

How safe is your information?



Your information is only as safe as the security of the weakest company



IDTHEFTDEFENSESM

Identity theft and other types of cyber fraud continue to be a growing issue both in the United States and globally. Victims can spend an exorbitant amount of time and money dealing with identity theft and its consequences. The criminals are getting better at their craft. And they're not going away.



Types of Identity Theft

- Financial
- Child Identity Theft
- Governmental
- Synthetic Identity Theft
- Criminal
- □ Medical











Identity Theft Solution

COUNSEL MONITOR More of what When you matters need it RESTORE Your identity to its pre-theft status

- Privacy and Security Monitoring
 - Privacy (SSN, Drivers License, Passport, Phone and Email)
 - Security (Credit Cards, Bank, Minordependents under the age of 18)
 - Social Media Monitoring (Facebook, Instagram, Twitter, LinkedIn)
- Consultation
 - Unlimited Counseling with Investigator
 - Emergency Assistance 24/7
- Restoration
 - \$1 Million Fraud Protection Plan*
 - Licensed Private Investigators
 - Unlimited Service Guarantee

*See end notes.



Current Features

- Continuous Credit Monitoring
- Monthly Credit Score Tracker
- Social Media Monitoring
- Court Records Monitoring
- Payday Loan Monitoring
- Address Change Monitoring
- Internet Dark Web Monitoring
- Identity Threat Alerts
- High Risk Application and Transaction
- Medical Data Reports

- Auto Monitoring(Named Member only)
- Consultation
- Sex Offender Search
- Data Breach Notifications
- Lost /Stolen Wallet Assistance
- Full Service Restoration
- Live Member Support
- 24/7 Emergency Assistance
- Monthly No Activity Notification
- Unlimited Service Guarantee



IDTheftDefense Platinum Features

- Three Credit Bureau Monitoring and Alerts IDTD Platinum monitors credit reports across all three major credit bureaus — Experian, TransUnion, and Equifax. If changes or inquiries occur, members will receive an instant alert.
- Financial Threshold Account Monitoring: Members will receive an alert on financial withdrawals, balance transfers and large purchases on financial accounts for transactions made in excess of a set monetary amount. Includes checking, savings, 401k accounts, loans and more. (IDTD Platinum does not monitor all transactions at all businesses and the monitoring network is limited only to institutions participating in the financial monitoring feature)
- Reputation Management: Scans social media accounts for existing content that could damage members 'online reputation and provides tools for improving accounts, making it easy to manage social media legacy.
- Reputation Score: Ranks online reputational risk by giving members a score based off the content found on their social media accounts. IDTD Platinum offers tips to improve members' scores and flag social posts that might contain harmful images, videos or text.



Monitoring

Monitoring

IDTheftDefense begins monitoring a named member's, Personally Identifiable Information, PII, as soon as the account is activated.

To activate, members simply need to enter their name, address, date of birth and social security number.

During Activation, members can also provide further information to enable additional monitoring services.

Members must be able to properly answer two questions about their credit history to successfully authenticate their account.

The spouse and dependent child monitoring will require separate set up by accessing the member portal.



Dark Web & Internet Monitoring

Billions of records are for sale on the dark web so real-time monitoring is crucial. IDTD's Dark Web and Internet Monitoring provides extensive scans of online resources for identity data and sends members real-time alerts if their Personally Identifiable Information is found.

IDTheftDefense reviews websites and data points across the dark web to see if member information has been exposed.



What is monitored

- Full name
- Date of birth
- Social Security Number
- Drivers License
- Passport Number
- Mailing Address
- Phone Numbers (10)
- Bank Account Numbers (10)
- Credit/Debit Card Numbers (10)
- Retail Card Numbers (10)
- Medical ID Numbers (10)

- Investment Account Numbers (10)
- Username and Password Combinations (10)
- Mothers Maiden Name
- National Provider Identifier Number
- Telecom
- Account Application Monitoring
- Rent to Own Monitoring
- Buy Here/Pay Here Auto Dealers
- Auto Pawn/Title Pawn
- Enhanced Sub-Prime
- Username/Password Breach Scan



Continuous Credit Monitoring:

Members have access to continuous one bureau and three bureau with IDTheftDefense Platinum credit monitoring under this plan.

IDTD continuously monitors the member's report for the following:

- Delinquent Status
- New Address
- New Tradeline
- Settlement
- Card Over Limit
- Lost or Stolen Card
- Participant Noted as Deceased
- Fraud or Victim Statement
- Bankruptcy
- Liens and Judgements
- New Employment
- New Collection



Privacy Management

- An Identity Theft Specialist will offer consultation and guidance on the best methods to protect members privacy and Personally Identifiable Information (PII) across the internet and on members smart devices.
- The identity theft specialist will consult on how to switch to easy-to-use and privacy-conscious alternative for browsers, search engines and email providers.
- They will provide step-by-step advice and consultation on how to take control of online privacy by showing members how to:
 - Delete unused online accounts,
 - Delete unused apps from your mobile phone
 - Audit third-party app access to your personal information
 - Ensure your browser isn't tracking your activity
 - o Delete unused software on your computer
 - Remove data from public records sites
 - Securely reset and recycle unused devices.





14 Alerts

Alerts

Identity Threat Alerts

Members receive an alert via email or push notification on the IDTD mobile app if their information is found online. Alerts contain details on the threat, including links to where the exposure occurred – giving members the opportunity to look over the info to either dismiss the notification or escalate the issue with our Licensed Private Investigators.

Instant Hard Credit Inquiry Alerts

Credit report inquiries are created when a member's PII is used to apply for bank/credit cards, utility or rental query or many types of loans – including home, auto, business, mortgage, home equity or student loans. IDTD notifies members when their information appears on these reports, empowering them to take action if their data has been exposed by reviewing the alert with an investigator.

Credit Threat Alerts

IDTD monitors for changes or updates found on the member's credit report in real time. It pulls data from over 200 million files that represent nearly every credit-active consumer in the United States.

Monthly Credit Score Tracker

The credit score tracker gives members the ability to watch their TransUnion credit score on a monthly basis with a map that shows a 12-month historic view of their credit trends from the past year — beginning when the service was first activated.



IDTheftDefense Alerts

You will be notified about...

- Credit account delinquency
- Credit fraud attempts
- Credit bankruptcy
- Credit account inquiries
- New credit accounts
- New address requests
- New loan attempts
- New public records
- Court records incidents





Consultation

- **Unlimited Consultation**
- 24/7 Emergency Assistance
- Lost Wallet Support
- Medical Data Report
- IDT Mobile App
- Live Member Support
- Identity Insights and Tips
- Privacy Management (stepby-step advice and consultation on)
 - delete unused online accounts
 - delete unused apps from your mobile phone

- audit third-party app access to your personal information
- ensure your browser isn't tracking your activity,
- delete unused software on your computer



For Internal Use Only. Not to be used with, or distributed to, the public.

Restoration

Restoration Services



All members are eligible to receive the following Restoration Services:

Licensed Private Investigators

Members have access to consultation services provided by our Licensed Private Investigators (LPI). If a member experiences an identity theft event, investigators will walk them through their issues with one-one-on advice tailored to the specific situation. Members will have access to an assigned and dedicated investigator throughout the restoration process. All Licensed Private Investigators are licensed in the state of Oklahoma.

Full Service Restoration

If an identity theft event does occur, Licensed Private Investigators will do whatever it takes for as long as it takes to restore a member's identity to its pre-theft status. The investigator will work on a member's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies.

Retroactive Restoration

In the event that a member had a pre-existing stolen identity event prior to becoming a member of IDTD, the member can still receive restoration services from an LPI.

Unlimited Service Guarantee

If identity theft happens, IDTheftDefense will do whatever it takes, for as long as it takes to restore the member's identity.



Restoration

IDTHEFTDEFENSE PROVIDES YOU WITH THOROUGH RESTORATION:

- One point of contact throughout the process to shoulder members' burden.
- Organize details of open identity theft issues and search for other instances of identity theft.
- Cases are open for 120 days after resolution to help ensure that members have not been targeted again.
- Review members' credit history for any possible fraud in areas such as:
 - Public records (liens, judgments, bankruptcies)
 - Credit accounts (new and/or derogatory)
 - Addresses
 - Prior employment
 - Explain rights, process and responsibilities involved.
- File fraud alerts and disputes with reporting agencies and creditors as needed.
- Work continues until all resolvable issues are addressed.



Restoration

UNHMITED SERVICE GUARANTEE

IDTheftDefense is one of the best ways to protect your client's identity. If a member becomes a victim of identity theft, IDTheftDefense will do whatever it takes, for as long as it takes, to restore the member's identity to its pre-theft status.

\$1M protection plan issued through a large, nationally-recognized carrier, covers costs as a result of stolen identity subject to additional policy details:

- Costs related to Filing or refiling of taxes or any other paperwork that may require the action and a charge, notarization, and credit reports
- Travel Expenses
- 3. Elder and child care
- Lost Wages Actual lost wages for time reasonably and necessarily taken off work and away from the member's work premises solely as a result of a stolen identity event
- 5. Legal defense fees and expenses

IDTheftDefenseSM is not an insurance carrier. See policy for complete benefits, coverage, conditions and limitations. See end notes for additional information regarding the insurance policy.



Connected. Protected

IDTheftDefense is looking out for your client, with convenient ways to stay in touch.

- Trained and experienced identity theft specialists are ready to provide members with advice when they need it.
- An app keeps members connected wherever they are. Members have an identity theft specialist at their fingertips, ready to help.
- Online dashboard monitoring that's updated daily, so members see right away if their identity has been compromised.
- Monthly email with detailed information to update members on the latest about their identity.



Coverage

ID Theft Defense is available in all 50 states



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Cost

IDTheftDefense		IDTheftDefense Platinum		
Individual Plan	Family Plan	Individual Plan	Family Plan	
\$11per month	\$22 per month	\$17 per month	\$32 per month	
Coverage: Member	Coverage: Member, Spouse, up to 10 Dependent children under the age of 18 (Provided consultation and restoration services (not the protection plan of \$1M) for dependents not married who live at home or are full-time students.)	Coverage: Member	Coverage: Member, Spouse, up to 10 Dependent children under the age of 18 (Provided consultation and restoration services (not the protection plan of \$1M) for dependents not married who live at home or are full-time students.)	



Compensation

	<u>Individual</u> \$11 per month		<u>Family</u> \$22 per month	
Level	2-year advance	Year 3 +	2-year advance	Year 3 +
REP	\$18.48		\$39.20	
SR REP	\$22.18		\$47.04	
DIS	\$29.57		\$62.72	
DIV	\$33.27		\$70.56	
REG	\$36.97		\$78.40	
RVP	\$46.21	\$3.70	\$98.00	\$7.84
1 st Gen	\$3.70	\$10.16	\$7.84	\$21.1 <i>7</i>
2 nd Gen	\$2.59	\$5.08	\$5.49	\$10.19
3 rd Gen	\$1.48	\$4.16	\$3.14	\$9.41
4 th Gen	\$0.74	\$2.77	\$1.57	\$5.49
5 th Gen	\$0.36	\$0.92	\$0.78	\$2.35
6 th Gen	\$0.36	\$0.92	\$0.78	\$2.35

See POL Home tab/Compensation/Product Commissions for details.



Compensation

IDTD Platinum Plan-Individual \$17 per month			IDTD Platinum Plan- Family \$32 per month	
Level	2-year advance	Year 3 +	2-year advance	Year 3 +
REP	\$24.07		\$50.38	
SR REP	\$28.89		\$60.47	
DIS	\$38.52		\$80.62	
DIV	\$43.34		\$90.70	
REG	\$48.16		\$100.79	
RVP	\$60.92	\$4.82	\$125.98	\$10.09
1 st Gen	\$4.82	\$13.24	\$10.09	\$27.71
2 nd Gen	\$3.37	\$6.62	\$7.06	\$13.85
3 rd Gen	\$1.93	\$5.42	\$4.03	\$11.35
4 th Gen	\$0.96	\$3.62	\$2.02	\$7.58
5 th Gen	\$0.48	\$1.20	\$1.01	\$2.51
6 th Gen	\$0.48	\$1.20	\$1.01	\$2.51

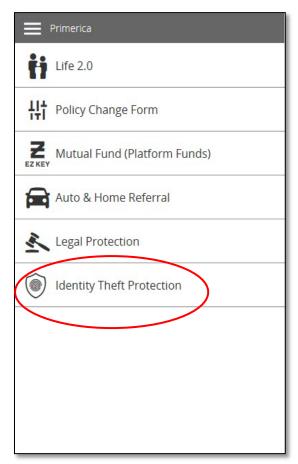
See POL Home tab/Compensation/Product Commissions for details.

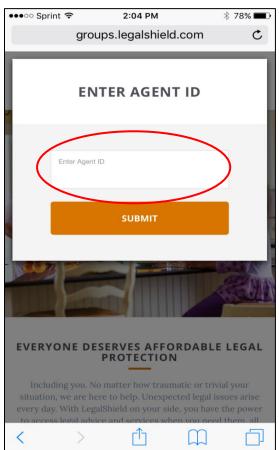


Sales Process

Turbo App

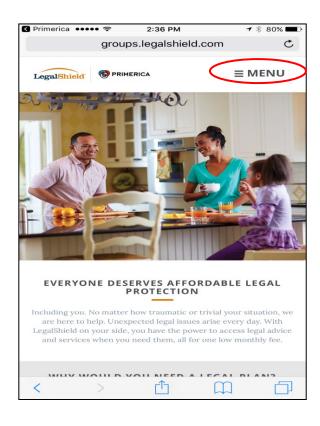
- To access the LegalShield platform use the Primerica App!
- Select Identity TheftProtection
- You will be directed to a third party page
- Enter your Rep ID, click Submit



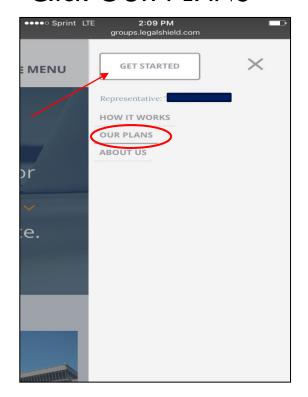




Go to Menu ≡

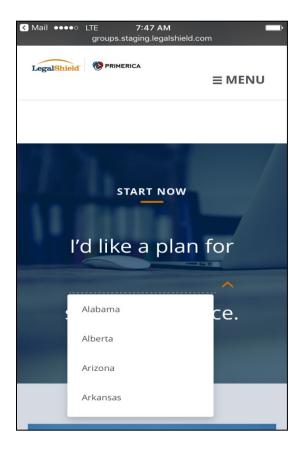


Get Started Click OUR PLANS

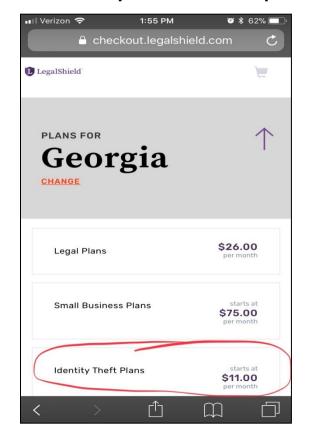




Select member's state

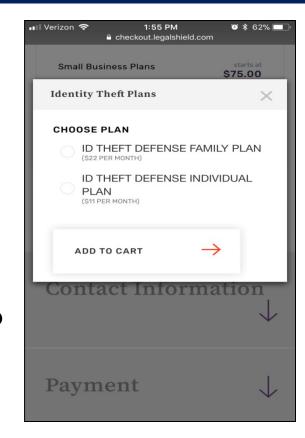


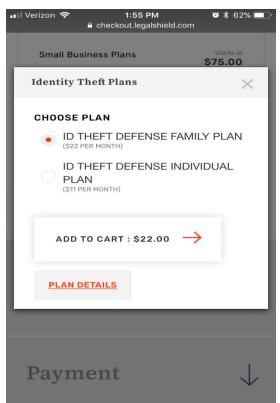
Choose Identity Theft Plan plan, ID





- Members can choose the IDTheft Defense Family or Individual Plan
- Click the button beside the plan
- Click ADD TO CART
- Click the X in the top right corner of the cart to continue to Contact Information

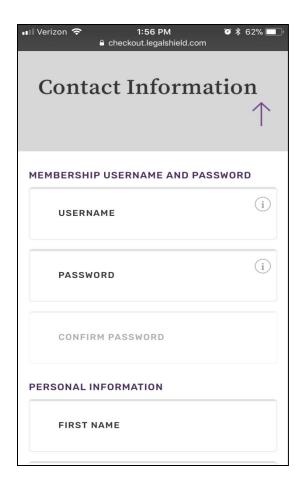






IDTheftDefense Enrollment Contact Info

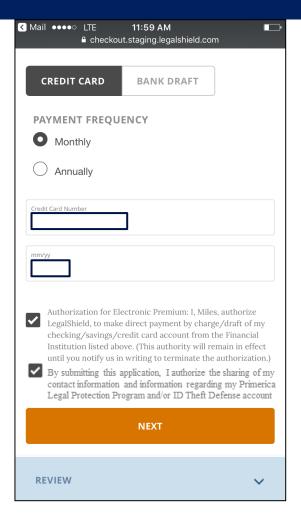
- The member will need to set up Username and Password
- This Username and Password will be used in the dashboard to input the data being monitored.
- Username must be all lowercase letters
- Optional to enter spouse information on this application. This is just the application to purchase the product.
 Once the member has purchased the product the spouse will receive a separate email with their unique log in and password. The spouse then will go in and enter the information that they want monitored.
- Named member and spouse will not be able to enter each other's information together. They will both have two separate log ins to monitor their own identity!





IDTheftDefense Enrollment Payment

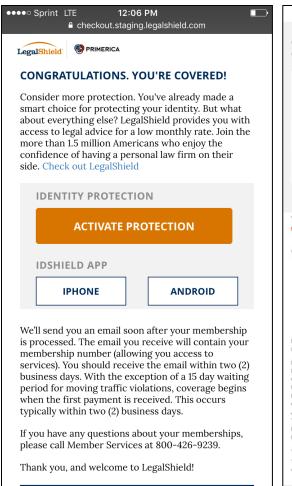
- Choose Type of Payment
- Choose payment frequency
- Enter payment information
- ClickAuthorization box
- Click PrivacyConsent
- Click Next

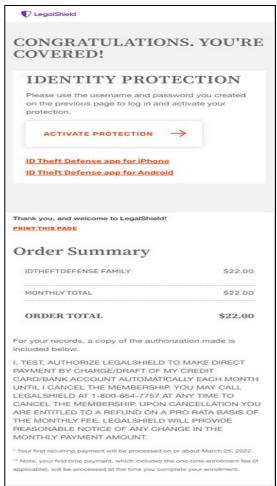




Once you click submit

You will see a confirmation page with your order total







Member Activation & Communication

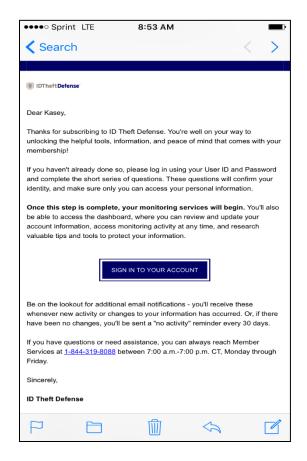
Getting Started

- Step 1 : Receive Activation email
 - Membership number is in the activation email
 - □ ID Theft Defense link is in the activation email
 - Spouse will receive a separate email with membership number and link
- Step 2: Member Sign up
 - Enter your membership number
 - Answer the 2 knowledge based authentication questions to verify your identity
- Step 3: Enter the information that you want monitored
- Step 4: Download the ID Theft Defense Mobile App
 - You will have to wait to sign in to the mobile app for 1 business day after signing up



Activation Email

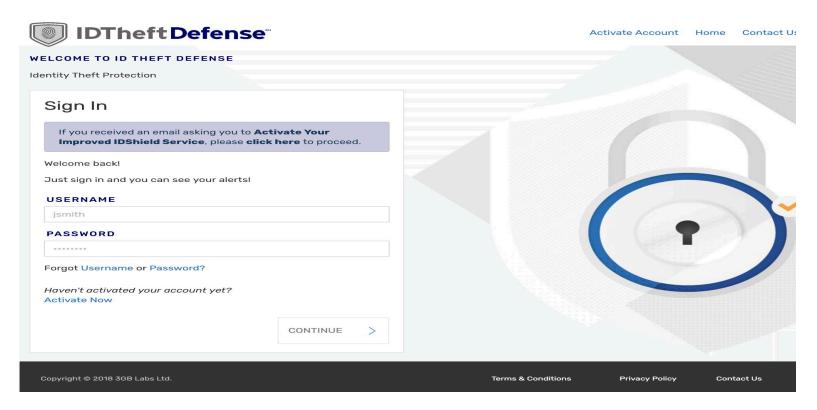
Members will receive an activation email with a link to Sign Into Your Account





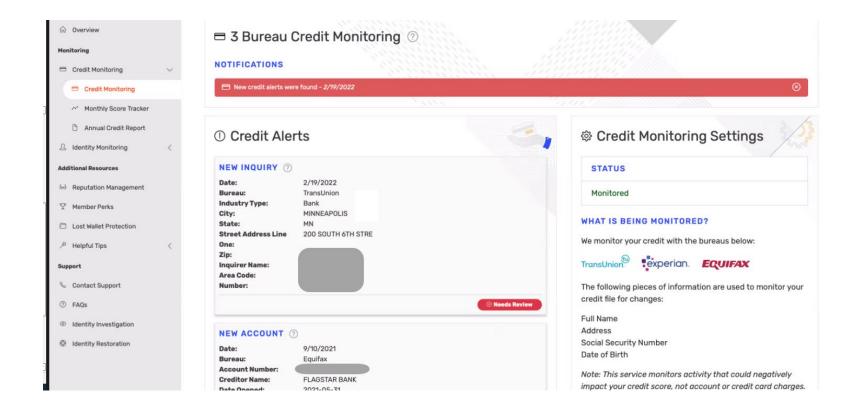
Activate Account(Member)

Follow the steps by clicking the Activate Now link



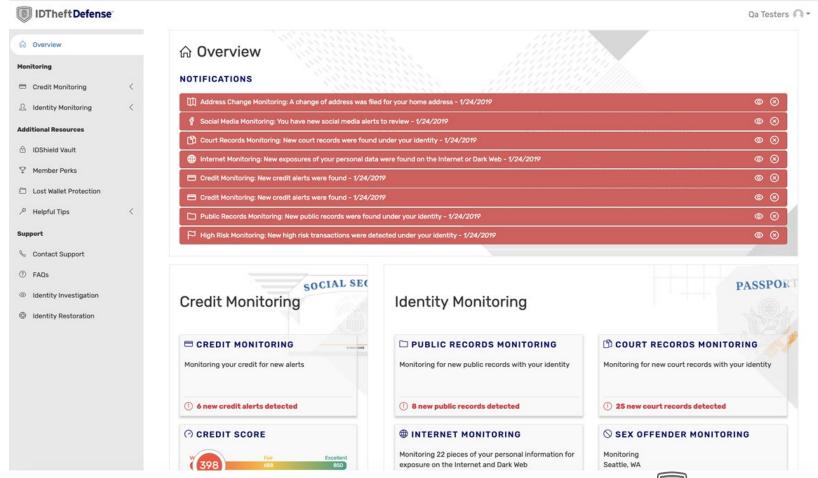


Mobile App Dashboard





Mobile App Dashboard with Alerts





IDTheftDefense Dos & Don'ts

DOs

- Do accurately and completely describe all the features of ID Theft Defense to the clients.
- Do complete the initial training to ensure you know the product and the sales process.

DON'Ts

- Do not represent that Primerica Client Services, Inc. and its representatives provide identity theft protection,
 restoration services or advice.
- Do not discuss or share a consumer's personal information, such as their credit score or report, with other Primerica representatives, a consumer's spouse, family members, friends or any other third parties.
- Do not use a consumer's credit report or credit score information to determine whether the consumer should purchase or apply for other financial services at Primerica or other institutions.
- Do not personally collect any form of payment during the sale of ID Theft Defense. LegalShield will collect all payments.
- Do not use advertising or communication materials that are not created by the Home Office.
- Do not represent or guarantee that ID Theft Defense or the use of ID Theft Defense will improve, repair or otherwise impact a consumer's credit report, credit score or credit rating.
- Do not download or copy any consumer information from ID Theft Defense to any device.



Disclosures

ID THEFT DEFENSE DISCLOSURES

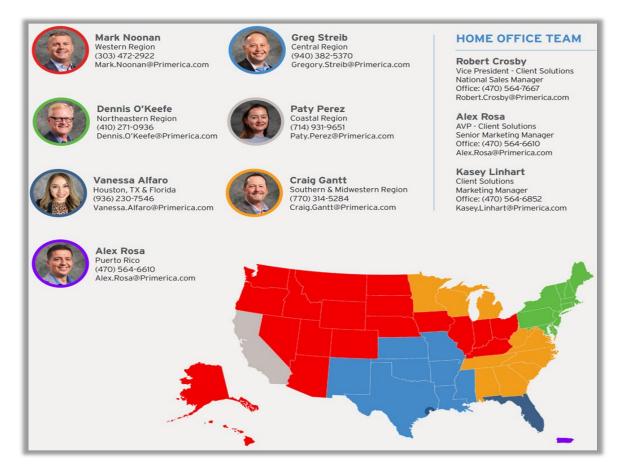
IDTheftDefenseSM and IDTheftDefense Platinum ("IDT") are products offered by Pre-Paid Legal Services, Inc. ("PPLSI") through contractual agreement with Primerica Client Services, Inc. Neither Primerica Client Services, Inc., nor its officers, employees or sales representatives directly or indirectly provide identity theft protection, restoration services or advice. PPLSI provides access to identity theft protection and restoration services. All Licensed Private Investigators are licensed in the state of Oklahoma. IDT plans are available at individual or family rates. A family rate covers the named member, named member's spouse and up to 10 dependent children under the age of 18. It also provides consultation and restoration services for dependent children ages 18 to 26 who are full time students or permanently live in the same residence as the named member. For complete terms, coverage, conditions, and limitations please see Primerica Online, IDTheftDefense product page.

*An \$1 million protection plan is issued through a nationally recognized carrier and covers certain costs incurred as a result of a stolen identity event. PPLSI is not an insurance carrier. Certain limitations apply. Dependent children of the named member or named member's spouse under the age of 23 who permanently live in the same residence as the named member at the time of the stolen identity event are eligible for the insurance policy coverage.

IDT or certain product features or services may not be available in all U.S. states or territories.



Client Solutions Contact Information



Primerica Marketing and Support

Questions about sales, marketing, licensing, etc.

Marketing: IDTheftDefense@primerica.com">IDTheftDefense@primerica.com

Licensing: us licensing@primerica.com

ID Theft Defense Customer Care

Questions about the product, membership,

etc.

(844) 319-8088

IDTheftDefense@primerica.com

RVP Personal Assistance Line PFS Personal Assistance Line

Commission and licensing questions

(800) 737-5596 (770) 381-5885

Licensing: IDTheftDefense@primerica.com

Commissions:

us plppcommissions@primerica.com Sales

Support

