

Legal Service Plans

Call or Email Us today to learn about your legal rights!

Legal Service Plans: A Valuable Employee Benefit

What Is the Hottest Employee Benefit In The Marketplace Today ? Legal Service Plans.... By Quincy Southers and Terrance Walker

What is the the most important and fastest growing employee benefit? Many employee benefit analysts believe it is prepaid legal insurance. Approximately 80% of Americans do not have legal coverage. The upper 10% of the income earners can afford legal council and attorneys. The lower 10% of the income earners and the poor generally have the government legal services programs to use, such as Legal Aid Societies. The remaining 80% of Americans have to pay legal fees and expenses, mostly out of their own pockets and generally only after the situation becomes a crisis. Those individuals who pay for legal fees themselves usually do not have the discretionary income required for a retainer, regardless of the amount requested. The few that can manage to pay the fees required for the retainer have waited until their legal problem became a crisis, which can further escalate legal costs. When their decision to choose legal representation is finally made, they find themselves faced with other perplexing questions: How much should the attorney cost? How do I know I have a qualified attorney? Absenteeism Reduction

Studies have shown thus far that employers suffer losses when employees take time off from work to handle their legal problems. Worker productivity decreases when their attention or concentration is on their legal situation rather than their job. According to a recent LSK Associates Study, 1985, almost half the employees who take time off from work do so to deal with problems that are either legal or legal-related. Employee with legal problems have an absenteeism rate five times higher than their other coworkers. They use their medical insurance four times more often, along with their sick leave. Employees do not perform well when troubled or under stress or distracted. They take any measure available to them to find the time to handle their legal situations. Common legal problems which employees may experience include:

- signing documents
- having a will
- having an updated will
- having an IRS audit
- traffic tickets
- mistakes on credit reports
- disputes with vendors or contractors (warranty work, repairs on home, computer, or car)

According to congressional hearings, average income Americans without legal counsel were the main targets for IRS audits. When situations such as the examples above are resolved, the results have a direct positive impact on employers' bottom lines because of increased productivity, lower health insurance rates because of less usage, and happier, more focused employees. Many companies are scrambling to find ways to solve this costly problem. Prepaid Legal Services: A Solution

The answer for companies is to provide prepaid legal services and to let your employees have peace of mind knowing that they have legal representation for any legal situation that may arise. When a legal situation comes up, they will have an attorney to answer all legal questions and to give them help when needed. This benefit more than pays for itself when productivity and morale increases. There are three ways companies usually permit their employees to participate in a prepaid legal program.

The first way is as a fringe benefit, where the employer pays the premium and deducts it as an expense. Many forward looking companies know how important this benefit is for themselves and their workers and choose to establish and pay for the plan as a benefit. Employers believe this benefit will become just as important as health insurance for the health and well being of their employees. The second way is to allow your employees to deduct the premium from payroll to be sent to the carrier. The only real cost is the time spent for the collecting premiums and sending them in to the provider firm.

The third way is to allow your employees to pay their premium through their own checking account. A few insurers will allow this options for industries that have high turnover rates or independent salespeople. Most insurers will give all three categories a discounted group rate. The average group rate varies from \$ 9 to \$ 25 per month, depending on the benefit provided.

OHIO: Ohio Access to Justice
 FLORIDA: Pre-Paid Legal Services, Inc., of Florida
 MISSISSIPPI: National Pre-Paid Legal Services of Mississippi, Inc.
 TENNESSEE: Pre-Paid Legal Services of Tennessee, Inc.
 VIRGINIA: Legal Service Plans of Virginia, Inc.
 ALABAMA: Pre-Paid Legal Casualty, Inc.

California

ARIZONA

ARKANSAS
GEORGIA
ILLINOIS
MONTANA
NEBRASKA
WISCONSIN
ALL OTHER

STATES: Pre-Paid Legal Services, Inc.

MULTIPLE
STATES

(except Ohio): Pre-Paid Legal Services, Inc., and subsidiaries

CANADA: PPL Legal Care of Canada Corporation

Sample ads for use in only in open Province's!

IF YOU HAVE ANY DOUBTS, CALL MARKETING SERVICES AT 580-436-7424

Marketing Associates Needed

Unlimited income potential • Complete training

Your Name

Independent Associate

Your Phone Number

If you are interested in a full or part time marketing opportunity, or would like to know more about our legal service plans, call your Independent Associate today.

Your Name • Your Phone Number

Providing quality legal care for

North America's families since 1972

PRE-PAID LEGAL SERVICES, INC., AND SUBSIDIARIES

PRE-PAID LEGAL

American citizen today.

Pre-Paid Legal Services can

show you how to protect your

legal rights at a low cost. With a

Pre-Paid Legal membership you

can access quality legal services

for less than a dollar a day. It is

important to know and exercise

your rights! But, if you don't

know your rights...you don't

have any! Call your Independent

Associate for more information:

Pre-Paid Legal

Services, Inc., and

subsidiaries

Your Name

Contact Information

You have many rights as an

With a PRE-PAID LEGAL benefit package, you can be confident your employee's legal problems will be

handled quickly by a quality attorney firm with her interests at heart.

PRE-PAID LEGAL'S position as one of America's pioneers in legal service plans allows us to provide access

to the legal system at a reasonable cost while providing outstanding service.

This low-cost plan is designed to decrease absenteeism and raise employee morale. Help your employees keep their legal questions from becoming legal problems. Keep them on the job and on the ball.

Your Name • Independent Associate • Contact Information

Serving America's families since 1972

Corporate Offices: One Pre-Paid Way • Ada, OK 74821 • 1-580-436-1234 • Visit our Web site at www.prepaidlegal.com

PRE-PAID LEGAL SERVICES, INC., AND SUBSIDIARIES

When your valued employee

has a legal problem, will

you be able to assure her that

she's covered?

Place

Picture

Here

Place

Picture

Here

It's To Your

If you answer "YES" to two or more of the following questions,

you can benefit from a Pre-Paid Legal Services, Inc.,and subsidiaries legal plan!

Have you ever . . .

. . . . thought about writing or revising your Will?

. . . . purchased a home?

. . . . had an income tax question?

. . . . needed advice on community property laws?

. . . . purchased a defective product and been ignored by the manufacturer?

. . . . paid a bill you knew was unfair?

. . . . been involved in a property dispute?

. . . . received a moving traffic violation you thought was unjustified?

. . . . been a defendant in a civil lawsuit?

. . . . been involved in a separation or divorce?

. . . . had a problem with child support or visitation rights?

- signed a legally binding document and been sorry later?
- wanted advice on a credit matter?
- worried about being audited by the IRS?
- had difficulty collecting an insurance claim?
- signed a lease you'd like to change?
- had questions about your civil rights?
- signed an escrow agreement and wished you'd had legal advice?
- needed assistance in dealing with the purchase of a new or used car?
- had questions about the legality of tax shelters?
- wanted to know about guardianship responsibilities for your children?
- had a question about your consumer rights?

With no obligation on your part, we can show you how over one million people have access to a lawyer for less than the cost of a cup of coffee a day.

For more information, call:

Your Name, Independent Associate

Benefit

Q.

A.

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

membership gives you the ability to access professional legal services at a fraction of the usual cost. We also take away the worry and frustration of locating a lawyer who can help, no matter what the problem.

Legal services if you're sued!

What's as important as medical insurance if you're sick?

To find out more about our service, call your Independent Associate today:

YOUR NAME

YOUR PHONE NUMBER

When you need a lawyer, you'll be really glad you have one!

Any time you have a legal problem or question, you can have access to a quality law firm through a Pre-Paid Legal membership.

Now the services of a capable lawyer and preventive legal care are just a phone call away! Skeptical? Call us now and find out more!

Your Name • Independent Associate • Your Number

With a Pre-Paid Legal

Services, Inc.,and subsidiaries

membership, we can help ease

some of those worries. As a part

of the membership, you have

access to quality lawyers for

legal advice and services.

For more information contact:

Your Name

Independent Associate

Contact Information

What do you get when you're a member of Pre-Paid Legal?

Confidence in your daily decisions.

Peace of mind with your personal affairs.

Security for your family.

Protection of your legal rights.

Advice from courteous and concerned attorneys.

Answers to your questions.

Call today for more information on how to access the legal system!

Your Name

Independent Associate

Contact Information

PRE-PAID LEGAL SERVICES, INC., AND SUBSIDIARIES

#1 You have many rights as an American citizen today. Pre-Paid Legal can show

you how to protect your legal rights at a low cost. With Pre-Paid Legal, you can prepay

your most common legal needs, much like you prepay your medical needs. It is important to know

and exercise your legal rights as an American citizen. Call (Your Name), Independent Associate, at

(Phone Number).

#2 What can you buy for less than a dollar a day? Maybe a newspaper or cup of coffee? What about an entire day's worth of legal rights protection? With a Pre-Paid Legal membership, our members have access to a nationwide network of quality attorneys. Call your local Independent Associate today for more details. (Your Name) at (Phone Number).

#3 With a Pre-Paid Legal membership, you won't worry about the cost of legal help because our membership helps you pay for the legal services you need most. It's the sensible way to handle your legal matters. Shouldn't you know more? Call (Your Name), Independent Associate, at (Phone Number).

#4 Do your daily decisions leave you worried and frustrated? With a Pre-Paid Legal membership, we can help ease some of those worries. As a part of the membership, you have access to quality lawyers for legal advice and services. Call your local Independent Associate today. (Your Name) at (Phone Number).

#5 What do you get when you're a Pre-Paid Legal member? Confidence in your daily decisions. Peace of mind with your personal affairs. Security for your family. Protection of your legal rights. Advice from courteous and concerned attorneys. Answers to your questions. Because if it's a Pre-Paid Legal product- it works! Call (Your Name), Independent Associate, at (Phone Number).

#6 What's worse than needing legal help? Not having access to it! Our Pre-Paid Legal membership helps you prepay for the legal services you need most. For more information contact your local Independent Associate today! (Your Name) at (Phone Number).

#7 No matter what kind of legal situation you face you can depend on your Pre-Paid Legal membership to save you money and worry. No other legal service plan available today is more comprehensive than a Pre-Paid Legal membership. Call your Independent Associate, (Your Name) at (Phone Number) for more information.

#8 When you need a lawyer, you'll be really glad you have one. Any time you have a legal problem or question, you can have access to a quality law firm. With a Pre-Paid Legal membership, the services of a capable attorney are just a phone call away! Skeptical? Call us now and find out more! (Your Name), Independent Associate, at (Phone Number).

Membership Advertisements

Important Note: The verbiage in the following advertisements are designed to be utilized in newspapers, flyers, magazines, newsletters, radio, etc.

#9 Paying full price for a lawyer is like throwing money down the drain. With Pre-Paid Legal, having

access to an experienced lawyer is no longer a financial decision. Call for more information on how to access the legal system through our low cost legal plan. (Your Name), Independent Associate, at (Phone Number).

#10 There's no substitute for good legal counsel, especially today. Legal situations and questions pop up without notice. Any one of them could become a serious problem. Pre-Paid Legal helps you prepay for the legal help you are likely to need most. Because when you're facing a legal problem, no other legal service plan available today gives you more legal rights protection than a Pre-Paid Legal membership. See for yourself! Call (Your Name), Independent Associate, at (Phone Number) today!

#11 You're never alone. Finding a lawyer can be difficult. Obtaining a reliable one can be costly. With a Pre-Paid Legal membership, our nationwide network of accomplished attorneys are just a phone call away. What are you waiting for? Have convenient, accessible legal services today! Call (Your Name), Independent Associate, at (Phone Number).

#12 If you have teenage drivers...if you own property...if you buy with credit...if you deal with contract laborers or rent your home...you need Pre-Paid Legal. Protect the legal right of yourself and your family the easy, inexpensive way with a Pre-Paid Legal membership. As a Pre-Paid Legal member, you get the attention you deserve! Put a Pre-Paid Legal membership to work for you today! Call (Your Name), Independent Associate, at (Phone Number).

#13 If you faced a legal situation today, could you come up with enough money to pay an attorney for representation? How easy would it be to replace those funds? Legal coverage provides security and peace of mind for you and your family. You hope you never have to use it, but when you do, you will be glad it's there. Put the 30 plus years of experience of Pre-Paid Legal to work for you today. Call (Your Name), Independent Associate, at (Phone Number).

#14 Which is worth more to you? A cup of coffee or peace of mind knowing you have access to a lawyer when you need one. To learn more on how to access the legal system with a Pre-Paid Legal membership for a low monthly cost call your local Independent Associate today! (Your Name) at (Phone Number).

#15 Everybody needs people they can rely on. People they can trust. People who will be there in a pinch - with no excuses. People who are dependable, who will stand by you. People who keep their promises. For trustworthy, reliable legal help, try Pre-Paid Legal. Because at Pre-Paid Legal, it's not your problem, it's our problem. Call (Your Name), Independent Associate, at (Phone Number).

#16 It's just a buck. One little dollar. You probably have one crumpled up in your pocket right now. You could feed it to a vending machine, or you could have access to the legal system for a low monthly cost

through Pre-Paid Legal. For more information contact (Your Name), Independent Associate, at (Phone Number).

#17 Don't take a chance with your legal needs. When you're a member of Pre-Paid Legal, you can find the right lawyer by just making one simple phone call. Access the legal system for a low monthly cost. Call for more information (Your Name), Independent Associate, at (Phone Number).

Membership Advertisements continued

Membership Advertisements continued

#18 No matter what kind of legal situation you face, you can depend on your Pre-Paid Legal membership to save you money and worry. Get the legal help you need when you need it without worrying about the cost. With Pre-Paid Legal, legal support for you and your family is as close as your phone. Don't you owe it to yourself to learn more? Call (Your Name), Independent Associate, at (Phone Number).

#19 What is as important as medical insurance if you are sick? Legal services if you're sued! A Pre-Paid Legal membership gives you the ability to access professional legal services at a fraction of the usual cost. We also take away the worry and frustration of locating an attorney who can help. To find out more about our service or to become an Independent Associate call: (Your Name), Independent Associate, at (Phone Number).

#20 Business owners have a lot to worry about. With the Business Owners Legal Solutions Plan, we can help ease some of those worries. As a part of the BOLSP membership, you have access to quality lawyers for legal advice and services and also receive valuable consulting and more with GoSmallBiz.com. Call your Pre-Paid Legal Independent Associate for more information, (Your Name) at (Phone Number).

#21 Commercial Drivers, what would you do if your license was suspended or revoked? Call your local Independent Associate for more information on the Commercial Drivers Legal Plan offered by Pre-Paid Legal. This is a plan that you can not be without. (Your Name) at (Phone Number).

There are many career choices in today's world. Maybe you're tired of the corporate scene, or maybe you want to own your own business. Whatever the reason, if you are looking for a new direction in your career, take a look at Pre-Paid Legal.

You can have unlimited income potential with a publicly held company. Competitive commission structure with renewal income potential.

If you are interested in a full or part time marketing

opportunity, or would like to know more about our legal service plans, call your Independent Associate today.

Your Name • Contact Information

Confused?

Get the money you need when you need it!

Now is the time to plan your strategy and consider the advantages of running your own business!

Be Your Own Boss!

Full-Time

Part-Time

Unlimited Income Potential

Independent Marketing

Associates Needed

For Pre-Paid Legal

Call (Your Name), Independent Associate, at (Phone Number) for full details.

Opportunity Advertisements

#1 Independent marketing associates needed to sell legal service plans offered by Pre-Paid Legal a 30 plus-year-old NYSE company. Unlimited income potential and training provided. Call (Your Name), Independent Associate, at (Phone Number).

#2 Sales opportunity with national company in Pre-Paid Legal. Be your own boss! Unlimited income potential. Call (Your Name), Independent Associate, at (Phone Number).

#3 Associates of Pre-Paid Legal will be expanding our services in the (name of city or state) area. We are looking for new associates to help us build our business. For information, please contact (Your Name), Independent Associate, at (Phone Number).

#4 Pre-Paid Legal is expanding in your area. Salesperson's dream! National company offering a service everyone needs. Competitive commissions with renewal income potential. Training provided. Call (Your Name), Independent Associate, at (Phone Number) for full details.

#5 Get the money you need when you need it! With today's concerns about rising taxes, now is the time to plan your strategy and consider the advantages of running your own business. We'll show you how to get

started with Pre-Paid Legal and provide on-going training. Unlimited income potential. Call today! (Your Name), Independent Associate, at (Phone Number).

#6 Be your own boss! Unlimited income potential marketing a service everyone needs with Pre-Paid Legal. Low start-up costs. Call today! (Your Name), Independent Associate, (Phone Number).

#7 If you are interested in a full-time or part-time marketing opportunity with Pre-Paid Legal, or would like to know more about our legal service plans, call your Independent Associate today! (Your Name) at (Phone Number).

#8 Still fighting the morning traffic to work? As a Pre-Paid Legal Independent Associate, you can set your own hours and be your own boss because you are in business for yourself but not by yourself. Call your Independent Associate for more information on how to get started. (Your Name) at (Phone Number).

#9 Tired of punching a timeclock? If you are interested in a full-time or part-time marketing opportunity with Pre-Paid Legal and would like to know more about owning your own business call your local Independent Associate today! (Your Name) at (Phone Number).

#10 Are you getting paid what you are worth? Get the money you need, when you need it. Unlimited income potential and training provided being a Marketing Associate for Pre-Paid Legal. To learn how to get started, call today! (Your Name), Independent Associate, at (Phone Number).

#11 Too much month at the end of your money? Competitive commissions with renewal income potential in Pre-Paid Legal. Be your own boss and set your own hours. For more information on financial freedom call your local Independent Associate today! (Your Name) at (Phone Number).

#12 Congratulations! You are in the right place at the right time! Pre-Paid Legal is the right company with the right opportunity you have been looking for! So how does it work and how do you get paid daily? Call your local Independent Associate to find out more. (Your Name) at (Phone Number)

#13 You can create explosive income-earning potential by building your own business. Be your own boss and set your own hours. This is an opportunity of a lifetime with Pre-Paid Legal. For more information contact (Your Name), Independent Associate, (Phone Number).

#14 This is a business opportunity you don't want to miss. Salesperson's dream. PT/FT. You can make your own hours with Pre-Paid Legal. Don't miss out. Call today! (Your Name), Independent Associate, at (Phone Number).

#15 Do you dream of owning your own business? Don't delay. Call your local Independent Associate for more information. PT/FT opportunity with Pre-Paid Legal. Be your own boss!
Call Today! (Your Name) at (Your Number).

#16 Pre-Paid Legal is a publicly traded company on the NYSE and is expanding its services in your area. For more information on how to become an Independent Associate of this fascinating company, call today!

(Your Name), Independent Associate, at (Phone Number).

#17 Are you missing out on the finer things in life? With Pre-Paid Legal you can have unlimited income potential with the ease of creating your own hours. PT/FT. Call your local Independent Associate today to learn more! (Your Name) at (Phone Number).

#18 Is your current job taking you nowhere? As a Pre-Paid Legal Independent Associate, you can set your own hours and be your own boss because you're in business for yourself but not by yourself. To learn more about this amazing business opportunity, call: (Your Name), Independent Associate, at (Phone Number).

#19 Unlimited income potential marketing a service everyone needs. With only 2% market penetration, the growth potential is phenominal. Don't miss out on this amazing business opportunity to be a Pre-Paid Legal Associate. Call your Independent Associate today! (Your Name) at (Phone Number).

#20 Tired of sitting behind a desk all day? Call your local Independent Associate to learn how to leave that desk behind. Work FT/PT marketing Pre-Paid Legal while being your boss! What are you waiting for? Call (Your Name) at (Phone Number).

When using "training provided," you must be committed to providing the training.

You cannot list under the "Help Wanted/Employment" sections of the classified adsads must be listed as "Business Opportunity". If the publication you wish to advertise with does not offer this section you can request it be added.

Advertising Review

Request Form

Date: _____ Pages: _____

Name: _____

Associate #: _____

Return fax #: _____

State/Province advertisement will appear: _____

Type of advertising: _____

(Example: newspaper, flyer, radio, television...)

Comments: _____

PRE-PAID LEGAL SERVICES, INC.

Factors to Consider

The focus of the pre paid legal company is very important. You need to contract with a provider that places pre paid legal plans in a important position in their portfolio of benefits. The company should be willing to change their plans to correspond to the changes and needs in the marketplace. Many companies have so many other products that their prepaid plan is a sideline and does not get the attention it deserves. Some prepaid legal plans offered in the market place today are first generation and have not been modified to reflect the needs of potential legal situations today. Differences in the companies providing legal insurance vary from focus of the company, attorney selection to represent members, what is covered, when you have to pay a fee to an attorney, the coverage of preexisting conditions , who can become a member, membership fees, and group discount rates. There are many factors to examine in a plan to determine what plan best meets your employees' needs. This task requires a little home work on the part of the employer. Additional considerations can arise when examining the exact type of legal services offered. Some plans cover only the current situations that arise after a contract is enforce. Some cover preexisting conditions that have occurred before the contract date. This is an important provision for your employees, particularly those who may have on going legal problems. It is important to also look at what constitutes a preexisting condition and what the member has to pay to use this benefit.

Some employers chose to help their employee with legal problems by contracting with an attorney in their city or area to provide local service for their workers. These programs are generally limited in there scope of services because of the size of the firm and resources available. A very small number of companies will have an attorney on staff or retainer for their employees. Generally there are only provisions for limited questions, simple document review, a will or telephone calls. Some provide unlimited phone consultations, though this is rare. Statistics indicate that if people would talk to an attorney for consultation when a legal situation arises, 90% of the legal situations could be solved before they reach the crisis stage. Yet, another important factor is whether the legal protection covers wills. Each plan varies according to the arrangements and the fee for this service.

The criteria for attorney selection is the most important factor of legal protection because it is the heart and soul of any prepaid legal plan. The important question to ask is "What is the Martindale Hubbell rating of the law firm or attorney?" This rating system is equivalent to the rating service Dunn and Bradstreet provides for business. Many industry analyst feel that a top two rating by Martindale Hubbell would give the members a generally competent attorney. Another consideration when selecting a legal insurance plan is whether they use para-legals, secretaries, law clerks, inexperienced or recent law school graduates or qualified attorneys. It is important that the prepaid legal company have enough lawyers in various specialties to handle any situation that may arise. An Example of Legal Insurance

There are a few companies in the market place that provide a pre paid legal plan on a national basis. Prepaid Legal Services, Inc. was the first company to offer a legal plan in America. The company is a publicly held company, the only one in the United States. This company was started in 1972 and is licensed to sell membership in all but five states. They have a nationwide network of over 6500 attorneys available in all states. **SIDEBAR** Lawsuits: The Numbers Are Growing

While some individuals may not foresee themselves needing a lawyer, consider the following statistics:

With 85.8 million lawsuits filed in 1995, that was an average of 235,068 per day, 9794 per hour, 163 per minute, and nearly 3 per second.

These numbers are increasing at an alarming rate every year. Fifty-two percent of Americans have an on going legal problem at any given time. In the next twelve months, the odds are greater that an employee will be in court rather than the hospital.

Pre Paid Legal Services, Inc requires the attorneys who work with their members to have the two highest ratings from Martindale Hubbell, have at least three years of experience, and be of high standing in the community and the American Bar Association. In the last several weeks, legal plan sales have almost doubled the number of plans sold over the previous year. An example of a plan of interest to an employee with a family is the \$14.95 per month group family plan. This plan gives employees and their family unlimited phone consultations on any subject immediately when they enroll. The attorneys available through the plan answer both business and personal legal questions. The attorneys provide phone calls and letters to any business or entity on the employee's behalf. With this program, individuals can have all future and past contracts reviewed and be advised of the legal impact of having a contract enforced the way it is written. The plan also provides for a comprehensive will for the insured and their family. Additionally, group family plan provides representation in court for all moving traffic violations (on or off the job), traffic violations when a death occurs, and cases

where criminal charges have been filed.

Since we now live in a society where the "take them to court" mentality prevails, legal insurance is a new and exciting benefit for employees. If you are looking for an employee benefit that will help your employees as much, if not more than your health insurance, then prepaid legal insurance is definitely worth investigating for your organization.

Below is a link to an article that was done about companies that offer Legal Services to their employees.

<http://www.prepaidlegal.com/pdf/SBhandout.pdf>

Remember, offering PPL to your employees

- does not cost your company anything,
- saves your employees time and money,
- and allows employees to be more productive.

Please review our web site tailored for HR Directors concerned about attracting and retaining quality employees. Be sure to watch the 3 minute movie found at the top left or bottom right of the web page.

Companies should provide their employees protection, security, and peace of mind.

How The Plan Works for companies

A Pre-Paid Legal plan is easy to implement.

- Only 12 month initial contract
- No claim forms
- No deductibles
- Your coverage begins immediately.

A Pre-Paid Legal plan is easy to use.

For legal matters, members are served by a provider law firm that has been carefully screened and selected by Pre-Paid Legal. To use the plan, members simply call their Provider Law Firm directly at the toll-free number on their membership card when they have a legal question or problem. It's really that simple. Pre-Paid Legal does all the work: No flipping through a yellow-page style catalog for a qualified lawyer; no claim forms, no worries about being able to afford a lawyer-- just peace of mind.

For business consulting, GoSmallBiz is only a few mouse clicks away to receive your questions. Each question is carefully analyzed by a consultant who has in-depth knowledge in a particular discipline such as taxes or human resources or marketing or technology. Responses are typically provided by the following business day.

Unlike other legal service providers, Pre-Paid Legal provides you with direct, toll-free access to a quality law firm when you have a legal need.

Our Provider Law Firm network is the result of over 30 years of experience working with tens of thousands of lawyers across North America.

You can rest assured that your Provider Law Firm:

- Is an established firm
- Was selected to serve you only after extensive investigation by Pre-Paid Legal
- Is in good standing with their state Bar Association and the Law Society in Canada
- Has a service philosophy consistent with the high standards of Pre-Paid Legal Services®, Inc.
- Understands and empathizes with your business' legal problems
- Will provide courteous and professional service
- Considers you to be their largest client in most cases
- Consistently receives "excellent" to "very good" overall ratings from other members!

What our Provider Lawyers have to say...

"We treat the individual member with the same care, concern and commitment as the richest client of our firm."

— Mike Turpen, Provider Lawyer, Oklahoma

" If we can't keep one Pre-Paid Legal member happy when he or she calls, we'll have Pre-Paid Legal asking us why we didn't."

— Lynn Ross, Provider Lawyer, Texas

" In the eight years of providing legal services for Pre-Paid Legal members, I have seen that each and every day there is a tremendous value and benefit in having access to attorneys when you need one. We can help individuals deal with legal questions on the front end rather than deal with legal problems on the back end."

— Charlie Anderson, Provider Lawyer, Alabama

GoSmallBiz.com is a provider of business consulting, resources and services designed to help entrepreneurs run and grow their businesses.

You will have unlimited e-mail and fax access to your GoSmallBiz consultants for any business related matter. Questions are researched for up to one hour and responded to by the following business day.

Topic areas include

Tax
Accounting
Marketing
Finance
Advertising
Technology
General Business

Who are the GoSmallBiz consultants?

The GoSmallBiz.com consultants are chosen based on their knowledge and experience in matters related to running a small business. All of the senior consultants have run small businesses. Each has in-depth knowledge in a particular discipline such as taxes or human resources or marketing or technology. GoSmallBiz.com selects individuals based on their broad base of experience rather than on knowledge of a particular industry.

Our consultants have been involved in many types of business and many industries. They can think through the issues that the business owner is facing and apply sound business logic.

What our Provider Lawyers have to say...

"We treat the individual member with the same care, concern and commitment as the richest client of our firm."

— Mike Turpen, Provider Lawyer, Oklahoma

" If we can't keep one Pre-Paid Legal member happy when he or she calls, we'll have Pre-Paid Legal asking us why we didn't."

— Lynn Ross, Provider Lawyer, Texas

" In the eight years of providing legal services for Pre-Paid Legal members, I have seen that each and every day there is a tremendous value and benefit in having access to attorneys when you need one. We can help individuals deal with legal questions on the front end rather than deal with legal problems on the back end."

— Charlie Anderson, Provider Lawyer, Alabama

BENEFITS:

Are you calling your attorney more now that you know you can? No more asking your friend or co-worker for legal advice, right? With your membership you can regularly use attorneys to help you make even more 'better decisions' in life.

Have you heard others mentioning their situations? Notice the frustrations, the uncertainty in their voices if they don't have a Pre-Paid Legal plan ? If they're friends or co-workers tell them to give me a call?. I'll be happy to help them as well.

Remember, a recent study found that over 52% of the families in the U.S. and Canada have some legal issue in their life RIGHT NOW and could benefit from the advice of an attorney. That doesn't mean these families are in trouble with the law, or that it's even a negative issue. It simply means that with some legal advice, they could make a better, more informed, financial, business, or personal decision for something affecting their lives right now.

I hope by now you have a current Will in place. Did you also get your Power of Attorney documents? If you were in an accident, who will advise the doctors if you can't personally tell them your wishes? Would your family (or other designated person) be able to handle matters for you? Do you know ?legally ? for sure?

Are you or your friends/co-workers about to buy a car or a home, or make any other expensive? If there's a contract involved, was it written by the other party's attorney, or perhaps an 'off the shelf' document? What does all that fine print and legal talk mean, anyway?

Here are some other ways you might use your membership:

Are you starting a new job, or have just been laid off?

Is there a discrepancy on your credit report? Do you know how to get that resolved?

Do you have any questions about child support?

Are you adopting a child, writing a book, recording a music album, or anything else for which you could use legal advice?

Do you understand your rights and responsibilities in the matter?

Do you just want to know your rights on some matter?

These are just a few of the many issues that Pre-Paid Legal members call our attorneys about. I hope you are calling your attorneys as well!

Member Success Story

A member's children were playing with the water hose and thoroughly doused mom's car.

The next morning the car wouldn't start. They towed it to the shop for a diagnosis -- wet wires! It sat overnight at the shop so the wires could dry out.

The next day they were charged 5 hours of labor at \$65! When they protested the \$325 charge they were told to pay it or leave the car.

Their Provider Attorney wrote a letter on their behalf to the shop, stating they were willing to pay a reasonable diagnostic fee but that no other work was done. They'd received no estimate and what they were charging was, in that state, contract fraud.

The shop sent a check for \$325 to the attorneys. Because the consultation and letter were part of the membership, there were no attorneys' fees -- the members received the full amount of the check. How to present Legal Plan to Employers...

I read sometime back that Einstein spent his whole life trying to find a unifying theory for the universe and I really think ADRS isn't just a product, it is a solution that unifies many of the problems I've faced as a group producer for the last 11 years. Just to give you a few examples:

1. It is a great door opener because its always been a problem getting in front of business owners and helping them to see the need to meet with us and it provides us with a reason to meet with the top executive, not someone way down the food chain.
2. Instead of fostering fear, it produces common ground because we let them know this is something that we were concerned about as a company. That was the reason it was developed.
3. It works toward establishing a relationship of a consultant instead of a salesman. That is something that Rob Vest emphasizes in his trainings.
4. The employers approval results in something that is the dream of all group people - mandatory meetings with the employees.

5. For the first time in 11 years, it makes meetings with large groups attractive. In the past, you could sign a big group up and you could get a gold card but getting in front of their employees was another issue.

6. It is a great way of servicing existing accounts. It adds some value in the eyes of the employer that they haven't thought about it in a long time. This is especially great for me because I have a large number of companies that I service

So, to get in front of businesses I simply call them on the phone. In introducing myself I tell them I'm an Independent Associate and a Group Security Specialist for PPL. I ask, "Are you familiar with our company," and regardless of what they say, I say, "Well, we offer an employee benefit for Identity Theft services and Life Event LegalPlan but that's not why I'm calling." That makes them listen. I then mention that because our company is publicly traded, we have to keep a tremendous amount of information on our 1.5 million employees and their families. Therefore, we have concern about what we hear in the news lately about data breaches, identity theft at work sites, multi-million dollar class action lawsuits and the potential Federal fines associated with data breaches. And so we spent a tremendous amount of money building an Affirmative Defense Response System to cope with the new liabilities associated with this growing problem.

I then explain that our company has decided to share this program on a no fee basis to our clients so they can potentially reduce their risk in the types of situations I just mentioned.

I then tell them, "What I'd like to do is schedule an appointment to come by and show you how our program can educate you about the potential liability your company faces. I would then like to help you develop a program that may reduce your company's risk in regard to hundreds of thousands of dollars and possibly millions of dollars in liability."

When I get to an owner, an executive of a company there hasn't been anyone that doesn't want to hear what it is if there is a no fee basis.

A lot of them want to know what is in it for you? Why would you offer this to their company at no cost? I just laugh and say, "Well, we are not a non-profit company. There is a missionary aspect to our program. We know that statistically about 85% of your employees will participate in our voluntary benefit. That's how we are remunerated but the program is not fee based to you." I mention it just takes a few moments to show them the program.

What I think is very important in the experience I've already had, is that it is important not to over stress the training we're going to do with the employees. I explain to the employer that we are going to start them out on a road by offering the employees "IDT-101" at these meetings.

I tell them that we'll get them some documents that will form a foundation to help continue this program into the future. But I let them know that in the 1st meeting I can do a very basic "CYA – cover your assets" in about 22 minutes.

I tell them in that, I'll cover the "IDT-101", just give their employees a basic awareness of this problem. I'll get their acknowledgment document signed. Then I tell them I'll show them the new suite of products that's designed to protect them and their families.

I would prefer more time but I let him determine how much or how detailed this orientation is going to be because it is his time, his employees and definitely his money.

With the employees, I really conduct two meetings. The first half is for the employer mitigating his liability and the second half of the meeting is for our company and his company enrolling his employees in our benefits. Then I think it is important at this point of the meeting to be unchanged from our usual method of closing most of the employees present at a group. As you can, tell I'm excited about this solution to a lot of problems we've had in the group business.