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
• 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
• LegalShield has paid out over 1 Billion dollars in commissions in the last ten years!

• 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.

Your identity is your business. Protecting it is ours.
Harvard Risk Management Corporation offers an incredible opportunity for you to leverage your time by building a national sales team of independent agents. There is no limit to the number of agents you recruit, and there are no geographic restrictions.

We have developed some very successful recruiting systems that help you find qualified individuals to join your team. You would be fully trained on the use of these systems. You can recruit both full time and part time agents, and there is no limit to the size of your team or the income you can receive.

You are paid an override commission on every membership generated within your organization. This override averages about $45.00 per membership. If your organization produced 200 memberships a month, your override would be approximately $9000 a month or $108,000 a year. You also earn a residual commission on every membership sold by your team. The marketing plan is designed to pay you overrides at all levels of your business. Commissions and overrides are paid daily by direct deposit.

You are provided a website that tracks team production and provides daily reports. Your agents are paid directly by the company. You are not responsible for payment of commissions, processing of memberships, or providing any membership services. Your main responsibilities include recruiting new agents, directing the agents to the training and support systems, and recognizing producers within your organization. If you enjoy helping others achieve financial success, you will enjoy this business!

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
- Agent Progress Reports
As a Manager with HRMC you have the ability to build a national sales organization with no geographic restrictions. There is no cost to join the HRMC team and all training is provided to your agents free of charge. 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.

As a member of our management team you will also receive a personalized career website for recruiting and have access to weekly activity reports submitted by members of your sales team. We also have a weekly management training call that you can participate in live or by playback online.

Harvard Risk Management Corporation offers you the opportunity to work for one of the fastest growing companies in North America, build a national sales organization that offers employee benefits and HR services that are in high demand and earn a very lucrative commission on every sale made by your team!

Our Management team is also provided a state of the art Agent Management System which allows you to manage your team and their training progress.
There are three income streams available to agents. Commissions for LegalShield and IDShield memberships are paid daily directly by LegalShield. Commissions for other products and services are paid out weekly or monthly by HRMC.

1. PERSONAL SALES:
You are paid a commission on every personal membership you write. The commission on a $49.90 membership ranges from $60—$280 depending on what commission level you are at.

2. TEAM OVERRIDES
You are paid an override on every membership sold by your team. The average override is $45.00 per membership. This amount may be more or less depending on several factors including the production levels of your team. The chart below shows an example of income based on an average override amount of $45.00.

<table>
<thead>
<tr>
<th>Team Sales</th>
<th>Monthly Income</th>
<th>Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
<td>$4,500</td>
<td>$54,000</td>
</tr>
<tr>
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<td>$270,000</td>
</tr>
<tr>
<td>1,000</td>
<td>$45,000</td>
<td>$540,000</td>
</tr>
</tbody>
</table>

3. BONUSES:
Harvard Risk Management Corporation offers many other incentives to our management team including: incentive trips, lifestyle bonuses, advancement bonuses, and cash promotions. Agents can also earn up to $15,000 in bonuses when they maintain the Executive Director level for 12 consecutive months and $1.5 million in bonuses for maintaining the Platinum Executive Director level for five consecutive years.

These income samples are for illustrative purposes only. Actual income amounts are based on many factors.
IDENTITY THEFT FACTS

• Currently there are over 40,000 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 type 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
IDShield Benefit Overview

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.

A LegalShield membership is only $24.95 a month.

Summary of Benefit Only - See membership policy for complete details, limitations, and exclusions.
"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 worked for the government in the immigration fraud division and was earning $30,000/yr. Although earning a comfortable living, I did not have the time freedom to spend with my family that I wanted. I was tired of not seeing my children grow up and missing family opportunities. Building a team has allowed me to replace our family’s income and given me the ability to create a flexible lifestyle.

Jeremy Jordan, Barnett, VT

“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