



# ID Theft Defense<sup>SM</sup>

Millions of people have their identities stolen every year. **DON'T BE ONE OF THEM.**

Identity theft remains in the top three Federal Trade Commission complaint categories for the previous 15 years.\* Victims can spend an exorbitant amount of time and money dealing with identity theft and its consequences. The criminals are getting smarter. And they're not going away. That's why you need a company that's more than a website. You need an established institution that understands all the potential threats, how to prevent them, and how to restore any damage done.



## MONITOR

more of what matters

## COUNSEL

when you need it

## RESTORE

your identity completely

ID Theft Defense monitors your identity from every angle, not just your Social Security number, credit cards and bank accounts. ID Theft Defense ensures everything connected to you is monitored. If any change in your status occurs, you receive an email update immediately.

ID Theft Defense identity specialists are focused on protecting you. They are available to provide you with a complete picture of identity theft, walk you through all the steps you can take to protect yourself and answer any questions. Plus, they are available 24 hours a day, every day, in the event of an identity theft emergency.

ID Theft Defense's members benefit from an exclusive partnership with Kroll, the worldwide leader in theft investigative services. If a compromise occurs, contact your licensed private investigator who will immediately begin restoring your identity to exactly the way it was.

## How do you beat criminals? **WITH THE BEST TEAM POSSIBLE.**

### FOR IDENTITY RESTORATION, LEGALSHIELD IS PROUD TO TEAM UP WITH KROLL.

Kroll's licensed private investigators bring valuable insight and experience from a range of backgrounds – law enforcement, debt collection, banking, insurance and more.

- Kroll has been restoring identities since long before identity theft became a publicized issue.
- LegalShield's fully integrated partnership with Kroll allows their investigators to handle your identity restoration immediately.
- Kroll does not stop until your identity is fully restored. In fact, ID Theft Defense offers a \$5 Million Service Guarantee.

### ALWAYS CONNECTED. ALWAYS PROTECTED.

ID Theft Defense is always looking out for you, with convenient ways to stay in touch.

- Trained and experienced member support agents and Kroll investigators are ready to provide you with advice when you need it.
- An app keeps you connected wherever you are. Download it and always have an identity theft expert at your fingertips, ready to help.
- Online dashboard monitoring that's updated daily, so you see right away if your identity has been compromised.
- Monthly email with detailed information to update you on the latest about your identity.
- Newsletters with recent reports on criminal methods and preventative actions you can take to protect your identity.

\*ftc.gov, "FTC Releases Annual Summary of Consumer Complaints," March 1, 2016

**INDIVIDUAL PLAN**  
(For just you)  
**\$11.00 per month**

**FAMILY PLAN**  
(For you, spouse/domestic partner and up to 8 minors)  
**\$22.00 per month**

Select the plan that's right for you. The Individual Plan covers one person, while the Family Plan covers up to 10 people – you, your spouse or domestic partner, and as many as eight minor children. With sex offender monitoring, the Family Plan is a must for parents. The savings really add up. A family of four typically saves about \$360 a year.\*

\*The \$360 savings per year is calculated as such: \$51.96 (Competitor Plan) - \$22 (ID Theft Defense Family Plan) = \$29.96 x 12 (months) = \$359.52 (per year).

**WORKING WITH LEGALSHIELD'S PARTNER KROLL, YOU GET THE MOST THOROUGH RESTORATION AVAILABLE:**

- One contact throughout the process to shoulder your burden.
- Consumer report review that looks for all incidents of identity theft.
- Thorough resolution involving several levels of notification and follow-up.
- Victim advocacy support that files complaints and escalates matters to appropriate agencies.
- Alerts placed to reduce further harm caused by identity theft.
- Work that's done until all resolvable issues are addressed.

**OUR \$5 MILLION SERVICE GUARANTEE**

ID Theft Defense is the best way to protect your identity, guaranteed. If you become a victim of identity theft, ID Theft Defense will spend up to \$5 million to do whatever it takes, for as long as it takes, to restore your identity.



**MORE VALUE FOR YOUR MONEY**

**FAMILY PLAN** \$22.00

COMPETITOR'S PLAN \$51.96

COVERAGE	UP TO 10	2 adults, 2 minors
Covers Up to 8 Minor Children	✓	
Covers Spouse/Domestic Partner	✓	•
<b>CONSULTATION</b>		
Unlimited Counseling with Investigator	✓	
Social Security Fraud Detection	✓	
Monthly ID Theft Updates	✓	
Emergency Assistance 24/7/365	✓	
Sex Offender Registry Reports	✓	
Data Breach Notifications	✓	•
Identity Alert System	✓	•
Lost and Stolen Wallet Assistance	✓	•
Reduced Pre-Approved Card Offers	✓	•
<b>RESTORATION</b>		
Licensed Private Investigators	✓	
Medical Identity Theft Restoration	✓	
\$5 Million Service Guarantee	✓	
Complete Identity Restoration	✓	•
Financial Identity Theft Restoration	✓	•
<b>PRIVACY MONITORING</b>		
Passport Number Monitoring	✓	
File Sharing Network Searches	✓	
Address Change Verification	✓	•
Fictitious Identity Monitoring	✓	•
DOB/Social Security Number Monitoring	✓	•
Medical Identity Number Monitoring	✓	•
Phone/Email/Drivers License Monitoring	✓	•
Black Market Website Surveillance	✓	•
<b>SECURITY MONITORING</b>		
Quarterly Score Tracker	✓	
Credit Inquiry Alerts	✓	
Payday Loan Monitoring	✓	
Minor Identity Protection	✓	•
Court Records Monitoring	✓	•
Bank Account Number Monitoring	✓	•
Credit Monitoring	✓	•
Credit Card Number Monitoring	✓	•
Social Media Monitoring	✓	
Store/Retail Credit Card Number Monitoring	✓	
Credit/Debit Card Number Monitoring	✓	

The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage you have selected. Please remember that only the plan contract can give actual terms, coverage, amounts, conditions and exclusions. Limitations and Exclusions for Comprehensive Restoration by Kroll: Coverage is not provided in the following events: Legal Remedy - Any Stolen Identity Event where the Member is unwilling or unable to prosecute or otherwise bring a civil or criminal claim against any person culpable or reasonably believed to be culpable for the fraud or its consequences. Dishonest Acts - Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts. Financial Loss - Any direct or indirect financial losses attributable to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or directly. Business - The theft or unauthorized or illegal use of any business name, DBA or any other method of identifying business (as distinguished from personal) activity. Third Parties not Subject to U.S. or Canadian Law- Restoration services do not remediate issues with third parties not subject to United States or Canadian law that have been impacted by an individual's Stolen Identity Event, such as financial institutions, government agencies, and other entities. Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty<sup>SM</sup>, Inc.; Pre-Paid Legal Access, Inc.; In FL: Pre-Paid Legal Services, Inc. of Florida; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation. ID Theft Defense is offered by contractual agreement between Primerica Client Services, Inc. and Prepaid Legal Services, Inc. d/b/a Legal Shield ("Legal Shield"). ID Theft Defense is a product of LegalShield, and provides access to identity theft protection and restoration services through an exclusive relationship with Kroll. Neither LegalShield nor its officers, employees, or sales associates directly or indirectly provide identity theft protection, restoration services, or advice.