If you’re looking for a business where you can offer a needed service, earn a great income, and have time freedom by earning lifetime renewals…. You found it!
• In business since 1993
• Employee benefit specialists
• Over 500 agents in North America
• 17 offices in U.S., Corporate offices, Dallas, Texas
• Benefits offered to thousands of businesses and associations nationwide
• A+ rated with the Better Business Bureau
• Cutting edge products and marketing materials
• Excellent training program and national sales support system
• Committed to the financial success of every agent

• Founded in 1972—over 40 years in business.
• Corporate offices in Ada, OK, has over 800 employees
• #5 on the Forbes 200 Best Small Companies list
• Ranked in the Forbes 200 Best list 7 of the last 10 years
• #29 on the Fortune 100 Fastest Growing Companies list
• Over 1.5 million members in North America
• 15 Year Stock Gain 4,382% (USA Today)
• National network of professional law firms who were paid in excess of 100 million dollars last year
• Purchased by MidOcean Partners in June 2011 for 650 million dollars
• Rebranded in September 2011

• Kroll is the world’s leading risk consulting company.
• Founded by Jules B. Kroll, a former CIA executive, in 1972
• Headquartered in New York
• Operates in 65 cities and 33 countries; employs over 3000
• Annual revenues over 1 billion
• Kroll is an expert in monitoring your identity and cleaning up data when you become a victim of identity theft.
• Kroll partnered with LegalShield in 2003 to exclusively market the IDShield product.
Thank you for taking some time to look into a career with Harvard Risk Management Corporation. Our company has been marketing legal plans as an employee benefit since 1994. In 2003 we have added the IDShield to our portfolio which is offered exclusively through Kroll Fraud Solutions Group. With this new addition, our company has experienced phenomenal growth, and we are now expanding into several new market areas. As an agent with the company you would be fully trained in the process of marketing voluntary employee benefits to companies. The training includes over 10 hours of online training and field training in your local market. There is no limit to the size of groups you can open, and there are no geographic restrictions.

Companies are very receptive to the services we offer, and typically one out of five companies that we present our benefits to offer them to their employees. During the enrollment process, an average of 50-70% of the employees participate in the benefit through a voluntary payroll deduction. The enrollment presentation takes approximately twenty minutes.

The plans offered to employees cost $33.90 a month, which includes the LegalShield membership for the employee, his or her spouse, and qualified dependents, as well as the IDShield for the employee and his or her spouse. They can also purchase these plans separately.

**BENEFITS INCLUDE:**

- Lifetime Renewal Income
- Paid Daily By Direct Deposit
- Company Paid Trips
- No Geographic Restrictions
- No Quotas or Caps
- Excellent Training & Support
- Unlimited Market Potential
- Set Your Own Hours
- No Inventory or Collections
At Harvard Risk Management Corporation we are committed to excellence in everything that we do. We offer only top products and services to our clients and treat our agents and clients with upmost respect and integrity. Harvard Risk Management Corporation is an accredited member of the Better Business Bureau and has an “A+” rating.

The most attractive part of this business is the fact that you are paid a renewal commission for the life of the membership. Because you are earning renewals on every active membership, you could be getting paid ten years from now on work that you are doing today. The only requirement to be vested with your renewals is to maintain your personal membership.

As an HRMC agent you have access to professional marketing materials as well as an online Contact Management System!
IDENTITY THEFT FACTS

- Currently there are over 27,000 identity theft victims every day in the U.S.

- The FBI reports that identity theft is now the fastest growing crime in America.

- The FTC Annual Sentinel Study says that only 16.5% of identity theft is detectable on a credit report.

- The average time to find out about identity theft is 60 seconds. On the other hand, the average time to restore and repair a person’s identity is hundreds of hours, yet most identity theft solutions only provide monitoring services that notify a person that they are a victim and provide little or no assistance in identity repair or restoration.

- The average dollar amount charged in identity theft is $92,893.

- According to www.privacyrights.org there have been over 542 million records breached from over 2500 databases since 2005.

COMMON TYPES OF IDENTITY THEFT

- Credit
- Driver’s License
- Employment SSN/IRS
- Medical
- Criminal Character
- Minor Children
**Credit Report**

Each member and his or her spouse receive an up-to-date credit report through Experian at no additional cost. The report includes their credit score and a detailed analysis of their score.

**Continuous Credit Monitoring**

IDShield monitors activity on an individual’s credit file. Notifications or alerts are issued in the event of any of the following:

- New accounts have been opened
- Derogatory notifications have been added
- Public records have been added
- Inquiries have been made
- A change of address has been requested

In addition, if no credit activity is detected, IDShield sends every member a monthly email indicating “no activity in their credit file.”

**Identity Restoration**

Identity theft can be devastating, and the process of restoring a person’s name can be overwhelming and costly. The IDShield provides more than a “do it yourself” information packet.

With the IDShield, a trained expert will take the steps to restore the member’s name and credit! This includes a fraud alert notification being sent on the member’s behalf, and applicable follow up will be done with affected agencies and institutions, including: credit and credit card companies, financial instructions, all three credit repositories, Social Security Administration, Federal Trade Commission, Department of Motor Vehicles, law enforcement personnel, and the U.S. Postal Service.

A team of trained professionals will assist to restore a member’s identity, which may include working with the above agencies and institutions until the member’s identity has been completely restored.

IDShield is the only company that offers a 5 million dollar service guarantee!
PREVENTIVE LAW
- Unlimited telephone consultation for any personal legal matter, even pre-existing conditions
- 24/7 emergency access
- Letters and telephone calls
- Legal document review
- Access to legal forms online

ESTATE PLANNING
- Preparation of a last will and testament and annual updates, includes family members
- Preparation of a living will
- Preparation of a healthcare power of attorney

MOTOR VEHICLE
- Assistance with moving violations
- Driver’s license assistance and assistance with personal injury/physical damage
- Representation for tragic accidents

OTHER MATTERS
- Lawsuit & IRS audit services
- Residential loan document preparation
- Uncontested name change and adoption assistance
- Uncontested separation and divorce representation

- 25% discount on any legal items not covered under the plan, including pre-existing matters

FAMILY COVERAGE
- The membership covers the member, his/her spouse or significant other, and their qualified dependents.

The individual rate for a LegalShield membership is only $19.95 a month.

Summary of Benefit Only - See membership policy for complete details, limitations, and exclusions.
INCOME OVERVIEW

There are three income streams available to agents. Commissions for LegalShield and IDShield memberships are paid daily by direct deposit. Commissions for other products and services are paid out weekly or monthly.

1. ADVANCED COMMISSION:

On a $33.90 plan an associate is paid between $84 and $237 depending on their commission level. Commissions are paid daily by direct deposit usually within 24 hours of submitted business. Here is a sample of your potential advanced commission based on the top commission level.

<table>
<thead>
<tr>
<th>Plans Per Month</th>
<th>$/ Per Sale</th>
<th>Mo. Income</th>
<th>Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>$237</td>
<td>$11,850</td>
<td>$142,200</td>
</tr>
<tr>
<td>75</td>
<td>$237</td>
<td>$17,775</td>
<td>$213,300</td>
</tr>
<tr>
<td>100</td>
<td>$237</td>
<td>$23,700</td>
<td>$284,400</td>
</tr>
</tbody>
</table>

2. LIFETIME RESIDUAL INCOME:

Agents also are paid a lifetime residual commission on every active membership. At the 58% commission level and renewal rate of (25%), the annual renewal is approximately $74.00 on a $33.90 membership. Renewals are paid monthly after the member has been active for 12 months. There is no production requirement in order to maintain your residual income. Here is a sample of your potential income on renewals alone:

<table>
<thead>
<tr>
<th>Active Memberships</th>
<th>Annual Renewal</th>
<th>Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000</td>
<td>$74.00</td>
<td>$74,000</td>
</tr>
<tr>
<td>2000</td>
<td>$74.00</td>
<td>$148,000</td>
</tr>
<tr>
<td>5000</td>
<td>$74.00</td>
<td>$370,000</td>
</tr>
<tr>
<td>10,000</td>
<td>$74.00</td>
<td>$740,000</td>
</tr>
</tbody>
</table>

3. BONUSES:

HRMC and its providers offer many other incentives and bonuses including: trips, car bonuses, airline miles, and cash bonuses.

These income samples are for illustrative purposes only. Actual income amounts are based on many factors.
“After working in corporate America for over ten years, I joined the HRMC team in 2003. I have earned hundreds of thousands of dollars in income and enjoy the time freedom that it provides me and my family. People say, ‘How can you go to work tomorrow and not know how much money you are going to make?’ I respond, ‘It’s a lot better than going to work tomorrow and knowing exactly how much money you will make!’”

Kris Evans, Nashville, TN

“Before joining Harvard Risk Management Corporation I was a pharmaceutical sales rep and was earning over $200,000 a year. Although I was making a good income I was not earning any type of residual income, so I was literally starting over every day. I really enjoy marketing this benefit to group accounts and recently earned over $50,000 in a single month!”

Linda Pitt, Portland, TN

“Prior to joining the HRMC team I was a successful business owner in Houston, TX. I love marketing the legal and identity theft plans as an employee benefit. As a single mom of three daughters, I really like the freedom the company provides me which allows me to spend time with my children and grandchildren. I also enjoy helping others and empowering them with this membership. My goal this year is to earn over $250,000 in income.”

Melony Davis, Baton Rouge, LA

“I joined Harvard Risk Management in 1996 after spending thirteen years in the mortgage banking business. I have personally sold over 8,000 memberships and enjoy earning over $100,000 a year from home. I love the fact that I am still making money on work that I did over a decade ago.”

Rick Rien, Sacramento, CA