—IDSHIELD—2022—

NATIONAL PLAN OVERVIEW

Millions of people have their identity stolen every year.

PROTECT YOUR EMPLOYEES AND YOUR COMPANY.

MONITOR MORE OF WHAT MATTERS

We monitor the Participant's identity from every angle, not just Social Security number, credit cards and bank accounts. If any changes in a Participant's status occurs, they will receive an alert immediately.

1:1 CONSULTATION

Our team of licensed private investigators are focused on protecting our Participants. Not only do our Participants have unlimited access to identity consultation services from Monday - Friday, 8 a.m. to 8 p.m. EST, our licensed private investigators are available 24 hours a day, every day, in the event of an identity theft emergency.

COMPREHENSIVE IDENTITY RESTORATION

Backed by a $5 Million Service Guarantee, if a Participant becomes a victim of identity theft while an IDShield Participant or had a pre-existing stolen identity theft prior, we'll do whatever it takes, for as long as it takes, to recover and restore their identity to its pre-theft status.

WHO IS COVERED:

The Participant, spouse/partner and up to 8 dependent children under the age of 18. Also, provides consultation and restoration to dependent children age 18 to 26.

IDShield Plan Pricing

PLAN DESCRIPTION	MONTHLY RATE
National IDShield Plan	$8.45 (individual) $15.95 (family)

- **Identity Theft Plan:** Covers member, member's spouse/partner and up to 8 dependent children up to the age of 26. (Includes consultation/restoration only, for dependent children age 18 to 26.)

See a plan contract for complete terms, coverage, amounts, conditions and limitations.

IDShield

IDShield Plan Overview

IDENTITY CONSULTATION SERVICES

Participants have unlimited access to identity consultation services with licensed private investigators. Our team of investigators will advise Participants on best practices for identity management tailored to the Participant's specific situation. Consultative services include:

Privacy and Security Best Practices

- Consultation on best practices for the use and protection of a consumer's Social Security number and Personal Identifying Information (PII)
- Consultation on current trends, scams and schemes related to identity theft and fraud issues
- Consultation on public record inquires, background searches and credit freezes
- Discuss best practices for financial transactions, online activities and consumer privacy
- Help Participants interpret and analyze their credit report and take steps to reduce pre-approved credit offers
- Provide the knowledge to best protect the Participant from identity theft and to be aware of their rights under federal and state laws

Event-Driven Consultation Support

- Data exposure/data breach safeguards: Advice and assistance on steps needed in the event the Participant is a victim or a potential victim of a data breach.
- Lost/stolen wallet assistance: Guidance on the steps needed in the event the Participant's wallet is lost or stolen.
- Reduce phone and mail solicitation: Advice and assistance to reduce unsolicited offers of credit and insurance, removal of phone number from telemarketers' call lists and reduction of email advertisements (CAN-SPAM) and marketing mail and catalogs.
- Sex offender search: Sex offenders have been known to provide false addresses when registering as an offender. Participants can request to have their home address searched on sex offender databases to detect if it has been used by a registered sex offender.

Alerts and Notifications

- Data breach notifications
- Monthly identity theft updates to help educate and protect

PRIVACY & SECURITY MONITORING

Black Market Website Surveillance (Internet Monitoring)

Monitors global black market websites, IRC (internet relay chat) channels, chat rooms, peer-to-peer sharing networks, and social feeds for a Participant's Personally Identifiable Information (PII), looking for matches of name, date of birth, social security number, email addresses (up to 10), phone numbers (up to 10), driver's license number, passport number and/or medical ID numbers (up to 10).

Court Record Monitoring

Detects criminal activity that may be associated with an individual's personal information, alerting them to signs of potential criminal identity theft.

Credit Monitoring

Participants have access to continuous credit monitoring through Experian. The credit monitoring service will alert Participants to activity up to and including new delinquent accounts, fraud alerts, improved account, new account, new address, new bankruptcy, new employment, new account inquiry, and new public records.

Credit Inquiry Alerts

Participants will be notified via email when a creditor requests their Experian credit file for the purposes of opening a new credit account. Included are accounts that result in a new financial obligation, such as a new cell phone account, a lease for a new apartment, or even for an application for a new mortgage.

Monthly Credit Score Tracker

A monthly credit score from Experian that plots the Participant's score quarter by quarter on a graph.

Payday Loan Monitoring

Alerts the Participant when their personal information is associated with short-term, payday, or similar cash-advance loans.

Address Change Verification

Keeps track of a personal mailing address and alerts when a change of address has been requested through the United States Postal Service.

Social Media Monitoring

Monitors the social media platforms Facebook, Twitter, LinkedIn and Instagram as well as content feeds for privacy and reputational risks. Monitors home address information, email address, date of birth and social security number for a Participant's personal identifiable information. Vulgar, harmful or threatening, and or sexual language, drug and alcohol references and discriminatory language is also monitored for content that has the potential to create reputational risks.

Child Monitoring

Allows monitoring, of up to 8 children under the age of 18, for potential fraudulent activity associated with the Participant's child's SSN. The service monitors public records in all 50 states, including real estate data, public records/court proceedings, bankruptcies and liens. Parents/guardians are provided a baseline scan, subsequent alerts and notifications if exposing data is found.

IDShield Plan Overview

IDENTITY THEFT RESTORATION

With our team of experienced licensed private investigators, a $5 Million Service Guarantee, and our three-prong approach to identity theft restoration, we will completely restore Participants' identities, including pre-existing identity theft related incidents, to their pre-theft status.

Restoration Preparation

Participants will be immediately assigned to a licensed private investigator. This investigator is dedicated to the Participant throughout the entire resolution process, truly creating a 1:1 relationship.

As part of the restoration process the licensed private investigator will:

- Organize details of open identity theft issues
- Explain the Participant's rights, process and responsibilities involved
- Assist in completing the necessary paperwork
- Provide a Fraud Packet which includes Limited Power of Attorney authorization
- Issue a Fraud Alert to all three credit bureaus

Restoration Process

Every identity theft case is unique and our licensed private investigators are prepared for any type of identity theft, ensuring the right steps are taken to restore a Participant's identity.

Our dedicated licensed private investigators will:

- Provide step-by-step guidance throughout the restoration process
- Issue a Fraud Alert upon receiving the signed Limited Power of Attorney, to the:
    - Social Security Administration (SSA)
    - Federal Trade Commission (FTC) and
    - Fraud Alert to U.S. Postal Service (USP)
- Search for other instances of identity theft
- Review credit history 1:1 with the Participant and verify if fraud includes items such as:
    - public records (liens, judgements, bankruptcies)
    - credit accounts (new and/or derogatory)
    - Addresses
    - Prior employment
- Work directly with affected financial institutions and credit card companies and issue Fraud Alerts to those impacted
- Restore the Participant's identity to its pre-theft status with a $5 Million Service Guarantee.

Some identity theft incidents are more complex than others and may require additional action to resolve, such as:

- Determining if creditors extended additional credit
- Contacting creditors and collection agencies to dispute all fraudulent accounts
- Searching criminal record databases and Department of Motor Vehicle records
- Performing a Social Security trace and Death Index
- Assisting with law enforcement personnel
- Providing ongoing restoration updates

Closing Process

Our licensed private investigators are not mindlessly following a checklist, they are constantly assessing the incident and continually providing updates to the Participant. In fact, a case is not closed until the assigned licensed private investigator and Participant both agree that the issue is fully resolved.

The closing process includes:

- Verbal confirmation from both parties that the issue is fully resolved
- Providing a final review 120 days post resolution with a tri-merged credit bureau report
- Consultation to re-confirm their identity has been restored to its pre-theft status
- Written confirmation that the issue is fully resolved or re-opening the case if their identity is not restored to its pre-theft status