

Compensation Plan

\$26.00

Personal Sales Advance

Effective August 1, 2015

\$182.46

Executive Director

Achieve this level by being at Director level with 50 sales (personal or organizational), cannot count more than 20 sales from any 1 leg AND qualify for the Activity Requirement. Qualify in one month to receive bonus on all organizational sales the following month OR 50 personal sales in one month to receive bonus on all organizational sales the following month.

\$149.87

Sr. Director

Achieve this level by being at Director level and having a minimum of 25 counters/sales per month (including personal sales) with no more than 15 sales from one leg. Must be Performance Club qualified.

\$123.81

Director

Achieve this level by having 3 Manager legs AND 100 organizational sales OR by having 100 personal sales.

\$104.26

Sr. Manager

Achieve this level by having 3 Senior Associate legs and 50 organizational sales OR 50 personal sales.

\$91.23

Manager

Achieve this level by having 3 legs with an active Associate in each leg AND have 15 organizational sales OR 15 personal sales.

\$78.20

Sr. Associate

Achieve this level by having 3 personal sales and 1 new personally sponsored Fast Start recruit (with a membership) OR by having 7 personal sales. Do so in 20 days and you **Fast Start Qualify**, receiving advanced commissions on these sales.

\$65.16

Associate—Welcome to Your Business

This is your starting level when you join LegalShield. At this level your commissions are paid as earned. If you meet your Fast Start Qualification requirements you will receive advance commissions on sales made at the Associate level. If you do not meet these requirements in 20 days, you are paid as-earned commissions on these sales.

Cumulative Override Bonus Advance

This is money advanced to the first active upline Associate at a higher level.

FOR EXAMPLE

If you are a Director, and your Sr. Manager personally recruits an Associate who makes his/her first sale, your advance would be the override above your **Sr. Manager**.

Your Sr. Manager would receive the advance override above his/her **Associate**.

If you are an Executive Director:

Sr. Director	\$32.59
Director	\$58.65
Sr. Manager	\$78.20
Manager	\$91.23
Sr. Associate	\$104.26
Associate	\$117.30

If you are a Sr. Director:

Director	\$26.06
Sr. Manager	\$45.61
Manager	\$58.64
Sr. Associate	\$71.67
Associate	\$84.71

If you are a Director:

Sr. Manager	\$19.55
Manager	\$32.57
Sr. Associate	\$45.61
Associate	\$58.65

If you are a Sr. Manager:

Manager	\$13.03
Sr. Associate	\$26.06
Associate	\$39.10

If you are a Manager:

Sr. Associate	\$13.03
Associate	\$26.07

If you are a Sr. Associate:

Associate	\$13.04
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Things you need to know: Commissions are paid based on membership sales, either personal, or when an eligible Associate on your team makes a sale. Commission amounts shown represent a one-year advance. If a membership cancels during the advance period, you will be charged back against future commission advances. Commissions are paid daily via direct deposit with a minimum of \$20, if you have submitted a processable membership during the month (or previous month if Executive Director). This program is based on membership sales. For example, sell a Legal Plan, Identity Theft Plan and supplement/rider to the same person, and it counts as one membership sale. If a person already owns a LegalShield or IDT membership, the addition of an IDT or LegalShield membership does not count as a "new" membership sale since the person is already a member. **NOTE:** When an Associate in your organization makes a sale, you will receive the Override Bonus Advance for each level between yourself and the next active Associate in your downline. **In regards to the Mama Bonus, the immediate upline placer or sponsor is eligible to receive an additional bonus on all business written by their personal recruits. To receive the bonus the upline sponsor must have at least four sales in the prior calendar year (no qualification requirement during the year the associate is recruited).**

Compensation is subject to change without notice and is subject to all company policies and procedures. All Associates with a production date prior to the last revision of the advancement criteria will need personal activity (which may include a personal membership sale or personal recruit) to promote through new advancement criteria. Organizational memberships include all personal and downline memberships. You will be charged a \$35 non-taken fee (in addition to the chargeback amount) for memberships on which money is not collected. See online Success Guide for details about compensation. The Company reserves the right to pay commissions on any sale based on actual payment received from the member (or as earned) or in certain cases to pay commissions on a modified structure which allows level commission earnings.

*Associates that reside in Manitoba will have 60 days from their effective date to get their license appointed with the Corporate Office and 20 days from their licensing date to Fast Start Qualify.

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Breakaways—Director and Executive Director

Effective August 1, 2015

Qualified Director (QD):

Must be Power 20 qualified. Directors must meet qualification for this bonus after being an associate for 12 months.

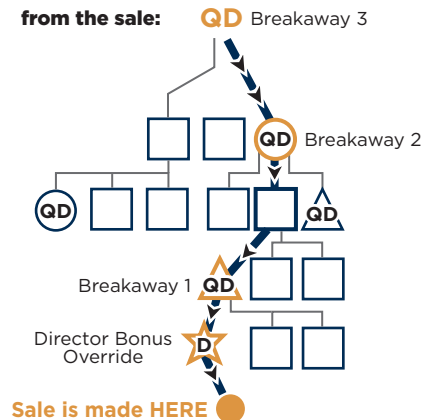


The immediate upline placer or sponsor is eligible to receive an additional bonus on all business written by their personal recruits. To receive the bonus the upline sponsor must have at least four sales in the prior calendar year (no qualification requirement during the year the associate is recruited).

Director

QD Breakaway 5	\$0.65
QD Breakaway 4	\$0.65
QD Breakaway 3	\$1.30
QD Breakaway 2	\$1.95
QD Breakaway 1	\$3.26
Director Bonus Override	\$19.55

EXAMPLE: Qualified QD distance from the sale:

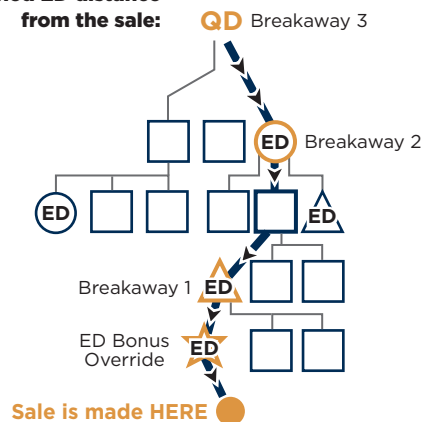


- = No Generation
- = 1st Generation
- △ = 2nd Generation
- ☆ = 3rd Generation

Executive Director

ED Breakaway 5	\$1.30
ED Breakaway 4	\$1.30
ED Breakaway 3	\$3.26
ED Breakaway 2	\$4.56
ED Breakaway 1	\$8.47
ED Bonus Override	\$32.58

EXAMPLE: Qualified ED distance from the sale:



- = No Generation
- = 1st Generation
- △ = 2nd Generation
- ☆ = 3rd Generation

PLUS! Platinum Breakaway Bonuses!

Receive this bonus on all memberships through three (3) generations of Platinum Executive Directors (1.95, 1.30, .65). Applicable to Associates at Platinum or above at the time of the membership sale.

NOTE: See Success Guide for complete details about compensation.

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Executive Director (ED)

Effective August 1, 2015

	Personal Sales Advance	Cumulative Override Bonus Advances (Paid to First Active Upline at a Higher Level)
Platinum 7 ED 10 Executive Director Legs	\$211.13	\$0.65
Platinum 6 ED 9 Executive Director Legs	\$210.48	\$0.65
Platinum 5 ED 8 Executive Director Legs	\$209.82	\$0.65
Platinum 4 ED 7 Executive Director Legs	\$209.17	\$0.65
Platinum 3 ED 6 Executive Director Legs	\$208.52	\$0.65
Platinum 2 ED 5 Executive Director Legs	\$207.87	\$0.65
Platinum ED 4 Executive Director Legs or 50 personal sales and 3 ED legs or 150 personal sales	\$207.22	\$6.52
Gold ED 3 Executive Director Legs or 50 personal sales and 2 ED legs or 125 personal sales	\$200.70	\$5.21
Silver ED 2 Executive Director Legs or 50 personal sales and 1 ED legs or 100 personal sales	\$195.49	\$5.21
Bronze ED 1 Executive Director Legs or 75 personal sales	\$190.28	\$7.82
Executive Director Achieve this level by being at Director level with 50 sales (personal or organizational), cannot count more than 20 sales from any 1 leg AND qualify for the Activity Requirement (see DOD 96020). Qualify in one month to receive bonus on all organizational sales the following month OR 50 personal sales in one month to receive bonus on all organizational sales the following month.	\$182.46	\$32.58

EXAMPLE:

If you are at Platinum 2 ED level, and your Executive Director sells a membership, you will receive a cumulative override of all amounts between you and the Executive Director (if there are no other qualifying EDs between you and the sale).

NOTE: When an Associate in your organization makes a sale, you will receive the Override Bonus Advance for each level between you and the next active Associate in your downline. See *Success Guide* for complete details about compensation.

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Renewals

Effective August 1, 2015

Persistency Levels	Up to 55%	56-65%	66-75%	76-85%	Over 85%
Platinum Generation 3	\$ 0.04	\$ 0.08	\$ 0.12	\$ 0.16	\$ 0.20
Platinum Generation 2	\$ 0.08	\$ 0.16	\$ 0.24	\$ 0.32	\$ 0.40
Platinum Generation 1	\$ 0.13	\$ 0.26	\$ 0.39	\$ 0.52	\$ 0.65
ED Breakaway 5	\$ 0.08	\$ 0.16	\$ 0.24	\$ 0.32	\$ 0.40
ED Breakaway 4	\$ 0.08	\$ 0.16	\$ 0.24	\$ 0.32	\$ 0.40
ED Breakaway 3	\$ 0.21	\$ 0.42	\$ 0.63	\$ 0.84	\$ 1.05
ED Breakaway 2	\$ 0.29	\$ 0.58	\$ 0.87	\$ 1.16	\$ 1.45
ED Breakaway 1	\$ 0.54	\$ 1.08	\$ 1.62	\$ 2.16	\$ 2.70
Director Breakaway 5	\$ 0.04	\$ 0.08	\$ 0.12	\$ 0.16	\$ 0.20
Director Breakaway 4	\$ 0.04	\$ 0.08	\$ 0.12	\$ 0.16	\$ 0.20
Director Breakaway 3	\$ 0.08	\$ 0.16	\$ 0.24	\$ 0.32	\$ 0.40
Director Breakaway 2	\$ 0.13	\$ 0.26	\$ 0.39	\$ 0.52	\$ 0.65
Director Breakaway 1	\$ 0.21	\$ 0.42	\$ 0.63	\$ 0.84	\$ 1.05
Mama Bonus	\$ 0.13	\$ 0.26	\$ 0.39	\$ 0.52	\$ 0.65
Platinum 7	\$ 0.04	\$ 0.08	\$ 0.12	\$ 0.16	\$ 0.20
Platinum 6	\$ 0.04	\$ 0.08	\$ 0.12	\$ 0.16	\$ 0.20
Platinum 5	\$ 0.04	\$ 0.08	\$ 0.12	\$ 0.16	\$ 0.20
Platinum 4	\$ 0.04	\$ 0.08	\$ 0.12	\$ 0.16	\$ 0.20
Platinum 3	\$ 0.04	\$ 0.08	\$ 0.12	\$ 0.16	\$ 0.20
Platinum 2	\$ 0.04	\$ 0.08	\$ 0.12	\$ 0.16	\$ 0.20
Platinum ED	\$ 0.42	\$ 0.84	\$ 1.26	\$ 1.68	\$ 2.10
Gold ED	\$ 0.33	\$ 0.66	\$ 0.99	\$ 1.32	\$ 1.65
Silver ED	\$ 0.33	\$ 0.66	\$ 0.99	\$ 1.32	\$ 1.65
Bronze ED	\$ 0.50	\$ 1.00	\$ 1.50	\$ 2.00	\$ 2.50
Executive Director	\$ 2.09	\$ 4.18	\$ 6.27	\$ 8.36	\$ 10.45
Senior Director	\$ 1.67	\$ 3.34	\$ 5.01	\$ 6.68	\$ 8.35
Director	\$ 1.25	\$ 2.50	\$ 3.75	\$ 5.00	\$ 6.25
Senior Manager	\$ 0.83	\$ 1.66	\$ 2.49	\$ 3.32	\$ 4.15
Manager	\$ 0.83	\$ 1.66	\$ 2.49	\$ 3.32	\$ 4.15
Senior Associate	\$ 0.83	\$ 1.66	\$ 2.49	\$ 3.32	\$ 4.15
Associate	\$ 4.17	\$ 8.34	\$ 12.51	\$ 16.68	\$ 20.85

*Due to rounding, the above multipliers may not produce exact figures. A variance of \$0.01 to \$0.03 should be expected.

Things you need to know: Renewals are amounts you earn on memberships that "renew" or continue paying after the first 12 months (1-year) of the life of the membership. Since you receive a commission advance amount representing your commissions for the first 12 months of payments made, all additional payments made by the member after months 12 represent renewal payments on which you earn commissions.

When will I be paid? You will begin earning renewals on residuals at the beginning of month 13 (1-year). Renewal earnings for months 13-15 are applied in month 16 (cumulative), after a 3-month evaluation time. All earnings will first be applied to any outstanding debit balance you may have. Once the debit balance is recovered, future earnings will be paid to you.

What is a "persistency level" and what does it mean for my renewal income? Persistency level is the average number of memberships still on the books at the end of month 12 and continue to make payments. For example, if you sell 10 memberships in one month, and no later than the 15th month LegalShield has received the 12th month payment on seven (7) of those initial 10 memberships that are still active, then your persistency level for that month's business is 70%. You can calculate your earnings for the life of those remaining memberships from the third column.