

Identity Theft Protection Plans



V E R I F Y • P R O T E C T • R E C O V E R



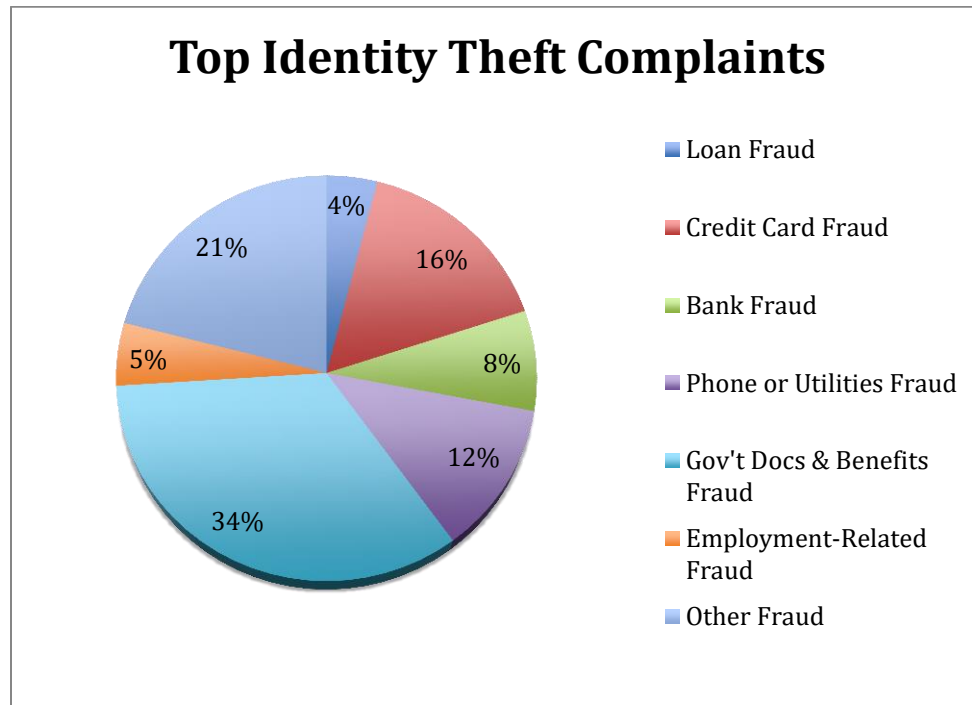
Peace of mind, made simple.

Toll free: 877-833-9041



So what is Identity Theft really?

Identity Theft: Gaining from the illegal use of someone else's personal information.



Source: 2015 FTC Report

How does identity theft affect the member?

A victim may need to spend time at work trying to recover their good name and financial status since credit reporting agencies, the Social Security Administration, the Federal Trade Commission, banks and credit card companies usually are only open from 8 a.m. to 5 p.m. There is also the issue of the stress and distractions from having accounts tampered with and personal information violated.

According to the FTC, each year an average of **1 in 27** people will become a victim of identity theft and it takes an average of 6 months and 200 hours or more of work to recover from an identity theft event.



What sets us apart?

The only Identity Theft plans available that include the following:

- § All forms of ID Theft – including financial, medical, benefits, insurance, phone, utilities, government documents
- § Family Fraud & Acts of Terrorism
- § Unknown Identity Theft Events that occurred prior to the start of new membership plan
- § Recovery Advocates (licensed investigators) work on members behalf until the victim's identity is at a pre-event status
- § 24/7 Victim Access to an online case management system provides the victim with an up to the minute status of their recovery



CORE Essential Plan – We do the work so the victim doesn't have to...

Peace of mind, made simple.

**Once a Member becomes a victim,
the benefits of our Fully Managed
Recovery begin...**



24x7x365 Identity Theft Recovery Advocate Support:

Plan members can contact the Recovery Care Center 24 hours a day, 7 days a week, 365 days a year to report an identity theft incident and receive information for immediate action. Within 1 business day a personal Identity Recovery Advocate will be assigned to the case and will remain with the case until the member is returned to a pre-event status.



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Fraud Alerts:

Recovery Advocates have the ability to act on the member's behalf to place fraud alerts in the member's credit file with each of the credit reporting agencies.

Delivery of a Complete Fraud Recovery Packet:

After the initial discovery and fraud assessment call, the Recovery Advocate will provide a complete Fraud Recovery Packet to the member by either overnight delivery (return prepaid), email or mail as the members elects. The Fraud Packet includes a fraud affidavit, ***a limited power of attorney*** authorization and instructions for filing a police report.

Case File Carefully Documented to Support Civil and Criminal Prosecution:

As the case is opened a file is created in Merchants proprietary case management system. The Recovery Advocate will document each incident of fraud, all phone calls, correspondence, evidence, and documentation of fraud reversal. If the criminal is apprehended, the case file can be used as discoverable evidence in court to prosecute the criminal and to support civil litigation.

24x7x365 Online Case Status Portal:

At the onset of a case the member will be provided a username and password to access an online case status dashboard where they can view up-to-the-minute updates as to the status of their recovery case 24x7x365.

Post-Recovery Personal Advocate Follow-Up:

Once the case is resolved, by mutual agreement of the member, the Recovery Advocate will provide a proactive follow-up for a period of 12 months to ensure the plan member is completely restored to their pre-event status.

Identity Theft Education / Resources:

Our Educational Website includes Newsletter education emailed monthly, On-line Risk Quiz, How to Avoid Identity Theft, Identity Theft Resources, Video Library, and ID Theft Facts and Trends.



*CORE Comprehensive Plan - Includes **ALL** of the Essential Plan benefits **PLUS** . . .*



WebCrawler Monitoring

Internet Monitoring and Breach Detection:

The web monitoring service provides a proactive tool for members (either consumer or businesses) to detect when their personally identifying information (PII), as well as their unique data or credentials, such as their credit card numbers or bank accounts, are being traded by identity thieves on black market or social network Internet sites. Information on black market websites, chat rooms and bulletin boards is monitored daily. When a breach of PII is detected an email alert will be sent to the plan member, urging them to log into their Identity Care account to view the details of the alert and recommendations for immediate action.

Black market sites are not part of the normal Internet experience for most consumers. These sites exist out of view of all but a very small group of people who track these types of criminals or the criminals themselves. Internet monitoring provides a means to continually scour the Internet for these black market chat rooms, hacker forums, websites and bulletin boards where criminals buy and sell sensitive consumer and business information that they can use for identity theft. This technology is used to hack the hackers.

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Social Websites Monitoring and Breach Detection:

Most consumers are familiar with the various social networking sites such as LinkedIn, MySpace, Twitter or Facebook, but are unaware that thieves may use them to trade stolen identities. In addition individuals or their friends and family may also inadvertently post sensitive personal information. These specific sites are monitored to guard against these instances of criminal activity. If monitored credentials are detected in the public view of these social networking sites, an alert is sent by email to the plan member.



SSN# and Address Monitoring

We will scan millions of public records databases, including credit header and criminal records information, to identify and report all instances of names and addresses associated with the members social security number (SSN) and any changes or additions to those instances. (1) All existing addresses associated with the subjects name and SSN and all changes that may occur. (2) All existing names and variations (aliases) associated with the subjects SSN and all changes that may occur. Monitored monthly with updated reports for review to detect fraudulent records. Alerts monthly when new report is ready.



Annual Credit Bureau Report with Score - TransUnion

Reviewing your credit report on a regular basis provides protection against identity theft. If you believe any recent activity is fraudulent, our Recovery Advocates are available to assist.

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Credential Vault

Lost Document Recovery:

In the event that a member loses their personal identifying information, a Recovery Advocate will be available to assist the plan member in addressing and replacing the lost documentation, such as credit cards, licenses, passport, and government issued documents.

Protecting Identity Credentials:

Credential Vault provides the member a means to record important information about their credit cards, insurance policies, and other critical information that could be lost with their wallet or purse, in a natural disaster, or that may need to be accessed via the web while away from home. Members may store up to 25 credentials, which are monitored with the Internet monitoring service, and 25 additional credentials, which are housed for safekeeping.



\$1,000,000 Expense Reimbursement Insurance

Expense reimbursement plan covers eligible expenses you incur during the process of recovering your identity such as court fees, attorney fees and lost wages. Also included in the plan is the reimbursement for the actual financial loss as a result of an unauthorized electronic funds transfer.



*CORE Elite Plan - Includes **ALL** of the Comprehensive Plan benefits **PLUS** . . .*



Annual Credit Bureau Reports with Scores – TransUnion, Equifax, Experian

Reviewing your credit report from all three major credit bureaus on a regular basis provides protection against identity theft. If you believe any recent activity is fraudulent, our Recovery Advocates are available to assist.



Identity Monitoring Court Records

Monitor criminal and civil court records for any cases logged which are associated to your name or Social Security number. Criminals often use identity theft as a way to perpetrate even more crime! Don't let criminals sully your personal name and reputation. Receive notifications via email and/or text alerts.



SCORE Tracker

Score Tracker empowers you by providing a monthly update of the most important element affecting your financial future – your credit score. You can clearly view how your credit score has changed over time and discover why it changed.



*Agent Partner plan pricing –
(includes 15% discount)*

	Member / Per Month
Essential – Individual Plan	\$ 4.25
Essential – 3G Family Plan	\$ 6.80
Comprehensive – Individual*	\$ 11.05
Comprehensive – Two Adults*	\$ 16.15
Elite – Individual*	\$ 15.30
Elite – Two Adults*	\$ 24.65

***Includes Essential 3G Family Fully Managed Recovery for all children under age 25 with same permanent address as primary member.**