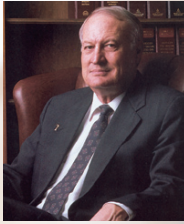


CUTTING-EDGE BENEFITS

Pre-Paid Legal Services, Inc.

The Founder

- Founded the company in 1972
- Vision to make "Equal Justice Under Law" a reality in America
- Award winner of the 2002 Ernst & Young Regional Master Entrepreneur of the Year
- 2002 winner of "Line in the Sand" award

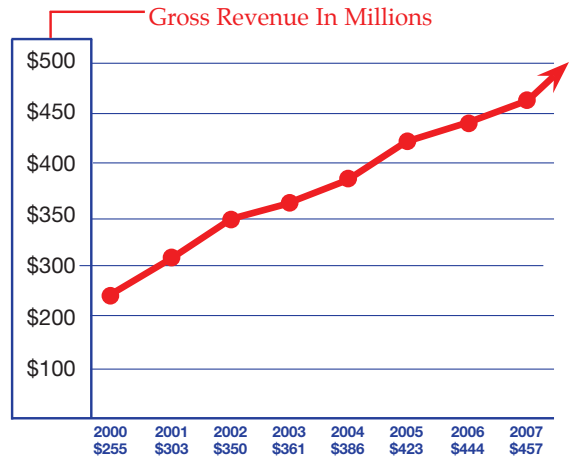


Harland C. Stonecipher
Chairman, Founder, and
Chief Executive Officer

The Company

- Over 35 years in business
- Public since 1976
- NYSE company
- National network of Quality Attorneys
- Provides over 1.5 million families quality legal coverage
- Has provided the membership as an employee benefit since inception

The Growth



A Company Positioned For Rapid Growth

The Product



Have you ever been treated unfairly, received a speeding ticket, signed a contract without knowing what all the fine print said, or been overcharged for a repair... but didn't seek the help of an attorney because of the cost? What if there was a service that gave you access to quality attorneys for these situations and more? Pre-Paid Legal Services, Inc. is here, and that's what we do! Pre-Paid Legal provides several plan options including a small business plan, commercial driver's legal plan and a law officer legal plan.

The Need

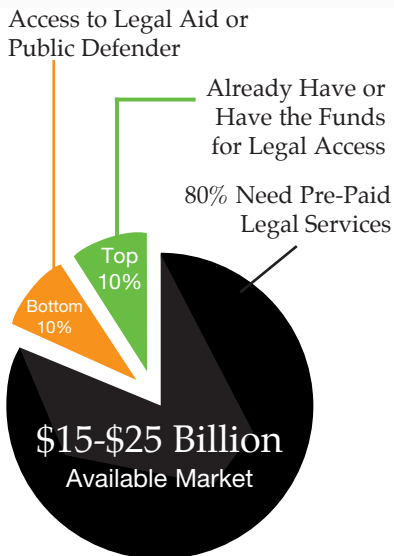
The main reasons people don't seek legal counsel:

- They are intimidated by lawyers
- They don't know who to call
- They believe it would cost too much

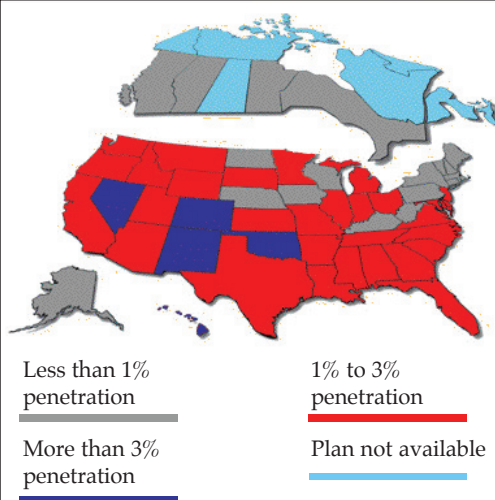
The most common responses to a legal dispute are to:

- Ignore the problem
- Try to handle it personally

The Market



Current Market Penetration



This map illustrates Pre-Paid Legal Services®, Inc.'s current market penetration. Percent of population based on households utilization of 2.5 household members per membership.

Advanced Commissions

We Get Paid EVERY DAY!

Advanced Commissions on the \$35.95 Combined Plan
(\$26 PPL Family Plan + \$9.95 Identity Theft Shield)

	Personal Sales Advance	Team Override Advance	Cumulative Override Advance
Executive Director	252.35	44.94	217.78
Director	207.41	34.57	172.84
Manager	172.84	34.57	138.27
Senior Associate	138.27	69.14	103.71
Associate	69.14	34.57	34.57
Jr. Associate	34.57		

All you have to do is collect:
\$35.95 First Month's fee + \$10.00 One Time Enrollment = \$45.95

Want to earn high commission immediately? If your first activity is to recruit a new Jr. Associate AND sell that person a membership, you will immediately advance to Associate level and receive the Associate level advance on that sale!

Commission amounts shown represent advances. If a membership cancels during the advance period, you will be charged back against future commission advances.

**CUTTING-EDGE
BENEFITS**

Pre-Paid Legal Services, Inc.

Pre-Paid Legal has been featured in dozens of national publications



“Pre-Paid Legal: From a novelty to an accepted Insurance marketing opportunity”

– Broker World, March, 2003



Quotes from Insurance Agents

“We believe that bringing Pre-Paid Legal Services on-board as a terrific “value-added” ancillary benefit offering was a no brainer! We have been able to further assist our clients and their families by providing a no-nonsense quality service that helps them and their employees. As the market for legal service plans and identity theft programs continue to expand due to increasing lawsuits and online/ mail theft, we are very excited about the prospects for another significant revenue source to shore up our agencies bottom line.”

-Pat Cifor, Walnut Creek, CA

“As a previous property and casualty insurance agent, I saw the market for Pre-Paid Legal. With no underwriting, not a lot of service work and no claim forms, I knew this was a product I wanted to offer my clients. This is a product everyone is going to have. It’s just a question of who they will buy it from.”

-Rick Johnson, Dallas, TX

“In the years I have been a financial planner, one of the first elements in dealing with clients is doing basic analysis, i.e.: Do you have a savings account, life insurance, will, etc.? There are so many clients who don’t have wills-I had to refer business to attorney’s I didn’t even know. Pre-Paid Legal has given me the opportunity to serve my clients.”

-Pat Dougan, Plano, TX
(financial planner)



“The management of Pre-Paid Legal, Harland Stonecipher and his team are doing all the right things to grow this company.”

- William Johnston
President, NYSE

The Timing

Top 10 Reasons your competitors are offering Pre-Paid Legal Services:

10. Quality enhanced benefits package clients need
9. On-site enrollment
8. No service work
7. Electronic enrollment
6. Paperless billing options
5. No assigned territories
4. No claim forms
3. No continuing education in most states
2. Advanced commissions paid daily directly into your bank account
1. No underwriting requirements

Marking “Equal Justice under Law” is our business... our passion!
If you don’t provide Pre-Paid Legal benefits, someone else will.

For more information contact: