effective date, any marketing materials or supplies are returned in usable condition and the Associate has not sold any memberships or recruited any other associates.

13. Advance commissions for sales produced by the Associate or in the Associate's downline shall be paid only when sales of PPLSI products/services have occurred, and shall be earned only as fees on PPLSI products/services are received by PPLSI. PPLSI reserves the right to change commission advance rates, adjust advances for membership cancellations, hold commissions on an as-earned basis or to place commissions on hold in its sole discretion. Any sums advanced to the Associate shall create a debit balance which will be a loan to the Associate from PPLSI. This balance will normally be repaid by withholding earned commissions, including renewals, but the Associate is ultimately liable for repayment upon demand by PPLSI. An Associate may request commissions be paid on less than a 100% advance basis. Advance commissions are made in connection with the business of selling PPLSI products or services and the Associate agrees that they are not for the Associate's personal, family or household purposes.

14. Any and all Associate accounts, including joint accounts, shall be considered as one account for the purpose of charge backs against debit balances.

15. So long as the Associate Agreement is in effect, an Associate will continue to receive commissions on a product/service line only so long as he/she produces at least three personal sales in the product/service line each quarter of the calendar year or maintains a personal membership. After qualifying for forty (40) quarters through the personal sales criteria, the Associate will be qualified in that product/service until the Associate Agreement is terminated. An Associate is not required to maintain a personal membership but may do so if desired for purposes of this section.

16. Group accounts are the property of PPLSI and may be assigned to another Associate if not serviced properly, if an Associate's group account is reassigned, he or she will continue to earn commissions on the members he or she enrolled as long as the members are active and his/her Associate Agreement remains in effect. If an Associate calls on an existing account that is "reassigned" to another Associate, or fails to bow out gracefully when his or her account is reassigned, that Associate can be terminated immediately. Failure to meet any of the following criteria will be considered grounds for reassignment:

(a) Each group assigned to the Associate must be serviced at least once each year and a customer service report completed and returned to the Home Office.

(b) New memberships must be written in the group each year unless 60% or more of the eligible employees are enrolled in a PPLSI membership plan.

(c) Less than 40% of eligible employees are enrolled in a PPLSI membership plan.

Reassignment may also be made for any other reasons which, in PPLSI's sole discretion, constitute inadequate servicing of a group.

17. Advance and earned commission percentages on groups with more than 300 members will be determined on an individual basis by PPLSI.

18. PPLSI reserves the right at any time to no longer accept new membership sales or associate recruitments from any Associate, and to adjust or change any marketing plan and incentive program and at any time without prior notice. PPLSI may add, change or terminate any services offered by PPLSI to any or all Associates, at any time, in whole or in part, including but not limited to supplies, communications, newsletters, e-services, voice response or otherwise.

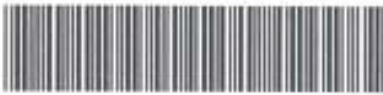
19. No PPLSI products or services may be sold or offered in combination with any other product or service without, prior written approval from an authorized Home Office officer of PPLSI. An Associate may not sell or offer to sell any legal service plan or product other than PPLSI products or services without prior approval from an authorized officer at the Home Office.

20. An Associate may not proselytize, recruit or solicit in any manner any PPLSI Associate, including without limitation his or her first line, into any other company or organization during the term of the Associate Agreement and for 2 years after the date of any termination hereof.

21. The failure of PPLSI to insist upon strict compliance with any of the Policies and Procedures herein shall not be deemed to be a continuous waiver in the event of any future breach or waiver of the Policies and Procedures. In the event of any conflict or inconsistency between these Policies and Procedures and any other marketing materials of PPLSI, including the Success Guide, these Policies and Procedures shall control.

22. In the event that a provision of the Associate Agreement or these Policies and Procedures is held to be invalid or unenforceable, such provision shall be reformed only to the extent necessary to make it enforceable, and the balance of the Agreement and Policies and Procedures will remain in full force and effect.

23. The Associate Agreement and Policies and Procedures will be governed by and construed in accordance with the laws of the State of Oklahoma. The Associate Agreement and Policies and Procedures constitute the entire agreement between the Associate and PPLSI and no amendment may be made, either written or oral, without the signature of an authorized Home Office officer of PPLSI, provided that these Policies and Procedures may be amended from time to time by PPLSI by publication in a means reasonably available to Associates generally, including by publication in periodic communications to Associates or on the PPLSI website. All disputes and claims relating to PPLSI, the Associate Agreement, these Policies and Procedures and any other PPLSI policies, products and services, the rights and obligations of an Associate and PPLSI, or any other claims or causes of action between the Associate or PPLSI or any of its officers, directors, employees or affiliates, whether in tort or contract, shall be settled totally and finally by arbitration in Oklahoma City, Oklahoma, in accordance with the Commercial Arbitration Rules of the American Arbitration Association, including the optional rules for emergency measures of protection. If any Associate files a claim or counterclaim against PPLSI or any of its officers, directors, employees or affiliates in any such arbitration, an Associate shall do so only on an individual basis and not with any other Associate or as a part of a class action. Judgment on any award may be entered in the Oklahoma County District Court or in the United States District Court for the Western District of Oklahoma. The Associate consents to the jurisdiction and venue of such arbitration and such courts.



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 PPLSI Corporate Offices: P.O. Box 143 • Ada, OK 74821-0143
 Benefits provided by: Kroll Background America



Membership Application

OFFICE USE ONLY	
CWA	
FOB	
MODE	
PLAN	
FRAN	
GR#	

member information A \$10 non-refundable fee is required for individual enrollments.

Please print.

Today's Date / / If you choose the bank draft option, your account will be drafted on or about this date each month.

SSN # - - For internal use only by PPLSI. Our privacy policy is available upon request.

Name Last _____
 First _____ M _____

Mailing Address Apt./Site # _____
 Street Address _____
 City _____
 State _____ ZIP + 4 _____

Member's Date of Birth / /

Spouse Last _____
 First _____ M _____

Work Phone - - Ext.

Home Phone - -

Associate Use Only	Assigned Associate Number _____
	Associate Name _____
	Associate SSN Number (if Licensed) _____
	Associate License Number (in Florida) _____
	Business Phone _____
Signature of Associate: X _____	

Email Address _____
 I do not wish to receive email updates from PPLSI about my membership. (Your privacy is a priority with us! PPLSI will not sell your email address or personal information of any kind to third party vendors.)

Applicant: I understand that the written contract sets forth the terms of my membership, including any exclusions or limitations, and agree to be bound by the same. I further understand that the company will mail the written contract to me at the address noted herein within the next fourteen days. If I have not received my contract within that time frame, I understand that it is my responsibility to call the Pre-Paid Legal Home Office at 1-800-654-7757 to obtain a copy. The written contract, together with this application, constitutes the entire agreement between the company and the member with respect to the membership, and there are no agreements, understandings, warranties or representations other than as set forth herein and in the membership contract.

Signature of Applicant **X** _____

payment information

TO COMPLETE, select the ONE payment option you prefer. Your credit card charge or check is your receipt.

Monthly or Annual Bank Draft

Authorization for Electronic Transfers Drawn by and Payable for Premium: I hereby authorize Pre-Paid Legal Services®, Inc., to charge/draft my checking/savings account from the Financial Institution listed below. **This authority is to remain in effect until Pre-Paid Legal Services®, Inc., receives written notification from me revoking the authorization. Your account will be drafted each month on or about the effective date of your membership.**

Name of Bank _____ Acct. # _____
 (Financial Institution) Institution Transit # _____
 Bank Address _____
 CITY STATE ZIP _____
 Signature of Account Holder **X** _____
 Checking Account (Attach check from account to be drafted.) Savings Account (Attach verification.)

Please fill out for Bank Draft or Credit Card payment options:

Monthly/Annual draft/Charge amount \$

One-time enrollment fee \$

Total enclosed by check, money order, or charged to credit card \$

(If paying by credit card, I realize my first charge will include a one-time enrollment fee where applicable.)

Monthly or Annual Payment by Credit Card

I wish to pay by credit card until I revoke this authorization in writing.

Card #: Exp. Date: (Mo./Yr.)
 Cardholder Signature: **X** _____
 MasterCard Visa Discover AMEX

Annual Direct Bill

I wish to pay annually by check. Checks should be made payable to Pre-Paid Legal Services, Inc.

Amount enclosed: _____
 *Must include first year payment.

Payroll deduction authorization

I hereby authorize my employer _____ City _____ State _____ to deduct \$ _____ per pay period from my earnings for my Identity Theft Shield membership and to remit such amount directly to Pre-Paid Legal Services®, Inc. (PPLSI). I agree that my employer will not be responsible or liable for my decision to purchase the membership or the services provided through my membership and that my employer's sole responsibility is to withhold and pay my membership fee to PPLSI.

Print name _____ SSN _____ Date _____ Applicant signature: _____