



# FAST START <sup>SM</sup> SUCCESS

PRE-PAID LEGAL SERVICES, INC. COMPENSATION PLAN

## \$35.95

**Combined Plans**  
(\$25 Expanded Plan + \$1 Legal Shield  
+ \$9.95 Identity Theft Shield)

Commissions are paid based on membership sales, either personal sales or when an eligible Associate on your team makes a sale. Commission amounts shown represent advances. 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 ED) \*This program is based on membership sales, not counters. For example, sell the Family Plan, Identity Theft Shield and Home-Based Business rider to the same person, and it counts as one membership sale.

**Fast Start Bonus**  
(Paid to Sponsor or Placing Associate and upline)

### EX. DIRECTOR

Cumulative  
FSTS BONUS = **\$170.00**  
FSTS BONUS = **\$30.00**

### DIRECTOR

Cumulative  
FSTS BONUS = **\$140.00**  
FSTS BONUS = **\$25.00**

### MANAGER

Cumulative  
FSTS BONUS = **\$115.00**  
FSTS BONUS = **\$20.00**

### SR. ASSOCIATE

Cumulative  
FSTS BONUS = **\$95.00**  
FSTS BONUS = **\$15.00**

### ASSOCIATE

FSTS BONUS = **\$80.00**

**NOTE:** Fast Start bonuses are paid out when a new Associate Fast Start qualifies. The Fast Start bonus is paid only to those that Fast Start qualify. Those at Director level become a part of the bonus structure as well.

#### HOW TO FAST START QUALIFY: TO FAST START QUALIFY, YOU MUST ADVANCE TO SENIOR ASSOCIATE IN YOUR FIRST 45 DAYS

### EX. DIRECTOR — Personal Sales Advance = **\$252.35**

Have THREE organizational legs with active DIRECTORS in each and sell 75 memberships. You may count personal sales of 75 or have a combination of personal sales as well as up to 25 sales per leg.

### DIRECTOR — Personal Sales Advance = **\$207.41**

Have THREE organizational legs with MANAGER or above in each OR personally sell 250 PPL memberships OR you and your organization must sell 250 memberships with no more than 200 sales coming from one leg.

### MANAGER — Personal Sales Advance = **\$172.84**

*Attending a Fast Start training class is required to advance to this level or beyond.* In addition, have THREE organizational legs with SENIOR ASSOCIATES or above in each leg or have 100 organizational memberships.

### SR. ASSOCIATE — Personal Sales Advance = **\$138.27**

Advance to Senior Associate by personally selling THREE memberships and recruit ONE Fast Start Associate with a membership (this membership can be one of the three) OR make FIVE personal sales within your first 45 days or advance after your first 45 days by having 50 organizational sales.

### ASSOCIATE — Personal Sales Advance = **\*\$34.57** \*(Advance is 1/3 of \$103.70)

Begin your PPL business and register for your Fast Start classroom training!  
\*Associate Level Associates will receive \$34.57 in commissions immediately after their first sale, then they will receive an additional \$69.13 in advanced commissions after they complete the Fast Start qualifications within the specified time frame or \$69.13 in as-earned commissions if they do not complete the Fast Start qualifications.

#### HOW TO FAST START QUALIFY: TO FAST START QUALIFY, YOU MUST ADVANCE TO SENIOR ASSOCIATE IN YOUR FIRST 45 DAYS.

Compensation is subject to change without notice and is subject to all PPLSI Policies and Procedures. All associates with a production date prior to the latest 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.

#### Cumulative Override Bonus Advance Compensation (Paid to First Active Upline at a Higher Level)

→ Sales made by your Associate = **\$148.65**  
→ Sales made by your Sr. Associate = **\$114.08**  
→ Sales made by your Manager = **\$79.51**  
→ Sales made by your Director = **\$44.94**

→ Sales made by your Associate = **\$103.70**  
→ Sales made by your Sr. Associate = **\$69.14**  
→ Sales made by your Manager = **\$34.57**

→ Sales made by your Associate = **\$69.14**  
→ Sales made by your Sr. Associate = **\$34.57**

→ Sales made by your Associate = **\$34.57**

**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.

**NOTE: SEE SUCCESS GUIDE FOR COMPLETE DETAILS ABOUT COMPENSATION.**



# FAST START <sup>SM</sup> SUCCESS

PRE-PAID LEGAL SERVICES, INC. EXECUTIVE DIRECTOR COMPENSATION PLAN

## \$35.95

Combined Plans  
(\$25 Expanded Plan + \$1 Legal Shield  
+ \$9.95 Identity Theft Shield)

**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.

**PLATINUM 7 ED** — Personal Sales Advance = **\$281.38**  
10 Executive Director Legs or 600 Personal Sales

**PLATINUM 6 ED** — Personal Sales Advance = **\$280.69**  
9 Executive Director Legs or 550 Personal Sales

**PLATINUM 5 ED** — Personal Sales Advance = **\$280.00**  
8 Executive Director Legs or 500 Personal Sales

**PLATINUM 4 ED** — Personal Sales Advance = **\$279.31**  
7 Executive Director Legs or 450 Personal Sales

**PLATINUM 3 ED** — Personal Sales Advance = **\$278.62**  
6 Executive Director Legs or 400 Personal Sales

**PLATINUM 2 ED** — Personal Sales Advance = **\$277.93**  
5 Executive Director Legs or 350 Personal Sales

**PLATINUM ED** — Personal Sales Advance = **\$277.24**  
4 Executive Director Legs or 300 Personal Sales

**GOLD ED** — Personal Sales Advance = **\$274.47**  
3 Executive Director Legs or 250 Personal Sales

**SILVER ED** — Personal Sales Advance = **\$268.94**  
2 Executive Director Legs or 200 Personal Sales

**BRONZE ED** — Personal Sales Advance = **\$262.03**  
1 Executive Director Leg or 150 Personal Sales

**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.

### Cumulative Override Bonus Advances

(Paid to First Active Upline at a Higher Level)

→ **\$0.69**

→ **\$0.69**

→ **\$0.69**

→ **\$0.69**

→ **\$0.69**

→ **\$0.69**

→ **\$2.77**

→ **\$5.53**

→ **\$6.91**

→ **\$9.68**

**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).

### Director and (ED) Executive Director Breakaways

**(QD) Qualified Director:**  
At least 15 organizational sales (with no more than 5 in any organization)  
OR at least 15 personal sales.  
Note: Directors receive this bonus in their first 12 months after becoming director regardless of qualification.

**Qualified QD distance from the sale:**

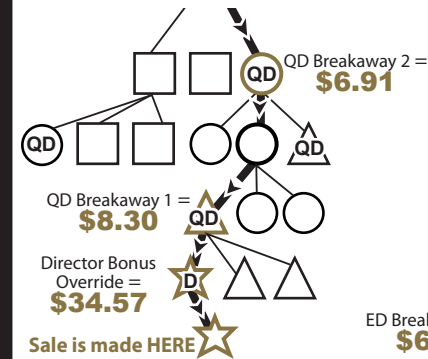
QD Breakaway 6 = **\$1.38**

QD Breakaway 5 = **\$2.77**

QD Breakaway 4 = **\$4.15**

#### DIRECTOR

QD Breakaway 3 = **\$5.53**



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

**Qualified ED distance from the sale:**

ED Breakaway 7 = **\$0.69**

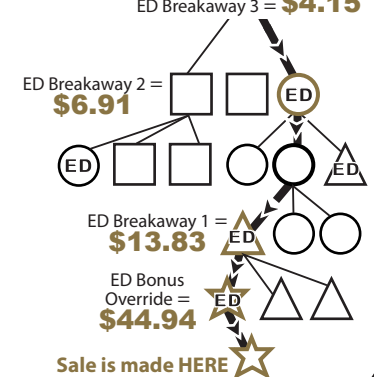
ED Breakaway 6 = **\$0.69**

ED Breakaway 5 = **\$1.38**

ED Breakaway 4 = **\$1.38**

#### EXECUTIVE DIRECTOR

ED Breakaway 3 = **\$4.15**



#### PLUS! Platinum Breakaway Bonuses! \$1.38

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

**NOTE: SEE SUCCESS GUIDE FOR COMPLETE DETAILS ABOUT COMPENSATION.**



# FAST START <sup>SM</sup> SUCCESS

PRE-PAID LEGAL SERVICES, INC. RENEWALS COMPENSATION PLAN

## \$35.95

Combined Plans  
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+ \$9.95 Identity Theft Shield)

**Renewals** Renewals are amounts you earn on memberships that "renew" or continue paying after the first 12 months (1-year) or 36 months (3-year) of the life of the membership. Since you receive a commission advance amount representing your commissions for the first 12 or 36 months of payments made, all additional payments made by the member after months 12 or 36 represent renewal payments which you earn.

**3-Year Renewal earnings:** To calculate your annual renewal amount based on the 3-year earnings plan, divide your original advance on the sale by 3. With the 3-year plan, you begin receiving renewals with the 37th month payment.

**When will I be paid?**

You will begin earning renewals from residuals at the beginning of month 13 (1-year) or month 37 (3-year). Renewal earnings begin in month 16 (cumulative), after a 3-month evaluation time, under the 1-year plan. Renewal earnings begin in month 37 under the 3-year plan. Under both options, earnings will first be applied to any outstanding debit balance you may have.

**Should I choose the 1-Year or the 3-Year earnings plan?**

Most Associates choose the 1-Year plan due to the ability to earn out an advance and begin receiving renewals more quickly, however it is your choice. Additionally, under the 1-Year plan, your good business persistency can increase your renewal income. To help you decide, please consider the following:

- Under the 1-Year Earnings Plan, 100% of the unearned advance on cancelled memberships will be deducted from your future commission advances. It only takes ONE YEAR to earn back an advance!
- Under the 3-Year Earnings Plan, 100% of the unearned advance will be split as follows: 50% of the unearned advance on member-

ships will be deducted from your future commission advances, and the remaining 50% will remain in your debit balance (if at least one membership payment has been made). You could receive charge backs for THREE YEARS.

- If the member cancels after you have earned back the advance (1 or 3 years), you will not be charged back because you will have fully earned your advance amount.

**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 15. For example, if you sell 10 memberships in one month, and 15 months later 7 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. This applies to the 1-year earnings plan. (If you choose the 3-year earnings plan, it takes 37 months instead of 13 to begin receiving renewals, and the calculation is a simple 1/36th of the original advance.

**PERSISTENCY LEVELS**

	Up to 55%	56-65%	66-75%	76-85%	Over 85%
Platinum Generation 3	0.09	0.17	0.26	0.35	0.43
Platinum Generation 2	0.09	0.17	0.26	0.35	0.43
Platinum Generation 1	0.09	0.17	0.26	0.35	0.43
ED Breakaway 7	0.04	0.09	0.13	0.17	0.22
ED Breakaway 6	0.04	0.09	0.13	0.17	0.22
ED Breakaway 5	0.09	0.17	0.26	0.35	0.43
ED Breakaway 4	0.09	0.17	0.26	0.35	0.43
ED Breakaway 3	0.26	0.52	0.78	1.04	1.30
ED Breakaway 2	0.43	0.87	1.30	1.74	2.17
ED Breakaway 1	0.87	1.74	2.60	3.47	4.34
Director Breakaway 6	0.09	0.17	0.26	0.35	0.43
Director Breakaway 5	0.17	0.35	0.52	0.70	0.87
Director Breakaway 4	0.26	0.52	0.78	1.04	1.30
Director Breakaway 3	0.35	0.69	1.04	1.39	1.74
Director Breakaway 2	0.43	0.87	1.30	1.74	2.17
Director Breakaway 1	0.52	1.04	1.56	2.08	2.61
Platinum 7	0.04	0.09	0.13	0.17	0.22
Platinum 6	0.04	0.09	0.13	0.17	0.22
Platinum 5	0.04	0.09	0.13	0.17	0.22
Platinum 4	0.04	0.09	0.13	0.17	0.22
Platinum 3	0.04	0.09	0.13	0.17	0.22
Platinum 2	0.04	0.09	0.13	0.17	0.22
Platinum ED	0.17	0.35	0.52	0.70	0.87
Gold ED	0.35	0.69	1.04	1.39	1.74
Silver ED	0.43	0.87	1.30	1.74	2.17
Bronze ED	0.61	1.22	1.82	2.43	3.04
Executive Director	2.82	5.64	8.46	11.29	14.11
Director	2.17	4.34	6.51	8.68	10.85
Manager	2.17	4.34	6.51	8.68	10.85
Senior Associate	2.17	4.34	6.51	8.68	10.85
Associate	6.51	13.02	19.53	26.04	32.55

ONE YEAR RENEWAL EARNINGS  
With the 1-year plan, you earn renewals with the 13th month's payment!

NOTE: SEE SUCCESS GUIDE FOR COMPLETE DETAILS ABOUT COMPENSATION.

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