



LegalShieldSM

Total access. Total freedom.



SMALL BUSINESS OWNER'S LEGAL SOLUTIONS PLAN

LEGAL SHIELD



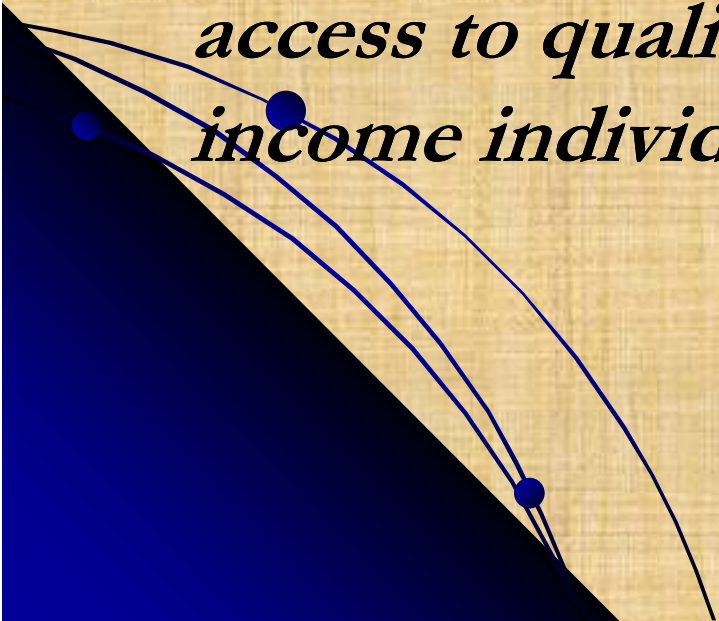
SMALL BUSINESS PLAN OVERVIEW

Legal Shield.

- Started in 1972
 - Listed on the NYSE (Symbol: PPD)
 - Annual Revenues
 - 1.4 Million Members
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Our Mission

“To Revolutionize the way legal services are delivered in North America by providing access to quality law firms for middle income individuals and families”



“SUCCESS” magazine cover

- One Man's Mission To Change People's Lives

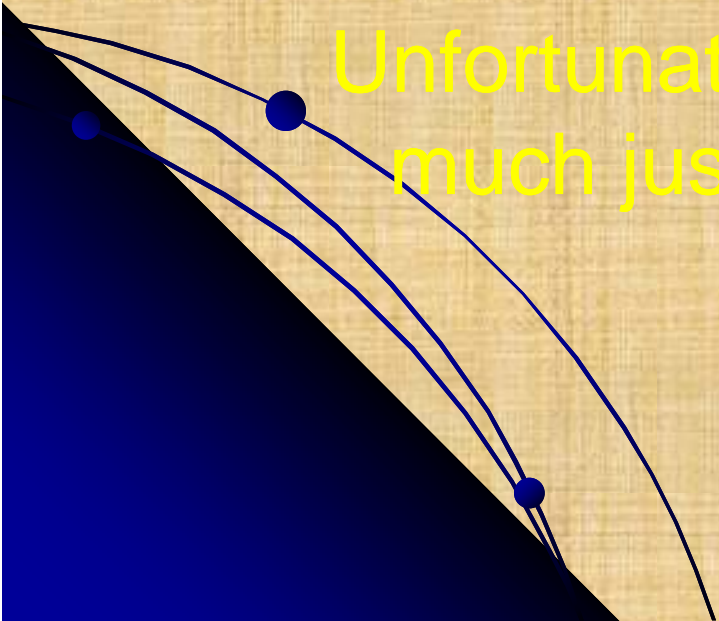


Three Reasons People Do Not Seek Legal Counsel

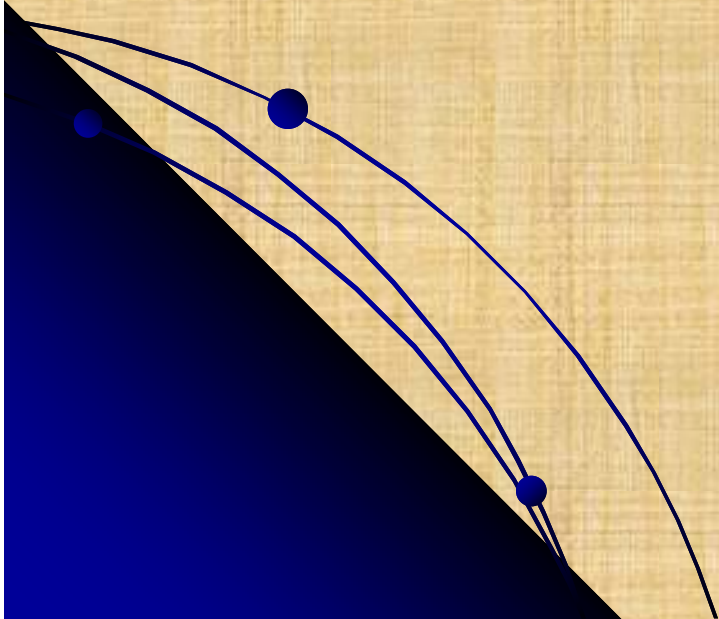
1. Most people are Intimidated by The Legal System.
2. They don't know where to go for help.
3. **They're afraid of how much it will cost to get legal help.**

“Equal Justice Under Law”

Unfortunately we often get just as much justice as we can afford.



Plan Benefits




Legal Consultation

- Employee hiring
- Equipment leases
- Joint Venture
- Bankruptcy
- City Zoning
- Verbal contracts
- Incorporations
- Small Claims
- Partnership
- Hiring/Termination
- Landlord/tenant issues
- Vendor problems
- Intellectual property
- Workers compensation
- Bad check recovery
- Customer complaints
- Creditor harassment
- Disclaimer verbiage

Legal Correspondence

You get **one** letter per subject matter each year at no additional charge – with a copy for your file! Follow-up letters are provided at a 25% discount.

Debt Collection



How valuable would it be to your business to have collection letters written on your behalf by an attorney?

Collection Letters

- Your business may have up to ten (10) separate initial collection letters written per month at no charge.

Legal Contracts

Contract Review

Up to 3 contracts – up to 15 pages each – can be review each month by your Provider Law Firm

Executed Contract Review

One signed contract per month – up to 10 pages in length – reviewed by your Provider Law Firm at no additional charge.

Document Review

Each month your Provider Law Firm will

- receive three (3) business documents – up to 15 pages each – and make recommendations

Designated Consultations

- For Certain legal situations, your plan includes two (2) telephone consultations per year arranged by your Provider Firm.

- Each consultation are up to one-half hour.

Benefit Topics

- Securities
- Patents
- Copyrights
- Anti-Trust
- Complex Tax Issues
- Commodities
- Trademarks
- International law
- Immigration
- Import/Export
Customs matters

Trial Defense Services

Your plan includes 75 hours of trial time from your Provider Law Firm.

- Up to 15 hours of pre-trial prep
- 60 hours of trial time

Reduced Fee Services

- **25 %** off on other legal work within your business state
- **Up to 5%** discount on Provider Firm's standard contingency fee

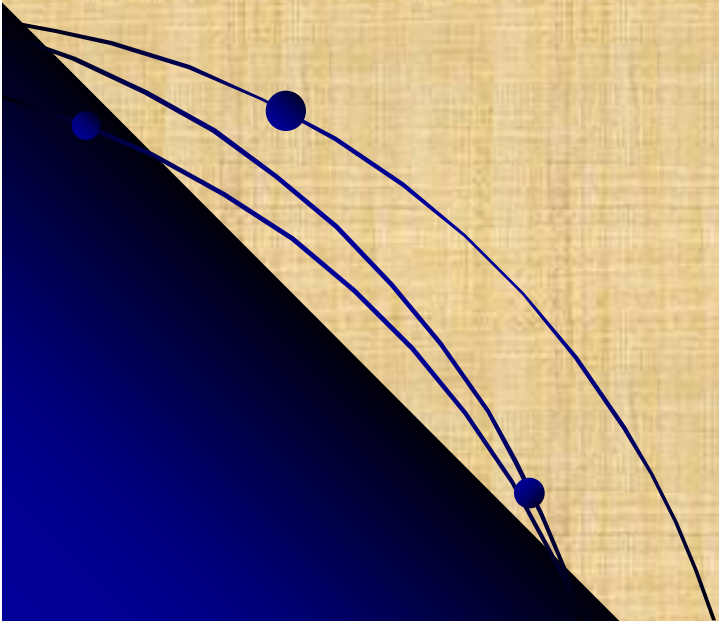
Overview

Business Owners Legal Solutions Plan Benefits

Legal
Consultation

Contracts &
Document Review

Trial Defense





**Pre-Paid
Legal Services[®], Inc.**

gosmallbiz [.com](http://gosmallbiz.com)

PPL BENEFITS



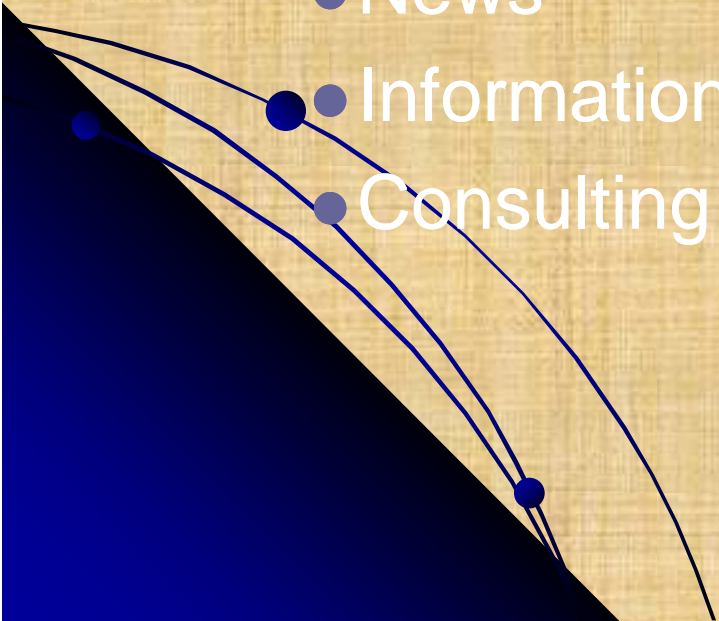
GoSmallBiz.com

“what is your question?”



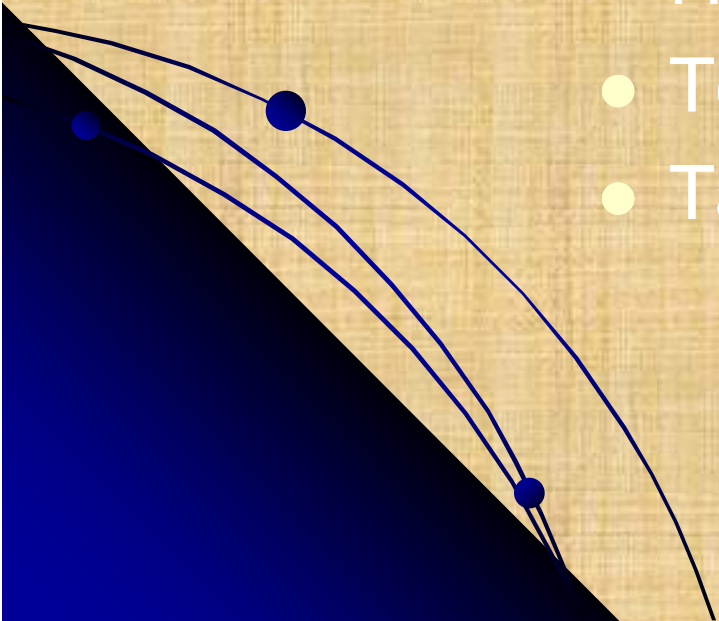
GoSmallBiz.com

Through gosmallbiz.com you'll have a place to go for the following subjects:

- Business advice
 - News
 - Information
 - Consulting services
- 

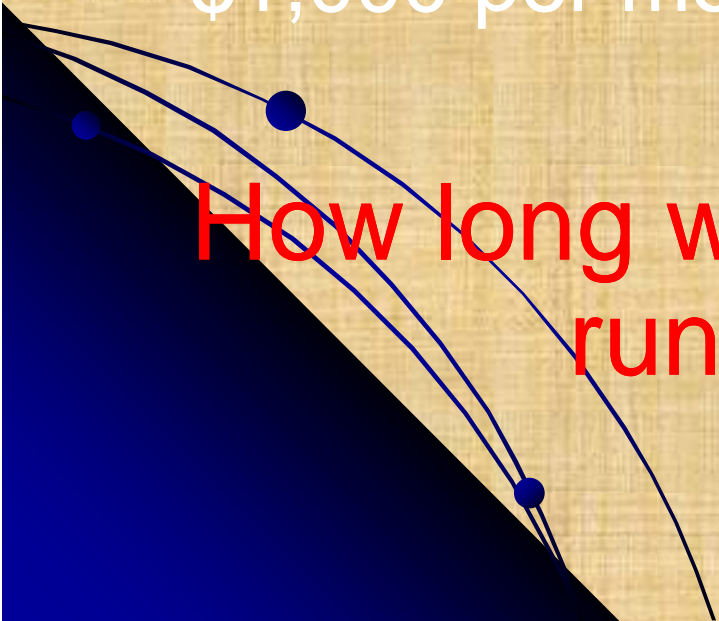
Additional topics include:

- Sales & Marketing
- Finance
- Legal
- Human Resources
- Technology
- Tax & Accounting



What Lawsuits Cost

- Most attorney charge between \$150 and \$300 an hour
- To keep an attorney on retainer: \$500 to \$1,000 per month



How long would it take for you to run out of money?

Unlimited Business Consulting

- **24 Hours a Day** -

- Internet
- Marketing
- Management
- Accounting
- Insurance
- Taxes
- Retirement
- Travel



Small Business Management Course

- Business Plans
- Time Management
- Banking
- Psychology of the home office
- Insurance
- Telecommunications
- Investments
- Computers
- Finance

EMPLOYEE BENEFITS PROGRAM

• **Legal Shield**

Pioneer in legal services since 1972

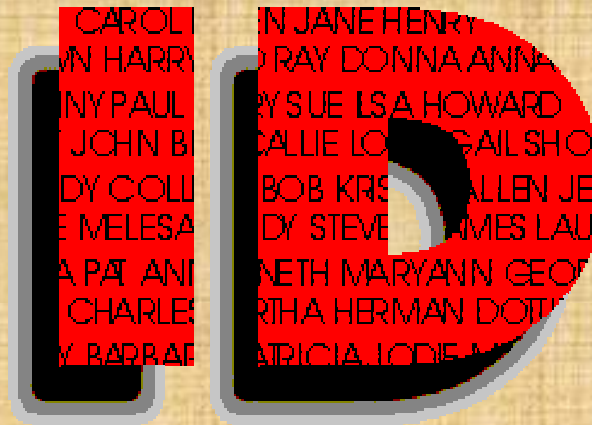
• **Kroll Inc.**

world's leading independent risk consulting company for over 30 years



“The Nation’s Fastest Growing Crime”

- *Federal Trade Commission*



Oprah Winfrey, Will Smith, Bill Gates, Tiger Woods, Steven Spielberg, US Attorney General John Ashcroft and one out of every eight Americans...



In the News

- Portland Police bust HUGE ID Theft Ring: Stolen Information on over 3000 local residents

-- KGW.com (11/7/2003)

- Identity thief nabs victims at Kinko's
from MSNBC.com (8/2003)

- In New Twist, Identity Thieves Are Targeting Home Equity
(Wall Street Journal)

- Identity theft has risen 80 percent
from Delaware online (8/2003)





The Facts....

FTC Report Sept. 2003

- 1 out of 4 American Households were struck by Identity Theft in the last 5 years.
- Estimated 9.9 million victims last year (FTC)
(The incidence of victimization increased **11-20%** between 2001-2002 and **80%** between 2002 –2003) *Harris Interactive*
- 1997 consumers lost \$745 million
- 2002 cost to US economy \$53 billion
- 3,000 calls a week to FTC 'Identity Theft' Hotline
(43% of all of their calls)



The Facts....

ITRC Study 2003

'The Aftermath'

- Victimization increased **11-20%** between 2001-2002 and **80%** between 2002 -2003 (*Harris Interactive*).
- 91% of respondents do not see "*light @ the end of the tunnel*" and expect a heavy increase in victimization.
- **49%** also stated that they don't feel they know how to adequately protect themselves from this crime.
- **600 hours (average)** over a period of years. (*Three years ago the average was 175 hours of time, representing an increase of about 2470%*)
- Based on 600 hours X the indicated victim wages, this equals nearly **\$16,000** in lost potential or realized income.



Think you're **NOT** at risk?

Unfortunately you are.

- Do you hand your Credit Card to servers @ 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?

Options...

#1 – ‘Do It Yourselfer’

#2 – ‘Be Proactive’
and Protect Yourself



**Do you have 600 hours and \$1,400
to restore your stolen identity?**
If your answer is 'NO', let us help you !

Option #1 (without Protection) :

- On average victims spend more than **600 hours** and **\$1,400** in out-of-pocket expenses (*an increase of 85% from past years*)
- **\$16,000** in lost wages to clear their names.

*(Three years ago the average was 175 hours of time *, representing an increase of about 2470%.)*

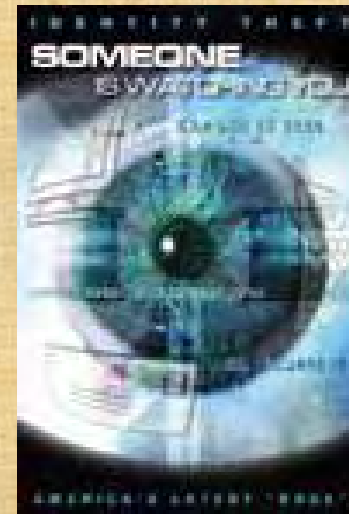
**Identity Theft Resource Center 2003*

Option #2 (with Protection) :

- **\$12.95** per month covers both the **member and the member's spouse.**

(ONLY \$9.95 per month with a PPL Legal Plan)

See Product Contract for more information





• Legal Shield. Pioneer in legal services
since 1972

• Kroll Inc. – world's leading independent
risk consulting company for over 30 years





Credit Reports *(for both of you)*

- Free credit report
- Personal Credit Score and Analysis

Continuous Credit Monitoring

- Monitored daily
- New Accounts
- Negative notations

See Product Contract for more information



Fraud Restoration Assistance

- Limited Power of Attorney
- Fraud alerts to three major credit bureaus, FTC, Social Security Administration, and US Postal Service
- Work to restore your identity with law enforcement, the department of motor vehicles and other organizations

(If you decline Limited Power of Attorney Consulting services will provide advice, Sample letters and forms through a toll-free Phone number for assistance and advice throughout the process of restoring your identity.)

See Product Contract for more information



- Help to reduce out-of-pocket expenses
- Reduces the amount of loss time from work to restore identity
- Proactive searches of applicable local and national databases

See Product Contract for more information



GET THE COVERAGE YOU DESERVE

CONTACT: GEORGE OR MARY DELILLIS

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INDEPENDENT ASSOCIATE/DIRECTORS