GETTING STARTED
TRAINING MANUAL

www.harvardbenefits.com

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PROTECTING...

FAMILIES
We protect families by providing them affordable access to the legal system and from the devastating effects of identity theft. We also believe in creating a business model that allows you to put your family ahead of your job and employment.

FINANCES
We are focused on providing an exceptional income opportunity for our agents which includes advanced commissions and long term renewal income. We are also committed to providing our agents training on long term financial success.

YOUR FUTURE
We believe that an individual is in charge of their future and should have a goal to become financially independent. We are committed to helping each agent create the greatest future possible for themselves and their family.
Welcome to the HRMC Team!

Welcome to the Harvard Risk Management Corporation team! We are excited to work with you and assist you in accomplishing your goals. Every successful journey begins with just a few simple steps. The purpose of this document is to show you a step by step game plan that will help get you out in the field and start earning an income with one of our most popular products—LegalShield!

As an agent with Harvard Risk Management Corporation, you are part of one of the largest benefit brokers in North America. You have an entire team standing ready to support you and assist you as you get started working your business. At Harvard Risk Management Corporation, we are committed to your success and continually strive to provide our agents with excellent training and support, as well as cutting edge products and services.

Owning your own business and building financial independence is not easy, but it definitely will be worth it. Whether you are focused on marketing employee benefits, selling individual memberships, small business, or are involved in our management team, we are committed to providing the service and support that you deserve.

At Harvard Risk Management Corporation, we are committed to protecting families, finances and your future, and we are excited to have you on the team!
Training & Support Calls

At Harvard Risk Management Corporation we believe in providing exceptional training and support to our agents. Listed below are the regular training calls that are available on a weekly basis. It is vitally important to your success to plug into these weekly calls. A rocket ship on the way to the moon is off course about 97% of the time. But because it is constantly making course corrections it still lands on the moon, even though it was only on its actual course less than 3% of the time. The weekly HRMC calls will help to keep you on course and keep you profitable.

Take time right now to schedule these calls into your calendar. Use the HRMC free text alert service to receive text reminders of every call.

HRMC Training Call:
Every Monday at 9:00 AM CT
(641)715-3640 Access Code: 655673#

Leadership Training Call
Training on how to build an HRMC team
Every Thursday 7:00 PM CT
(641)715-3640 Access Code: 655673#

A playback of these calls is available at www.harvardbenefits.com

For text reminders of this call text the word “HRMC” to 41411.
This is a free service to all agents.
Important Numbers

For questions related to marketing materials, training, product questions, advertising guidelines, and certifications, you should contact HRMC at:

(931) 537-2230

For questions regarding your own personal LegalShield membership, you should contact LegalShield Member Services at:

(800) 654-7757

You can also contact our Agent Support Team by emailing:

support@harvardbenefits.com

You can record your www.harvardbenefits.com agent login information here:

My HRMC User Name:_______________________________

My HRMC Password:_______________________________

My Agent Number:________________________________
Getting Started

One of your first steps as an HRMC agent is to get Fast Start Qualified with LegalShield. There are two ways to qualify: 1. You can write three memberships and recruit one LegalShield Associate (3 & 1); or 2. You can write six memberships. The memberships can be any combination of LegalShield plans, IDShield plans, or combo plans. You have twenty days to Fast Start Qualify once you become a LegalShield associate. If you select the 3 & 1 way then the associate that you recruit must have a LegalShield membership and it can count as one of the three.

The first step is to select which method you will use to get Fast Start Qualified and set a date of when you will accomplish this by. Most agents Fast Start Qualify within their first week.

I will Fast Start Qualify using this method:

- 3 members and 1 associate
- 6 memberships

I will Fast Start Qualify by: ____________________________

You can view an online training on How To Fast Start Qualify, which details exactly how to Fast Start Qualify within your first week. To access this video just click on the “Fast Start Qualified” link under Certifications.
How To Fast Start Qualify

Use the following six steps to Fast Start Qualify:

1. Use the Memory Jogger and Contact List on the following pages and make a list of people that you already know. A good goal is to have no less than 50 individual contacts to begin with. If you can’t think of 50 contacts, do your best to make the list as big as you can. This will ensure that you become Fast Start Qualified within your first week.

2. Sort your contacts by using the STAR Sorting System: Place one star next to each prospect that owns a home. Place an additional star next to every prospect that has a job. Place another star next to every prospect that has children. When making calls, begin by calling prospects with 3 stars first. We’ve found that 3-star prospects have a very high likelihood of purchasing a membership from you. After you get through your 3-star prospects, move on to your 2-star prospects, etc.

3. Using the script on page 9, call your prospects and schedule your practice presentations.

4. Practice the membership presentation by going through the flip chart or placemat brochure.

5. Practice filling out a membership application form and become familiar with the payment options on page 18.

6. An average membership presentation should take around 15 minutes. At the end of the presentation and after you have completed the enrollment process, use the Membership Referral Form and ask for referrals.

Note: There are additional methods for Fast Start Qualifying discussed in the document How to Fast Start Qualify available in the Docs on Demand section at www.harvardbenefits.com.
Those who are your closest friends or with whom you associate regularly:
Friends and neighbors
People you work with
Church members
Sunday school class members

Those you have been associated with in the past:
Schoolmates
Former co-workers
People in your hometown
Military cohorts

The members of your own family:
Father and mother
Father-in-law and mother-in-law
Grandparents
Children
Brothers and sisters
Aunts and uncles
Nieces and nephews
Cousins

Those you meet in organizations or clubs
Civic groups, Rotary, Exchange, Jaycees
Political clubs
Lodge, Elks, Moose, etc.
Missionary societies, brotherhood groups
Merchants or farm organizations
School groups, boosters, alumni, PTA, etc.

Those you do business with:
Doctor, lawyer, barber, merchants, grocer
Gas station attendant, dry cleaner, postal worker
Beauticians, jewelers, waiters/waitresses

List of acquaintances already available:
Christmas card list
Address book
Day planner
List of fellow employees
Church directory

People you know who are in direct sales:
Business/office machine salespeople
Insurance salespeople
Car salespeople

People you know who are decision makers:
Business owners
Human Resource managers
Office managers

Who do you know in these states?
Alabama *
Arizona
Arkansas *
California
Colorado
Connecticut
Delaware
Florida *
Georgia
Hawaii
Idaho
Illinois *
Indiana
Iowa
Kansas
Kentucky
Maine
Louisiana
Maryland
Massachusetts *
Michigan
Minnesota
Mississippi *
Missouri
Montana
Nebraska *
Nevada
New Hampshire
New Jersey*
New Mexico
New York
North Carolina
North Dakota *
Ohio
Oklahoma
Oregon
Pennsylvania
Rhode Island
South Carolina *
South Dakota
Tennessee *
Texas *
Utah
Vermont
Virginia *
Washington
Washington DC
West Virginia
Wisconsin *
Wyoming

*A License is required to sell a legal plan membership in these states.
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Licensing

The following states require a license in order to market the LegalShield membership. You can market the IDShield plan as a standalone membership in any state without needing a license.

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

In most states the licensing process is a very simple registration process through the state insurance department. To start the licensing process, go to the Agent Access area at www.harvardbenefits.com and select the Licensing link.

Quick Quote

“If you work just for money, you’ll never make it. But if you love what you are doing and always put the customer first, success will be yours.”

-Ray Kroc
"Hello, is __________ there?"

"Hi __________, how are you today?" (1 minute of rapport/catch-up)

"Well __________, the reason for my call today is that I wanted to let you know that I just took a new position with Harvard Risk Management Corporation. Our company markets employee benefits to businesses throughout the United States. The reason I am calling you specifically is because I am in the middle of my training, and as part of my training I am required to do some practice presentations and gain feedback."

"I need to conduct 10 presentations by (INSERT 3 DAYS FROM TODAY) and I wanted to know if you and I could get together for 15 minutes on (pick a day within 2 days) at (pick a time), or would (pick another time no less than 1 hour apart) be better for you?"

**Keys to Success:**

**IF THEY SELECT A TIME just thank them, make sure to ask them to write it down, and make sure to put it in your schedule and be there on time. Firm up the appointment by thanking them twice and letting them know how important it is to you.**

**If they ask about the product, just tell them that you specialize in Identity Theft Solutions and Life Events Plans, but that you'd really like to save the specifics for the actual presentation. STAY AWAY FROM DISCUSSING THE PRODUCT IN ANY KIND OF DETAIL. - You want to make sure your presentation is new to the customer when you sit down with them.**

**Try to schedule the appointment at the prospect’s home—if he/she is married, ask if the spouse can be there too.**

**Make as many calls as needed to get as many appointments scheduled as possible. Allow for drive time and have your calendar with availabilities laid out in front of you.**

**Never ask your customers when they have time; instead, simply offer a choice of two times within 2 to 3 days—you'll get the best results when you offer options."
Before starting the presentation say this:

"First of all, I just want to say thanks again for letting me stop by and practice my presentation with you. As I mentioned on the phone, I'd really appreciate any feedback I can get from you; that will help me out a lot. And I also want you to know that although this is just a practice presentation, if you see value in the solutions we offer, I can definitely help you get set up with our benefit—I'd be happy to have you as one of my first customers if you're interested."

It is recommended that you use a membership flip chart to do your initial presentation. There is a training module on how to use the flip chart in the New Agent Training section at www.harvardbenefits.com.

Be sure and have a membership application out BEFORE starting your presentation.
LegalShield Membership Overview

You are about to market one of the most powerful employee benefits that has ever existed! Every day hundreds of thousands of people are accessing the legal system and paying full price. LegalShield offers affordable access to the legal system by using an insurance approach. Instead of an individual paying an average of $300 an hour to use the services of a law firm, LegalShield has well over a million families that pay a small monthly fee. These fees are combined and then a percentage of this amount is paid to a network of attorneys called the Provider Law Firm network. Each individual law firm is paid a very substantial amount of monthly income (some over a million dollars a month) and thus they are very motivated to provide exceptional service to the LegalShield members. Every year the LegalShield Provider Law Firm network is collectively paid in excess of one hundred million dollars, making it the largest law firm network in the world.

The LegalShield membership is packed full of features and benefits that can save individuals and families thousands of dollars a year. The five most commonly used areas of the membership are:

1. Telephone consultation
2. Letters written on the member’s behalf
3. Review of contracts and documents
4. Preparation of the last will and testament
5. Moving traffic violations

When doing a membership presentation, it is important to focus your time in these areas since they are the most commonly used features of the membership.

There are no contracts or long term commitments for a LegalShield plan. Members can immediately access their provider law firm once their memberships are in the system. The members will receive a Membership Guide from LegalShield about ten days after they enroll.

Quick Quote

“For a flat monthly fee, you can access legal advise, no matter how traumatic or trivial the issue.”

-Linda Pitt
IDShield Plan Overview

Identity theft is a major problem; in fact, for almost 15 consecutive years, identity theft has been the number one consumer complaint to the Federal Trade Commission (FTC). There is an average of 40,000 identity theft victims every day.

It’s important to understand that there are many different types of identity theft. In fact, only 17% of identity theft deals with credit cards, and many types of identity theft do not even affect your credit report. Let’s take a look at the six major types of identity theft:

1. Credit
2. Driver’s License
3. Employment SSN/IRS
4. Medical
5. Criminal & Character
6. Minor Children

The IDShield membership is offered exclusively by Kroll Fraud Solutions Group. Kroll is the world’s leading risk consulting company with over 3,800 employees. The company was founded in 1972 by Jules Kroll, a former CIA executive. Kroll currently operates in 65 cities and 33 countries and is headquartered in New York.

IDShield is the most comprehensive identity theft plan available. The plan offers four areas of coverage:

1. Credit Analysis
2. Daily Credit & Identity Monitoring
3. Identity Restoration with a Five Million Dollar Service Guarantee
4. Minor Child Coverage

The most important feature of the IDShield plan is the Identity Restoration. This feature is what separates the plan from most of its competition. The plan provides restoration in all six types of identity theft.
If You Were My Attorney Story

Thousands of LegalShield memberships have been written using the “If You Were My Attorney” story. The story is powerful because it helps the prospect put a great value on the membership. The story goes like this:

Pretend for a moment that you are my attorney. I know attorneys charge $200 - $300 an hour, but let’s just pretend that you are a $100 an hour attorney. That will keep the math simple.

I’m going to give you a list of legal services that I want you to provide for me and my family. Instead of charging me your regular $100 hourly rate, I want you to charge me a FLAT MONTHLY FEE. This way, no matter how much I use your services, I will only have to pay this monthly fee. Here are the things that I would like you to provide:

Unlimited Telephone Consultation; I want you to be available during regular business hours and provide my family and me with unlimited consultation on any personal legal matters that we have. Just total that up and make it a part of the flat monthly fee.

Next I would like you to be available to write letters and make phone calls on my behalf. I know that a good letter from an attorney can really help produce results in certain situations. Instead of charging me per letter or phone call, just include these in the flat monthly fee.

In addition, I want to be like the wealthy and before I sign anything, I want to be able to have you review it first. I know that the large print giveth and the small print taketh away and I want to make sure I understand everything before I sign any contract or document. Please just include this in your flat monthly fee as well.

Another thing that I need you to do is prepare my Last Will and Testament for my spouse and I. I know it is very important to have a current, updated will so I would also like you to update it annually. I know you probably charge $500 - $1000 for this, but I would also like it included in my flat monthly fee.

Finally, I would like to have access to you 24 hours a day, seven days a week in the event of any emergency. If my spouse, any of my children, or myself are in a legal emergency, such as a serious car accident, I would like you to sleep with your cell phone and be available 24 hours a day, everyday, including weekends and holidays.

Now, what would you have to charge me on a flat monthly fee for all of these services?

Most people say between $300—$1000 a month; however, most attorneys say between $3000—$5,000 a month.

Wouldn’t you agree that whether it is $300 a month or $1000 a month that neither of these are very affordable?

If I could show you how to get all of the services that I just mentioned, plus much more, for about a $1.00 a day, you would take advantage of it wouldn't you? (Nod your head up and down.)
I'm happy to be here with you today to talk about a plan that I own personally and really believe in. There are two parts to this protection, a legal plan and an identity theft protection. I think as we go through this, you'll see why so many people are subscribing to this service—it's something you will probably be able to use immediately and it's very affordable as well.

The legal plan is provided by a company called LegalShield. They specialize in helping people like you and me get access to some of the best attorneys in the world. What we've found is that most people don't use attorneys very much, not because they don't have legal situations but because they don't want to spend the money it would take to hire one. The average cost of an attorney in this area is about $300 an hour, which is just unaffordable for most people. Just because people can't afford an attorney doesn't mean that they don't have legal situations in their lives. There are a lot of times where it would be nice to be able to talk to an attorney and get sound advice, and in a bad economy it seems people have more of those situations. So what LegalShield does is collect a small monthly fee from over a million members and uses that money to retain some of the best law firms throughout North America. As a member, you are going to have unlimited access to those law firms. Let me show you what's covered under the plan.

The first area we cover is called Preventive Legal Services, and this first feature is telephone consultation. What that means is anytime you have any kind of legal question, you can pick up your phone and get advice from a qualified attorney. I love that part of the plan for a few reasons. First of all, it's unlimited consultation, so you can call on as many issues, as much as you want and talk for as long as you need to, and there's never a clock ticking because it's covered under your membership. You can ask any personal legal question, whether it's about taxes, real estate transactions, immigration, inheritance, creditor harassment, foreclosure, divorce, or just a simple question you want some advice on. Another thing I like about this feature is it's always an attorney you speak with, not a paralegal or legal secretary, and the attorney specializes in the area where you have a question. We have some members who have a friend or a relative who is an attorney, but they still sign up for this plan because they realize their friend or relative only specializes in one or two areas of law, while we have attorneys who specialize in ALL areas of law so you can always get the best and most qualified advice. I really believe having this kind of access is so important because it allows you to find out what your rights are in every situation, and we always say if you don't know what your rights are, you really don't have any! (You may want to spend 15 seconds on how great the law firm is—AV rated, attorneys that specialize in how many areas of law, monthly retainer, etc.)

The second feature of the plan is letters and phone calls on your behalf. What that means is any time you are treated unfairly, you can request your law firm to write a letter or make a phone call on your behalf. So whether it's a warranty issue, an issue with your cell phone company, or any other issue where you just need a little extra muscle, it is AMAZING what a letter or a phone call from an attorney can do to help get the situation resolved quickly! **Insert a story about you or someone else who has used this benefit and ask: Now who do you think they took more seriously, me or my attorney? My attorney! It was like using a muscle that I never knew I had!**

The next area of coverage is Contract and Document Review. Our attorneys will actually review your documents and contracts before you sign them. Let me ask you a question: Why would you want an attorney to review a contract before you sign it?

**Let them answer, then say: That's exactly right! The fact is if you don't have an attorney review your contracts, how can you be sure they're in your best interest?**

Next we have Will Preparation and Updates. When is the last time you had your will updated? It is so important to realize that this is one of the worst states to die in without a will. First of all, your estate—any assets that you have—are in danger if you have not protected them with a will. But more importantly your family is in danger. I was surprised to learn that if you die without a will, the state will be able to determine who raises your children! One of the main reasons most people don't have a will is that it's expensive! On average you're going to pay $700 to $1,000 dollars to get a full comprehensive will drawn up! That includes your living will and healthcare power of attorney. But as a member of this plan, you will receive all of these documents at no additional charge! And the best part is you can use this benefit immediately! I'm going to give you the paperwork before I leave, so you can start the process of getting your will done today!

The next area of coverage is Motor Vehicle Services, which is available 15 days after enrollment. This area covers things like speeding tickets. Anytime you or any covered member of your family gets a moving traffic violation anywhere in the United States, our law firm will provide you a defense, and they're very good at getting those tickets off your record. Let me ask you, why would you want a ticket taken off your record? **Let them answer and say: That's exactly right! And today if you or a member of your family gets a speeding ticket, you can bet your insurance rates are going to skyrocket. Having this plan in place can literally save you hundreds, if not thousands, of dollars! You are also covered in some motor vehicle related criminal cases as well.**

This plan also covers Trial Defense, which gives you important protection if you are ever sued. It also provides access to a tax attorney if you are ever audited by the IRS; and finally as a member, you also receive at least a 25% discount on anything that is not otherwise covered under the membership, like bankruptcy, DUIs, or divorce related issues.
Membership Script—IDShield Plan

The other part of the plan is identity theft protection.

If you have ever known someone who’s been a victim, you know how much of a nightmare it can be to clean up the mess that comes from this crime. Here are three things you want to know about identity theft: First, it’s the most prevalent crime in America. Every year there are about 10 million people in the United States who become victims of identity theft, which is more than any other crime. Second, it’s more than just a financial crime. When we hear of identity theft, a lot of us think of our credit, bank accounts, credit cards—things like that. But the truth is, identity theft can affect you in a lot more ways than just financially. Today we’re seeing a lot of victims of other types of identity theft, like criminal identity theft. That’s when someone steals your identity and, instead of using your credit or anything financial, they go out and commit a crime in your name! It’s one thing to get a call from a credit card company about an account that you didn’t know you had; it’s another thing to get arrested for a crime that you didn’t commit! That is happening to millions of victims!

**Insert a quick story of a non-financial case of identity theft.**

The third thing you need to know about identity theft is that it takes a long time to clean up the mess. The most recent report we have says the average victim spends hundreds of hours cleaning up the damage done by identity theft. I think you can see where that would be the case, especially when you start dealing with cleaning up warrants and things like that, let alone if it’s medical identity theft (where someone is getting medical treatment in your name) or employment identity theft (where people are getting jobs in your name), and now the IRS is coming after you. These are things that just take a lot of time, and that’s why having a good protection plan is so important: None of us likes cleaning up a mess that we didn’t make! Let me take you through what your benefit covers. This service is called IDShield and the company that provides it is named Kroll. Just a little background on Kroll: they’ve been in business for about 40 years; they’re a huge company—they have over 50 offices in 29 countries around the world; we work with their Fraud Solutions Division, which is made up of licensed investigators who specialize in helping people who have been victims of different types of fraud.

There are three features of this plan. The first thing that all of our members receive is a copy of their credit report and score. We realize that this is not a big deal; if all you want is a credit report you can get that for free online. I think the reason Kroll provides this, though, is they know that most of us haven’t checked our credit report in a while, and they just want you to see where you stand from the very beginning.

The second feature of the plan is a much bigger deal. It’s called Credit Monitoring. What that means is if you ever have a change on your credit report, Kroll will notify you immediately of what’s going on. What they look for are things like a new account opened in your name, a change of address, or even an inquiry if someone looks at your credit. The question is if something like that happened in your name, how quickly would you want to find out about it? Kroll even sends a notification once a month if there has been no activity on your credit report, which just gives you extra peace of mind.

The final and most important part of the IDShield is the feature called Identity Restoration. What that means is if you or a covered member of your family ever becomes a victim of identity theft, Kroll’s licensed investigators actually do all the work on your behalf to restore your identity. I want to be clear on this—this is not a deal where they just coach you on the phone on what you need to do. With Kroll, they actually do the work for you. They make all the phone calls, they do all the legwork, all the paperwork, all the affidavits—everything—so you don’t have to spend all those hours restoring your good name. It’s all done on your behalf with a five million dollar service guarantee!
Membership Script—Closing & Sign-Up

“When you look at everything you receive with this membership, and especially the peace of mind in knowing that you and your family are covered in case something traumatic does occur, it really makes it worth having this plan. Do you have any questions on coverage?”

“If you were going to protect your family with a benefit like this, would you protect them with the ID theft, OR the ID theft AND the legal plan to provide total protection?” Wait for a response and, based on their answer, say: “That's a good choice—the cost of that protection is ONLY $_______________ and we can begin your coverage immediately.”

At this point you can go to the membership application form and ask “What address would you like your Will Preparation Kit to be sent to?” Look down at the application with your pen ready to write and DON’T LOOK UP.

Be prepared to handle any questions they may have. The next step is to provide them with a temporary membership card. This card has the contact number for the provider law firm as well as your contact information. You can also write the law firm number on the top of their membership application. The PINK copy of the application goes to the member, the YELLOW copy is for your records, and the WHITE copy will be sent in to LegalShield (unless you use the Application Upload program in the LegalShield back office).

Quick Quote

“When remember—the number one reason that a membership is not sold is that a membership presentation is not made.”

—Kris Evans
Plan Pricing

It is important to understand the pricing of the most common plans available through LegalShield. Please note the following plans and supplements are not available in all states. See the States at a Glance in the Docs on Demand at www.harvardbenefits.com for a complete listing of the plans and supplements available in each state.

LegalShield Plan ($19.95 Family Plan or $17.95 Individual Plan) The basic plan covers telephone consultations, letters and phone calls, legal document reviews, estate planning and wills, 24 hour access for emergencies, motor vehicle services, IRS audit services, trial defense, residential loan document preparation, uncontested name change, adoption, separation, divorce assistance and representation, and a preferred member discount for anything not fully covered under the plan. There is a one-time $10.00 enrollment fee on this plan.

IDShield ($19.95 Family Plan or $9.95 Individual Plan) The family plan covers the member, their spouse, and up to eight minor children. The plan provides a credit analysis, continuous monitoring of the credit report, and complete restoration in the event of identity theft. The $10.00 enrollment fee is waived if the IDShield plan is sold as a standalone plan.

Plan Supplements:
The following supplements may be added to the LegalShield plan:

Home Business Supplement HBS ($9.95) This supplement is recommended for anyone that has a business income. It provides telephone consultation for legal business matters, legal business document review, and IRS Audit services for tax returns with a schedule C.

Trial Defense Supplement TDS ($9.95) This supplement provides an additional 100 hours of trial defense hours.

Combination Plans:
LegalShield and IDShield Combo Plan for Families: $39.90
LegalShield and IDShield Combo Plan for Individuals: $27.90

Note: The individual plan does not cover a spouse, significant other, or dependents. The individual LegalShield plan also does not cover family matters or residential loan document assistance.

Quick Quote
“‘To succeed in sales, simply talk to lots of people every day. And here’s what’s exciting—there are lots of people!”

-Jim Rohn

www.HARVARDBENEFITS.com
Payment Options

There are four payment options for individual memberships:

1. Monthly or Annual Checking Account Draft
2. Monthly or Annual Savings Account Draft
3. Monthly or Annual Credit or Debit Card Draft
4. Annual Direct Bill

Please note the requirements for each of these payment options:

1. Monthly or Annual Checking Account Draft
   In section 3 of the Universal Membership Application, fill out the amount of the monthly membership premium plus the $10.00 one-time enrollment fee. You will need to fill out the section next to Option 1 and choose either the Monthly or Annual Bank Draft and Checking Account option. Then you will need to fill out the bank account information for the account holder with the Account Holder’s Name, Name of Bank, Bank Address, Account Number, and Transit (Routing) Number. Note: The $10.00 enrollment fee is waived on ID-Shield standalone plans.

2. Monthly or Annual Savings Account Draft
   You will complete the same process as described above for a checking account draft but instead of choosing the Checking Account option, you will choose Savings Account.

3. Monthly or Annual Credit or Debit Card Draft
   This is the most popular payment option. You will need to obtain the cardholder’s name as it appears on the card, the credit or debit card number, the expiration date, billing zip code, and what type of card it is. If the member is entering their membership online they will also need the three-digit CVC code found on the white strip on the back of the card (this will be a four-digit code on the front of American Express cards only). Acceptable cards are Visa, MasterCard, American Express, and Discover. Note: Payments by pre-paid debit cards do not qualify for advance commissions.

4. Annual Direct Bill
   Collect the entire year’s payment at the point of sale, including the $10.00 enrollment fee (ex: $39.90 x 12 = $478.80 + $10.00 = $488.80). Payment of this amount can be in the form of a check, money order, or cashier’s check payable to LegalShield. The member will then be sent a statement annually. These memberships need to be mailed in.
Enrolling a Member

NOTE: Before enrolling memberships, be sure to get with your HRMC Manager to assure that you have an associate account set up with LegalShield.

You can enroll a LegalShield member online through your www.hrmcplans.com website. You can also create a PDF application through the Contact Management System (CMS). These paperless services are available through the Harvard Advantage Program. You can also write a paper application and upload it through your LegalShield back office.

Be sure that the application form is completed legibly. A common reason that applications are not processed is that the mailing address on the application is not valid. When completing the associate information area of the application form, be sure to use your LegalShield associate number and NOT your HRMC agent number.

Also be sure that you have obtained a license and that you have been appointed by LegalShield if you’re in a licensed state. To verify your license status you can look online at www.online.legalshield.com under “My Statistics,” or you can contact HRMC Agent Support at (931) 537-2230. Your appointment date must be BEFORE the date on any membership applications or they will be returned. Licenses are only required in 13 states and IDShield plans can be sold in all states without a license.

If you have questions regarding commissions or membership processing, please contact LegalShield Associate Services at (580) 436-7424.

Quick Quote

“For every sale you miss because you’re too enthusiastic, you will miss a hundred because you’re not enthusiastic enough.”

-Zig Ziglar
Membership Referrals

Although we specialize in Group Sales, a great way to ensure immediate and substantial income while you are building your group pipeline is to do a lot of individual presentations. The best way to do this is to become good at obtaining membership referrals and presenting the membership to as many of these referrals as you can.

Make several copies of the Member Referral Form on page 22. At the end of the membership enrollment be sure to ask for referrals as outlined in the Membership Presentation Script.

At the end of every presentation be sure to ask for referrals. Remember, you can ask for referrals from anyone, even if they choose not to purchase a membership. You can use the following script when asking for referrals.

"While I am putting my stuff away, here's where you can really help me out. As you know, we're in the business of people helping people and our goal is to make as many people aware of the incredible LegalShield membership as possible. One of the ways we do that is through providing employee benefits, and another way we do that is through referrals and word of mouth. So what I'd like to ask you to do is write down the names and phone numbers of ANY-ONE you can think of who might benefit from a LegalShield membership."

Hand the referral sheet to the customer with a pen. You can get them started by pointing to the questions.

"Who do you know that owns a home, has teenage drivers, needs a will or will updated, does online transactions, etc.? You'd be amazed by who is in need of our help and you don't know it. Here's a pen. Feel free to use your cell phone directory and if you can come up with 10 to 12 names and numbers it would really help me out."

(Start putting things away and don't stop until they stop writing.)
Membership Referrals Cont.

Here is a script that can be used when calling the referrals you receive.

"Is ____________there?"

"Hi, ________________, my name is (your name) and I am a (how you know the referrer) of (referrer name).

"The reason I am calling is because I was sitting down with (referrer) and your name came up. My company specializes in helping families protect themselves from some of the fastest growing liabilities in America today. Without getting into specifics on the phone, he/she thought that you might find what I do interesting and although you may or may not be interested, I'd like to sit down with you for no more than 15 minutes this week and have a quick chat.

Would (pick a day within 3 days) at (pick a time) or (pick another time) be a better option to sit down with you for a few minutes?"

"Once you master the skill of getting referrals, you will always have a list of places to go and people to see."

-Mark Riches

Book Recommendation:
This is a great book on obtaining referrals by Mr. Joe Girard. Mr. Girard is listed in the Guinness Book of World Records as the “Greatest Salesman in the World”. He sold over 13,000 cars in 15 years or roughly 17 cars a week for 750 consecutive weeks! How did he do it? Order the book today!

There are other great book recommendations in the new Personal Development and Sales Training section at www.harvardbenefits.com.
People Helping People

Who do you know that...

- Owns a home?
- Has teenage drivers?
- Gets traffic tickets?
- Has recently been married or divorced?
- Owns a small business?
- Needs to prepare or update their will?
- Has been a victim of identity theft in the past?
- Does online transactions?
- Has a legal problem right now?

<table>
<thead>
<tr>
<th>NAME</th>
<th>PHONE</th>
<th>HOME</th>
<th>KIDS</th>
<th>JOB</th>
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Referred By:

Name: ____________________________
Phone: __________________________

HARVARD™
RISK MANAGEMENT CORPORATION
Membership Retention

It is very important to stay focused on building a good book of LegalShield memberships. Here are some tips for increasing your membership retention rate:

1. Don’t promote the fact that a member can cancel their membership at any time in your presentation. Instead promote that this is a membership they will want to keep for life.

2. Regularly check your pre-cancel report. This report is available in the back office of LegalShield and shows any members that are in pre-cancel status. You can prevent many of these members from canceling simply by calling them and fixing their payment type, etc.

3. Get referrals from your members. A member that gives you a referral has a higher retention rate.

4. Sell the right plan. Be sure that the member can afford the membership that you are offering. Remember, the lower the monthly premium, the higher the membership retention. You can always offer the member an upgrade to their membership at a later time.

5. Remember, a member that stays is a member that pays. Your goal is to earn a long term renewal income on every membership that you write. Stay focused on writing good business.

6. Review your retention report often. This report will show you how your personal retention rates are doing. You need at least a 78% rolling retention rate in order to qualify for Performance Club car bonuses and incentive trips.

7. Be selective in writing memberships. It’s ok to not write a member if you feel that they cannot afford the service.

Quick Quote

“A thousand active members pays up to $45,000 a year in residual income. A member that stays is a member that pays.”

-Jim Tanner

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www.HARVARD BENEFITS.com
Listed below are some of the most common objections that you may encounter:

**I NEED TO TALK WITH MY SPOUSE.**
“No problem, I know how you feel. My spouse and I talk about everything. Of course, I knew he/she wouldn't be upset if I made a decision to get a will done, especially for $1.19 a day, and you know what? He/she wasn't. In fact I felt like a hero coming home with this membership because we both knew what it meant to our family to have this kind of access, something we had never had before.”

**IT SOUNDS TOO GOOD TO BE TRUE.**
“When many people hear about the low monthly rate of our membership, they think that it sounds too good to be true. I have to tell you, when I heard ____ dollars a month, I wondered what kind of service I was going to receive. What I've found though, is the provider law firm doesn't view me as an individual member. Because LegalShield has millions of users who each pay a little bit, it adds up. In our state, for example, our provider law firm is paid over $100,000 every month as a retainer. So when I call, they don't treat me like a $39 dollar client but a $100,000 dollar client. That's why they return calls so quickly and are so polite on the phone.”

**DO I HAVE TO GIVE MY SENSITIVE INFORMATION?**
“I understand how you feel. I've always been hesitant when giving out my information, which is exactly why it was so important to me to get this identity theft coverage. Now I don’t have to worry because I know that Kroll will protect me if my information is ever compromised. LegalShield needs that information in order to process your membership, and I felt very reassured that they were a 40 year old company with the very best technology when it comes to securing my information.”

**MY FRIEND OR RELATIVE IS AN ATTORNEY.**
“I see what you mean. Just like doctors, attorneys tend to specialize. A great advantage of having a LegalShield membership is that you would have access to an entire law firm that specializes in every area of law. If you were involved in a serious auto accident and it turned into a criminal matter, I am sure you would want access to an attorney that specializes in criminal law, right? Also, most attorneys are only licensed in one or two states. With a LegalShield membership you have access to licensed attorneys in every state.”

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**Quick Quote**

“‘The best time to handle an objection is BEFORE it comes up. Address the most common objections within your membership presentation.’

-Mike Bakken

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I HAVE NEVER USED AN ATTORNEY.
“When I first signed up for this plan, I didn't know how much I was going to use it because I hadn't used an attorney very often in the past. What I've found, however, is that when I don't have to worry about paying $300 an hour, there are actually many reasons to call and get sound counsel and good advice. And so now I call the law firm all the time, and it only costs me my monthly membership!”

OR
“I hear people say that they have never used an attorney, but in reality we use attorneys all the time. Every time we sign a document, agree to the terms on a website, purchase insurance, or buy a car, we are using attorneys—they are just not ours. Wouldn't you agree that the next time you need to sign an agreement it would be nice to have YOUR attorney look it over, before you sign, and have someone watching out for your rights?”

I CAN’T AFFORD IT.
“I understand how you feel; I felt the same way. What I found is that a LegalShield membership is designed to actually save you much more money than it costs. Every time you use your membership to update your will, handle a traffic ticket, or just get some legal advice on something, you are saving money.” Or you can use this statement: “We have a membership plan that fits almost any budget. Would you be more comfortable starting with a lower cost plan?”

LET ME THINK ABOUT IT.
“No problem. The nice thing about a LegalShield membership is that there is absolutely no contract. This allows you to evaluate the membership on a month-to-month basis and if ever you feel that you are not getting value from your plan, you can choose to discontinue it.”

Whenever you are answering any objections, make sure to use defusing statements such as:

• I can see how you might think that...
• I understand...
• I hear what you’re saying...
• I see what you mean...
• I should have covered that better....
• I’m sorry. Let me explain....
• I can tell that is important to you...
## PERSONAL PLAN COMMISSIONS

<table>
<thead>
<tr>
<th>Commission Level</th>
<th>Combo Plans</th>
<th>LegalShield Only</th>
<th>IDShield Only</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Family</td>
<td>Individual</td>
<td>Family</td>
</tr>
<tr>
<td>EXECUTIVE DIRECTOR</td>
<td>58%</td>
<td>$280.00</td>
<td>$195.78</td>
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<tr>
<td>50 Sales a Month</td>
<td>$230.00</td>
<td>$160.83</td>
<td>$115.00</td>
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<tr>
<td>SR. DIRECTOR</td>
<td>48%</td>
<td>$190.00</td>
<td>$132.86</td>
</tr>
<tr>
<td>25 Sales a Month</td>
<td>$160.00</td>
<td>$111.88</td>
<td>$80.00</td>
</tr>
<tr>
<td>DIRECTOR</td>
<td>40%</td>
<td>$140.00</td>
<td>$97.89</td>
</tr>
<tr>
<td>100 Membership Sales</td>
<td>$120.00</td>
<td>$83.90</td>
<td>$60.00</td>
</tr>
<tr>
<td>SR. MANAGER</td>
<td>33%</td>
<td>$60.00</td>
<td>$41.95</td>
</tr>
<tr>
<td>50 Membership Sales</td>
<td>$41.95</td>
<td>$26.99</td>
<td>$30.00</td>
</tr>
<tr>
<td>MANAGER</td>
<td>29%</td>
<td>$30.00</td>
<td>$26.99</td>
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<tr>
<td>15 Membership Sales</td>
<td>$26.99</td>
<td>$14.96</td>
<td></td>
</tr>
<tr>
<td>SR. ASSOCIATE</td>
<td>25%</td>
<td>$60.00</td>
<td>$41.95</td>
</tr>
<tr>
<td>Fast Start Qualify within 20 days</td>
<td>$41.95</td>
<td>$26.99</td>
<td>$30.00</td>
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<tr>
<td>ASSOCIATE</td>
<td>Welcome to the Team!</td>
<td>$60.00</td>
<td>$41.95</td>
</tr>
</tbody>
</table>

**Notes:** The individual rate does not cover a spouse, significant other, or dependents. The Individual LegalShield plan does not cover family matters or residential loan document assistance. The $10.00 enrollment fee is waived on IDShield only memberships. This is a compensation plan summary. Please see details of renewals, etc. at [www.legalshield.com](http://www.legalshield.com)
Commission Details

Although Group Sales is extremely attractive, due to the aggressive compensation plan offered by LegalShield, any agent could make a six figure income by writing individual memberships. The chart below illustrates the income potential in this area.

<table>
<thead>
<tr>
<th>Plans Per Month</th>
<th>Commission Per Membership ($39.90)</th>
<th>Monthly Income</th>
<th>Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>$140 Manager</td>
<td>$700</td>
<td>$8,400</td>
</tr>
<tr>
<td>10</td>
<td>$140 Manager</td>
<td>$1,400</td>
<td>$16,800</td>
</tr>
<tr>
<td>22 One a day M-F</td>
<td>$230 Sr. Director</td>
<td>$5,060</td>
<td>$60,720</td>
</tr>
<tr>
<td>44 Two a day M-F</td>
<td>$230 Sr. Director</td>
<td>$10,120</td>
<td>$121,440</td>
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</tbody>
</table>

One of the most powerful parts of our business model is the fact that a new agent can receive a full twelve month advanced commission on memberships written.
LegalShield offers an exciting incentive program called Performance Club. All HRMC agents are highly encouraged to qualify for these additional bonuses.

**Requirements**

To qualify for the Performance Club you need to write a minimum of five personal memberships every month. The memberships must be new memberships and not reinstatements or upgrades. Each membership that you write earns you one Performance Club point. If you accumulate over five points in any month the extra points (up to five) will roll over to the following month.

- After you are Performance Club qualified for twelve consecutive months you qualify for a $300 monthly car bonus. This bonus continues to pay out monthly as long as you produce the required five points a month and maintain rolling membership persistency within three points of the company average.

- As an option you can increase your monthly payment to $500 on your 13th month if you qualify for the BMW lease program offered by LegalShield.

- In addition to these cash bonuses, Performance Club is a requirement for annual incentive trips and the receipt of corporate leads from LegalShield.
Getting Started Checklist

☐ I have completed the New Agent Training.
☐ I have enrolled as a LegalShield member.
☐ I have practiced my membership presentation using the flipchart or placemat brochure.
☐ I have obtained my state license (if required).
☐ I know how to complete a membership application form.
☐ I understand the commissions and how I will be paid.
☐ I understand the LegalShield Performance Club program.
☐ I have set a date to Fast Start Qualify by and completed the FSQ commitment form.
☐ I have made my Initial Contact List and sorted it using the STAR system.
☐ I have ordered my business cards.
☐ I am participating in the weekly training calls as outlined on page 3.
☐ I am committed to getting referrals from every member that I write.

Goals

I will complete my online training by: ________________________________
I will write my first membership by: ________________________________
I will Fast Start Qualify by: ________________________________
My monthly personal sales goal is: ________________________________
My monthly income goal is: ________________________________

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<thead>
<tr>
<th>Goal</th>
<th>Deadline</th>
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