



Business Profile • Management



If you're looking for a business where you can offer a needed service, earn a great income, and have time freedom by earning lifetime renewals....

You found it!

- In business since 1993
- Employee benefit specialists
- Over 2500 agents in North America
- 17 offices in the U.S., Corporate offices, Dallas, Texas
- Benefits offered to thousands of businesses and associations nationwide
- The largest broker for legal and identity theft plans in the U.S.
- Cutting edge products and marketing materials
- Excellent training program and national sales support system
- Committed to the financial success of every agent



- Founded in 1972 – over 40 years in business!
- Corporate offices in Ada, OK, has over 850 employees
- #5 on the Forbes 200 Best Small Companies list
- Ranked in the Forbes 200 Best list 7 of the last 10 years
- #29 on the Fortune 100 Fastest Growing Companies list
- Over 1.5 million members in North America
- 15 Year Stock Gain 4,382% (USA Today)
- National network of professional law firms who were paid in excess of 100 million dollars last year
- Purchased by MidOcean Partners in June 2011 for 650 million dollars
- Rebranded in September 2011

- Kroll is the world's leading risk consulting company.
- Founded by Jules B. Kroll, a former CIA executive, in 1972
- Headquartered in New York
- Operates in 65 cities and 33 countries; employs over 3000
- 2011 revenues \$1 billion
- Kroll is an expert in monitoring your identity and cleaning up data when you become a victim of identity theft.
- In 2003 Kroll contracted with LegalShield to exclusively provide marketing and billing services for Identity Theft Shield .

KROLL

**Your *identity* is
your business.
Protecting it is *ours*.**



MANAGEMENT POSITION OVERVIEW

Harvard Risk Management Corporation offers an incredible opportunity for you to leverage your time by building a national sales team of independent agents. There is no limit to the number of agents you recruit, and there are no geographic restrictions.

We have developed some very successful recruiting systems that help you find qualified individuals to join your team. You would be fully trained on the use of these systems. You can recruit both full time and part time agents, and there is no limit to the size of your team.

You are paid an override commission on every membership generated within your organization. This override averages about \$35.00 per membership. If your organization produced 200 memberships a month, your override would be approximately \$7000 a month or \$84,000 a year. You also earn a residual commission on every membership sold by your team. The marketing plan is designed to pay you overrides at all levels of your business. Commissions and overrides are paid daily by direct deposit.

You are provided a website that tracks team production and provides daily reports. Your agents are paid directly by the company. You are not responsible for payment of commissions, processing of memberships, or providing any membership services. Your main responsibilities include recruiting new agents, directing the agents to the training and support systems, and recognizing producers within your organization. If you enjoy helping others achieve financial success, you will enjoy this business!



BENEFITS INCLUDE:

- ✓ **Lifetime Renewal Income**
- ✓ **Paid Daily By Direct Deposit**
- ✓ **Company Paid Trips**
- ✓ **No Geographic Restrictions**
- ✓ **No Quotas or Caps**
- ✓ **Excellent Training & Support**
- ✓ **Unlimited Market Potential**
- ✓ **Set Your Own Hours**
- ✓ **Weekly Activity Reports**






















As a Manager with HRMC you have the ability to build a national sales organization with no geographic restrictions. There is no cost to join the HRMC team and all training is provided to your agents free of charge. At Harvard Risk Management Corporation we are committed to excellence in everything that we do. We offer only top products and services to our clients and treat our agents and clients with upmost respect and integrity.

As a member of our management team you will also receive a personalized career website for recruiting and have access to weekly activity reports submitted by members of your sales team. We also have a weekly management training call that you can participate in live or by playback online.

Harvard Risk Management Corporation offers you the opportunity to work for one of the fastest growing companies in North America, build a national sales organization that offers employee benefits and HR services that are in high demand and earn a very lucrative commission on every sale made by your team!

Our Management team is also provided a state of the art Agent Management System which allows you to manage your team and their training progress.

Registration	Agent Name	Agent ID	State	Primary Phone	Area of Focus	Started Training	New Agent Training	Employee Benefits Training	LegalShield Membership	LegalShield Associate	OneCall Certified	Last Login View	View
02/26/2014	Samuel M Simpson	260333	IL	(815)677-2337	 Group Sales	Yes	<input type="checkbox"/>	<input type="checkbox"/>				06/09/2014	VIEW
02/20/2014	Arthur J Vann	260258	SC	(561)312-7562	 Group Sales	Yes	<input type="checkbox"/>	<input type="checkbox"/>				06/07/2014	VIEW
02/20/2014	Carrie A Mendenhall	260254	CA	(704)779-2858	 Group Sales	Yes	<input type="checkbox"/>	<input type="checkbox"/>				03/27/2014	VIEW
02/18/2014	Janine Nielsen	260204	CA	(209)521-1323	 Group Sales	Yes	<input type="checkbox"/>	<input type="checkbox"/>				03/30/2014	VIEW
02/13/2014	William Minear	260156	NH	(603)557-6886	 Group Sales	Yes	<input type="checkbox"/>	<input type="checkbox"/>				05/02/2014	VIEW
02/12/2014	Rodrigo Deleon	260140	IL	(312)375-6928	 Group Sales	Yes	<input type="checkbox"/>	<input type="checkbox"/>				03/23/2014	VIEW
02/05/2014	Christina M Whitfield	260023	CA	(951)228-6333	 Management	No	<input type="checkbox"/>	<input type="checkbox"/>				05/22/2014	VIEW
02/05/2014	Ajith T Titus	260012	WA	(253)234-4260	 Group Sales	Yes	<input type="checkbox"/>	<input type="checkbox"/>				05/07/2014	VIEW
02/03/2014	Todd Memmott	259988	UT	(801)560-4996	 Group Sales	Yes	<input type="checkbox"/>	<input type="checkbox"/>				06/10/2014	VIEW
01/27/2014	Keith A Kelley	259873	NC	(559)217-0496	 Group Sales	No	<input type="checkbox"/>	<input type="checkbox"/>				02/03/2014	VIEW



INCOME OVERVIEW

There are three income streams available to agents. Commissions for LegalShield and Identity Theft Shield memberships are paid daily directly by LegalShield. Commissions for other products and services are paid out weekly or monthly by HRMC.

1. PERSONAL SALES:

You are paid a commission on every personal membership you write. The commission on a \$39.85 membership ranges from \$76 – \$279 depending on what commission level you are at.

2. TEAM OVERRIDES

You are paid an override on every membership sold by your team. The average override is \$35.00 per membership. This amount may be more or less depending on several factors including the production levels of your team. The chart below shows an example of income based on an average override amount of \$35.00.

<u>Team Sales</u>	<u>Monthly Income</u>	<u>Annual Income</u>
100	\$3,500	\$42,000
200	\$7,000	\$84,000
500	\$17,500	\$210,000
1,000	\$35,000	\$420,000

3. BONUSES:

Harvard Risk Management Corporation offers many other incentives to our management team including: incentive trips, car bonuses, and cash promotions. Managers can also earn up to a \$47,000 in cash bonuses and participate in the profit sharing plan directly from LegalShield when they reach the Platinum commission level (Four agents doing 50 sales a month)

These income samples are for illustrative purposes only. Actual income amounts are based on many factors.



MANAGEMENT INCOME POTENTIAL

STEP 1



INCOME

Team Sales 200

Monthly Overrides: 200 x \$35	= 7,000
Annual Overrides:	84,000
Bonuses: 35,000 + 12,000 =	47,000
Total Income: \$131,000	

GOAL: Get four agents producing at least 50 memberships a month.

STEP 2



INCOME

Team Sales 500

Monthly Overrides: 500 x \$35	= 17,500
Annual Overrides:	210,000
Bonuses: 2,000/ Month	24,000
Total Income: \$234,000	

GOAL: Get ten agents producing at least 50 memberships a month.

These income samples are for illustrative purposes only. Actual income amounts are based on many factors.



MEMBERSHIP SUMMARY



PREVENTIVE LAW

- Unlimited telephone consultation for any personal legal matter, even pre-existing conditions
- 24/7 emergency access
- Letters and telephone calls
- Legal document review
- Access to legal forms online



ESTATE PLANNING

- Preparation of a last will and testament and annual updates, includes family members
- Preparation of a living will
- Preparation of a healthcare power of attorney



MOTOR VEHICLE

- Assistance with moving violations
- Driver's license assistance and assistance with personal injury/physical damage
- Representation for tragic accidents



OTHER MATTERS

- Lawsuit & IRS audit services
- Residential loan document preparation
- Uncontested name change and adoption assistance
- Uncontested separation and divorce representation



- 25% discount on any legal items not covered under the plan, including pre-existing matters

FAMILY COVERAGE

- The membership covers the member, his/her spouse or significant other, and their qualified dependents.

The basic LegalShield membership is only \$19.95 a month. A member can add supplements to their plan for an additional \$9.95 a month each.

Summary of Benefit Only - See membership policy for complete details, limitations, and exclusions.

