

Group Presentation Script

My name is _____ with the Pre-Paid Legal and I am here to talk about a new benefit available for all of _____ employees. We just met with the _____ shift and most of the people there are participating in this benefit. This benefit helps protect you and your family from the high cost of legal fees and the devastating effects of identity theft. I am going to take a few minutes and just hit the highlights of the plan for you and I also have an information packet for each of you.

If everyone will please look at this benefit summary page, I am first going to run down that real quick. (Hold up the placemat brochure) This plan covers you on and off the job and it covers you and your spouse both.

First let me give you a quick update on some facts about identity theft. Currently, there are over 27,000 new victims every day! The big problem with identity theft is it takes about 30 seconds to find out that you're a victim - it takes 600 hours to clean it up. If you are going to buy a protection plan be sure and get one that cleans up the mess and not just tells you about it. Most plans are monitoring plans, they just tell you have a problem. They cover this 30 second problem but you still have to clean it all up yourself. This is Identity Theft Shield. It does the entire restoration for you. There are five major areas of identity theft. Most people think that identity theft is just about credit - but only 28% of Identity theft deals with credit or credit cards so a person with bad credit can be a victim 70% of the time. But credit is a big one, it can mess your credit up just like when someone breaks into your house they don't play around they can damage your credit and your identity fast.

Driver License - they simply go get a driver's license with their picture and your identity. _____ ranks in the top states for fraudulent drivers license, and what can they do with the driver's license? They can open a bank account, write bad checks, or get a DUI under your name. These crimes occur thousands of times a day.

Employment fraud - someone can use your identity and go get a job somewhere. Recently, a Chicago woman applied for a job at a local Target store. She was declined employment because she already worked there, or rather her social security number already worked there. Further investigation revealed she was employed at 37 other companies. So they don't just sell your social security number once, they can sell it multiple times. That is a hard one to track, and a really hard one to clean up. You are dealing with the IRS and Social Security Administration.

Medical fraud is the fastest growing form of Identity Theft. This is where someone steals your identity and checks into a hospital using your name. They have open heart surgery under your name and worse than that, they can steal your medical benefits or use your medical insurance.

The fifth area of identity theft is **criminal and character** and is probably the scariest. Someone commits a crime using your identity. This could obviously cost you your job and be a nightmare to clean up by yourself.

PAGE 2

So those are the five common areas of identity theft. The Identity Theft Shield is a benefit provided by Kroll. Kroll was founded by Jules Kroll, a former CIA executive. His company Kroll Fraud Solutions Group has over 3,800 investigators and offices all over the world. Many of the employees at Kroll are former CIA or FBI. Kroll does three things to help protect you and your time. (Hold up three fingers) First thing - they give you a full copy of your credit report and score. This is an entire credit analysis, for you and your spouse. It gives your credit score and everything about your credit - that way you can get a baseline on your credit and see where you are now and if there's something on that credit report that is incorrect - they can get it cleaned up for you. They also monitor your credit file 24 hours a day. That is something that they can monitor and look at every day. They put a surveillance system on it so you can instantly know what is going on. If you're not on some sort of credit monitoring service you are crazy. Most credit card monitoring services - only monitor that credit card. This is monitoring your entire credit report. If someone opens an account or changes your address it is going to immediately send you a credit alert email. Another thing it does if someone forwards your mail they update the US Postal records everyday and monitor for that. The third part of the ID Theft Shield is underlined here because it is the most important! It is restoration or the cleanup and repair of your identity. They provide 100% Identity restoration in all 5 areas of identity theft. There are no caps or limits on the amount of restoration work they do. It is entirely covered by your benefit. It is the very best identity theft protection and restoration plan that I have ever seen. There is not a better benefit on the market.

Let me now hit the highlights of the Life Events Legal Plan. The first thing you get is unlimited telephone consultation with the law firm. (Give them the name of your law firm, what the monthly retainer amount is and talk about the commitment level of the firm to the members) So anytime you need to talk about any legal questions, divorce, bankruptcy, real estate, creditor harassment, contract dispute - someone works on your house or your car and you're not satisfied, you can pick up the phone and call them and get legal advice. It even covers pre-existing situations, things you are already worried about. It covers you on the job and off the job.

You also receive unlimited letters and phone calls on your behalf. If you ever need the attorney to write a letter or make a phone call on your behalf, there is no charge. You get unlimited letters and phone calls. It's amazing what a good letter from a big law firm can do to get results. You might have an insurance company not paying you or someone that owes you money - have the law firm send them a letter or make a phone call on your behalf.

Legal Document Review - If your signing a legal document or contract you can have your law firm review that for you before you sign.

Legal forms online – The benefit provides thousands of legal forms right online, so if you want to sell something or buy something, whatever, change your name, you can download the form right from the website.

Estate Planning. – This is probably the biggest immediate benefit to you. You can immediately get your Last Will and Testament prepared at no additional charge. This is included in your benefit. About 85% of the people I talk to do not have their will done. _____ is about the worst state to die in without a Will - everything you own goes to the state and the state decides what happens. The first thing you want to do with your new benefit is get your will done. The law firm will also update your will every year free of charge. So if you have a child misbehaving and you want to cut them out of your will, you can update it every year. They will also prepare a living will. What do you want to have happen if you are on life support? You can have that will done at no cost as part of your benefit. They will also prepare a durable power of attorney and a medical power of attorney at no additional charge. These things will help in getting your estate in order.

PAGE 3

Trial Defense covers you on lawsuits. This covers lawsuits filed against you. It also covers criminal lawsuits that are work related.

IRS Audits are covered up to 50 hours of assistance if you are ever audited by the IRS. It begins with the tax return you filed this year, so it even covers last years return.

Legal Shield gives you 24 hour access to the law firm in the event of an emergency. It does not have to be work related- if you get into a car accident and someone is hurt you have access to your plan 24 hours a a day. But it has to be an emergency situation. Like if you wake up at 2 AM in the morning and you want a divorce you can't call them-you have to wait until the next morning. But our attorneys are available 24 hours a day if you are being arrested, detained, questions, served with a warrant or any other legal emergency.

You also receive a 25% discount on anything not fully covered by the benefit like a divorce, bankruptcy or DUI would be covered under the 25% discount area.

Those are the legal plan benefits. The legal plan covers you, your spouse or significant other, and your qualified dependent children up to the age of 23.

Closing:

Here is the best news. These benefits are available to you as an employee of _____ at an employee discount rate of only \$11.96 per pay period! That is all you pay and the rate will never increase. That breaks down to less than \$1.00 a day for the best legal access plan and identity theft restoration benefit available. It is also a portable benefit - you can take it with you if you ever leave this job.

Add a quick (20 second) personal story from using the plan.

If everyone will take their pen and right here on the enrollment form it says "A \$10 fee is required" (show them on the application) Just cross that out. That fee is waived today for all employees.

If you would like to take advantage of this benefit—All you need to do is fill the yellow highlighted areas of the form. Just getting your will done is like getting two years of the benefit for free. While you fill the enrollment forms out I will be passing out a temporary membership kit. This temporary kit will give you some materials until your membership kit and permanent cards arrive in the mail. This kit includes decals for your vehicles, a will questionnaire for both you and your spouse and an envelope to mail the questioners to the law firm. This card has my name and phone number and the contact number to the _____ provider law firm. As you fill out the yellow areas I will hand these items out.

I also have these travel mugs for you. I'll give one to you to remind you that you are getting thousands of dollars worth of legal and identity theft protection for less than a cup of coffee per day! (Hold the mug up and show them)

Slowly hand out the membership kits and mugs to those that are completing their application. Spend a moment with each of them so that you stall out the close a little bit.