

Pre-Paid Legal Presentation Script

Pre-Paid Legal is based in Ada, Oklahoma and is publicly traded on the **New York Stock Exchange**. The company has been in business for over 30 years. What our company does is help you pay attorney bills and helps you afford the high cost of legal fees. There are three important points on coverage: 1) This plan covers you on and off the job you are covered 24 hours a day. The plan covers work related legal issues as well as personal legal matters. 2.) The plan covers both you and your spouse. It covers all your children up to the age of 21. If you have full time college students, coverage is extended to the age of 23. If you have a handicapped or disabled child they are covered up to any age. 3.) If you or your spouse run a business of any kind, legal issues related to the business may also be covered under the plan. Now keep in mind that these are just plan highlights. Each of you will receive an information packet, which further explains the plan.

The first thing this benefit gives you is access to an attorney for unlimited telephone consultation. That means anytime you need to speak to an attorney about ANY legal matter it is free. Unlimited consultation on **DIVORCE, BANKRUPTCY, CREDIT PROBLEMS, TAXES, REAL ESTATE TRANSACTIONS, CREDITOR HARASSMENTS, CONTRACT DISPUTES**, and any other legal issues you may have, Pre-existing situations are also included. So, some things you may already have a legal concern about you can get legal advice on. Consultation is also available for personal or business This means if you currently run a business or you or your spouse are thinking of someday running a business you can get unlimited legal consultation for personal or business matters through this benefit.

The next thing you get is unlimited letters and phone calls on your behalf. That means if you need an attorney to write a letter for you or make a phone call in your behalf there is no additional charge It is **AMAZING** what a good letter from a law firm will do to get you results!

Next benefit you receive is legal document review. I have learned that the **LARGE PRINT GIVETH** and the **FINE PRINT TAKETH AWAY**. It is sometimes nice to have attorney review all the fine print before you sign to make sure you understand what you are signing and it is in your best interest.

Another thing that you are provided under this benefit is will preparation. **SMART** people do a Will. This state is probably the worse one to die in without a will. Everything you own goes to the state and goes through probate. The worst financial mistake that most people will make is dying without a will. You cannot only lose all your assets you could lose your minor children to the state as well. Also under this benefits they will update your will every year at no charge. Keeping an updated will is just as important as doing the will originally.

All of these services are handled by a law firm in (city name) named (law firm name). (Give brief description of the law firm IE: name, location, and number of attorneys.) This law firm is being paid thousands of dollars a month to handle your phone consultations wills, etc. All the rest of the services are handled either by the (provider law firm's name) firm or on a referral basis using local attorneys right here in (city name). Also, if you know of a local attorney and would like to have them added to our referral list, you can do this by calling the provider attorneys and giving them the attorney's name.

The next area of coverage is Motor Vehicle Services. This means anytime you get a **MOVING** traffic violation anywhere in the United States. Pre-Paid Legal will hire a law firm to represent you on any criminal charges that you're involved in during the operation of a motor vehicle. This means if you were driving down the road, and Heaven forbid, were involved in a tragic accident, someone was killed, and you are found at fault. **YOU** fell asleep at the wheel, **YOU** were the one that was speeding, and **YOU** lost control of your vehicle in the rain. All of those would be reasons you could be charged criminally in an accident. Your auto insurance will **NOT PAY ONE PENNY** towards your defense of criminal charges. Your Pre-Paid Legal membership will pay 100% of your legal defense!

The Trial Defense area of our membership builds a barrier around you and your family to protect you against lawsuits from other people or other companies. If someone sues you, your Pre-Paid Legal membership will pay for all or part of your defense. The plan provides 75 hours of trial defense time our first year. They almost double those hours your second year and by your fifth year you have 335 hours of trial defense time paid for under your membership. This covers you on any civil lawsuit, as well as work-related criminal lawsuits.

The next area of coverage is IRS audits. If you are ever audited by the Internal Revenue Service this benefit will provide up to 50 hours of assistance per audit. This coverage begins with the tax return you file this year.

The last area of coverage, covers things that your wouldn't THINK would be covered under a legal plan. For example divorces. If you go get a divorce and you have this Pre-Paid Legal benefit, you get a 25% discount just because you have the coverage. If you go into bankruptcy, you get a 25% discount because of your Pre-Paid Legal coverage. Another thing covered here are post divorce related issues such as child custody. In fact nothing is excluded under this fifth area! If it is not covered under the general plan, it will always be covered with a 25% discount.

The entire cost of this membership is \$25.00 a month plus a one-time \$10.00 enrollment fee. That is less than 83 cents a day!

There are two ways to pay for your membership. You can set it up on a month draft from your checking or savings account or you can pay for it monthly on a credit card account, whichever you would prefer. (Look down at the membership application with your pen ready to write and say), "What is your social security number?"

Remember, no monthly billing is available. Distribute the pink copy of the application to the member, yellow to the associate, white to the home office with the required information.

Leave the member with a temporary membership card with the attorney provider firm's 800 number B be sure to write the 800 number on the back of the card. Their membership kit including cards and will worksheet should arrive in approximately 10 days. Encourage the member to complete the will, which will pay for their first year of membership.

GET REFERRALS!

LEGAL SHIELD: In a state where the legal shield is available. Change the membership price to \$26.00/month. The legal shield gives them 24 hour access to an attorney if they are ever arrested or detained for a non-alcohol or drug related offence.

Payment Options

Checking Accounting Collect first month's payment including the \$10 enrollment fee. A voided check is only needed if the first month's payment is by money order or a different checking account.

Savings Account Collect the first month's payment including the \$10 enrollment fee. A deposit slip from the savings account is also required.

Credit Card Include all credit card information as indicated on application. No payment is needed. The \$ 10 enrollment fee will be included in the first charge.

Semi- Annual Bill $\$25 \times 6 + \$10 + \$160$ Payment must accompany application.

Annual Direct Bill $\$25 \times 12 + \$10 = \$310$ Payment must accompany application.

We don't bill monthly or allow people to mail in payments monthly.