



The Pre-Paid
Legal

Player's Club



Pre-Paid Legal
Services®, Inc.

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Join the Club!

Become a part of the Pre-Paid Legal Player's Club and begin reaping your rewards! The Player's Club gives you the incentive to continue to build your business each month as you work toward your reward, a *monthly car bonus*! Start working now, and Pre-Paid Legal will soon be helping you drive the car of your dreams!

The Car Bonus!

Qualify for Player's Club with the number of points for the number of consecutive months listed below and drive the car of your dreams!

5 points for 12 consecutive months:
You'll receive \$100/month!

5 points for 24 consecutive months:
Your bonus increases to \$150/month!

More Points, Higher Bonuses!

10 points for 12 consecutive months:
You'll receive a \$300 monthly car bonus!

10 points for 24 consecutive months:
Your car bonus increases to \$400/month!

10 points for 36 consecutive months:
Your bonus increases to \$500/month!

- For purposes of qualifying for Car Bonuses (initially available Aug. '02), you must qualify for Player's Club 12 consecutive months and have a rolling 12-month personal persistency of 75% or greater. ("Rolling persistency" is defined as the persistency of business from the most recent 12 months.)
- You will receive the car bonus every month you have met the 12 consecutive months of qualification and your personal persistency, on a rolling, 12-month basis, is 75% or greater.
- Falling below the required persistency to receive the car bonus will not require you to re-start the consecutive month qualification.
- As an example, if you qualify during months 12-24 in the Player's Club with 10 points and met or exceeded 75% persistency rate on your business during eight months, you would receive eight \$300 car bonus payments.
- Car bonuses will not be added to your net check/cash accrued, and will in no way affect your debit balance.

Check your Player's Club status online!

To check your standing and persistency rate:

- 1) Go to "Associates Only" on the Corporate Web site at www.prepaidlegal.com
- 2) Log in [If you're a first-time user, you'll need to create an account. For help, please call PPL Web Support toll-free at 1-800-699-9004]
- 3) Select "Reports" from the left navigation bar

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The Point Requirements

To be eligible for the benefits and rewards of Player's Club membership, you can earn your points **each month** through any of the following combinations:

- Recruit a new Junior Associate (Personal or Placed) = Earn 1 point
- Help your new Junior Associate advance to Associate = Earn 2 points
The Junior Associate must be frontline. Your point will be awarded the month the Junior Associate advances to Associate.
- Sell a non-group membership* = Earn 1 point
- Sell a business plan membership = Earn 2 points
- Open a new group account (with 5 or more members)** = Earn 1 point
- Sell three (3) group memberships = Earn 1 point

Note: Commercial Drivers Legal Plan memberships will not count toward your point requirements, nor will they affect persistency.

The Recognition!

Your Player's Club status begins building after your first month of qualification! Player's Club recognition is based on the number of consecutive months you qualify.

Your recognition grows as you earn a higher status!

- First Month Qualifiers and above will be listed on the *Pre-Paid Legal Web site*.
- Three Consecutive Month Qualifiers will be listed in *The Connection* magazine.
- Plus! Player's Club members will receive special recognition at *corporate events!*

No corrections will be made to Player's Club data unless brought to the Company's attention within 60 days of the business/data in question. Pre-Paid Legal Services®, Inc. reserves the right to change any award to be given upon qualification in Player's Club.

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In order to receive Player's Club points, membership applications and Associate Agreements must arrive at the Home Office and be processed on or before 2 p.m. (CT) the last business day of the month. All web applications must be placed and processed on or before 2 p.m. the last business day of the month.

If you fail to qualify during any calendar month, you lose your status and must start over again. However, to make it easier for you to continue qualifying each month, you can "carry over" points from the previous month. For Player's Club Five members, when you earn more than five points in any one month, up to five "extra" points will count toward the five point requirement for the next month. For Player's Club Ten members, when you earn more than 10 points in any one month, up to 10 "extra" points will count toward the 10 point requirement for the next month. Extra points cannot carry over more than one month.

For example:

You earn 21 points during the month of June. Ten of those points will count toward your June qualification, and another 10 points will count for your qualification the next month (July). However, the final 1 point will not count toward your qualification for August.

If an Associate is achieving more than 10 points per month and does not achieve the 10 points any particular month they will start over from month one on the 10 point qualification. If they miss the 10 points but do make the five points, they can count any previous consecutive months that were over five points. For example, you earn 10 points consecutively for six months and the in month seven you achieve six points. You will have to start over from month one for the 10 point qualification, but would have seven consecutive months for the 5 point qualification.

*Add-ons and reinstatements count as membership points provided that the add-on value is \$9 or more per month (i.e. upgrade from a Standard Family Plan membership of \$16 to an Expanded Family Plan membership of \$25). Points for add-ons count only if 90 days or more have elapsed since the last membership plan change. Points for reinstated memberships count only if the membership has lapsed for 90 days or more and follow reinstatement guidelines included in the *Success Guide*. If add-ons and reinstatements are done at the same time, only one (1) point will be issued. Pre-Paid Legal reserves the right to deduct points from any Associate who abuses the add-on or reinstatement system. If a Home Based Business Rider or Identity Theft Shield is sold at the same time as the Family Plan, each will count for an additional point. For example, if you sell a new member a Family Plan, an Identity Theft Shield and a Home Based Business Rider at the same time you will receive three Player's Club points.

** A group membership is defined as a membership sold by an Associate working through an employer to contract employees. Group memberships as part of a group account must be established with PPLSI prior to enrollment through completion of a payroll deduction or bank draft authorization form. This includes payroll deduction payment methods as well as bank draft or credit card draft payment methods. A non-group membership is defined as a membership sold on an individual basis outside of any employer interaction of any kind. The group membership points earned for selling three group memberships can be acquired through any combination of groups. For example, during one month an Associate can sell one membership within one group and two memberships within another group. This total of three memberships (including add-ons and reinstatements) will count as one point.