

Employee Identity Theft Protection Plans



Prepared by LegalShield

Proposal valid for 180 days.

For more information contact your independent associate:

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Protecting Your Bottom Line with IDShield



EMPLOYEES ARE FINANCIALLY STRESSED and unprepared for sudden expenses. When they are dealing with personal finances in the workplace, they lose productivity and **YOUR COMPANY LOSES MONEY.**



34% of employees spend **2-3 hours each week** dealing with personal finances while at work, **24%** spend over 4 hours.¹



47% of employers agree that employees have **asked a manager or supervisor for personal financial advice** in the last year²

HIGH STRESS due to financial debt can cause a:

500% increase in **anxiety** and **depression**



44% greater chance of suffering from **migraines**



2x the rate of **heart attacks, ulcers and other digestive issues**³



Financial stress not only decreases productivity, it puts your employees at greater risk of suffering an injury or illness.

By protecting your employees from the financial stress of an unexpected identity theft event, your employees will be more engaged, focused and productive – benefiting them and your bottom line!

IDShield Plan Pricing



IDSHIELD	
PLAN TYPE	MONTHLY RATE (Individual/Family)
IDShield Plan	

Who is Covered:

INDIVIDUAL PLAN: The participant only

FAMILY PLAN: The participant, spouse/partner and up to 10 dependent children under the age of 18. Also, provides consultation and restoration to dependent children age 18 to 26.

IDShield is a product of LegalShield and provides access to identity theft protection and restoration services. Specific conditions and exclusions apply.

The following are excluded from the Services: 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.

IDShield Plan Coverage Monitoring and Detection Services

A comprehensive and affordable identity theft solution.

Restoration Services

IDShield Complete Restoration

Identity theft is becoming all too common thanks to the increasing digitization of our social, personal and professional lives. Every year, millions of people become victims of identity theft issues such as:

- Account Takeover Fraud
- New Account Fraud
- Utilities Fraud
- Check Fraud
- New Cell Phone Fraud
- Medical ID Fraud
- Auto Loan Fraud
- Student Loan Fraud
- Tax Refund Fraud
- Employment Fraud
- Mortgage Fraud

IDShield monitors participants' personally identifiable information (PII) from all angles. Identity and credit threat alerts are sent to the participant if any suspicious activity is found. If a participant's identity is stolen, IDShield provides full-service restoration and will restore the participant's identity to its pre-theft status.

NEW! \$1 Million Identity Fraud Insurance

The identity fraud reimbursement policy provides reimbursement for expenses and legal costs incurred by the participant and/or the participant's spouse/eligible dependents. This policy covers expense reimbursement for the following events if a stolen

identity event or unauthorized electronic funds transfer is reported:

- Costs for refiling, notarization, credit reports, public record changes, travel, elder/child care, expedition of credit/debit card replacement or accountant fees.
- Lost wages.
- Legal defense fees and expenses.
- Unauthorized electronic fund transfer reimbursements.

Dedicated U.S. Private Investigators

IDShield has a team of U.S.-based Licensed Private Investigators whose licensed status gives them access to exclusive databases.

Our investigators' top tier credentials include:

- Fair Credit Reporting Act (FCRA) certified
- Certified Identity Theft Risk Management Specialist (CITRMS)

Full Service Restoration

IDShield provides participants with a top-notch internal team of U.S.-based, professionally licensed investigators who will work on behalf of the participant, their spouse and/or dependents under the age of 26 to fully restore their identity to pre-theft status; including pre-existing identity theft matters. No other company offers this high-level professional service.

On top of fully comprehensive restoration and remediation, our experienced investigators provide:

- One-on-one consultation.
- Support to help protect participants from becoming a victim of fraud or identity theft.

Our Licensed Private Investigators work with government agencies, financial institutions, credit bureaus, creditors, collection agencies and more. These investigators have the experience and credentials necessary to work on behalf of the participant to restore their identity and to conduct fraud research that goes beyond what's on the surface. And with the IDShield Family Plan, eligible family members are covered as well.

As part of the restoration process, the Licensed Private Investigator will:

- Organize details of open identity theft issues and search for other instances of identity theft.
- Review credit history with the participant and verify if fraud includes items such as:
 - Public records (liens, judgments, bankruptcies).
 - Credit accounts (new and/or derogatory).
 - Addresses.
 - Prior employment.
- Explain the participant's rights, process and responsibilities involved.
- File fraud alerts and disputes with reporting agencies and creditors as needed.
- Obtain a Limited Power of Attorney authorization, which allows the Licensed Private Investigator to take actions on behalf of the participant. Once authorized with Limited Power of Attorney, the assigned Licensed Private Investigator can then:

- Issue a fraud alert to all three credit bureaus.
- Notify the Social Security Administration (SSA).
- Notify the U.S. Postal Service (USPS).
- Work directly with financial institutions and credit card companies to resolve any disputes.
- Throughout the restoration process, the Licensed Private Investigator is available to provide step-by-step guidance and updates.

Restoration Verification

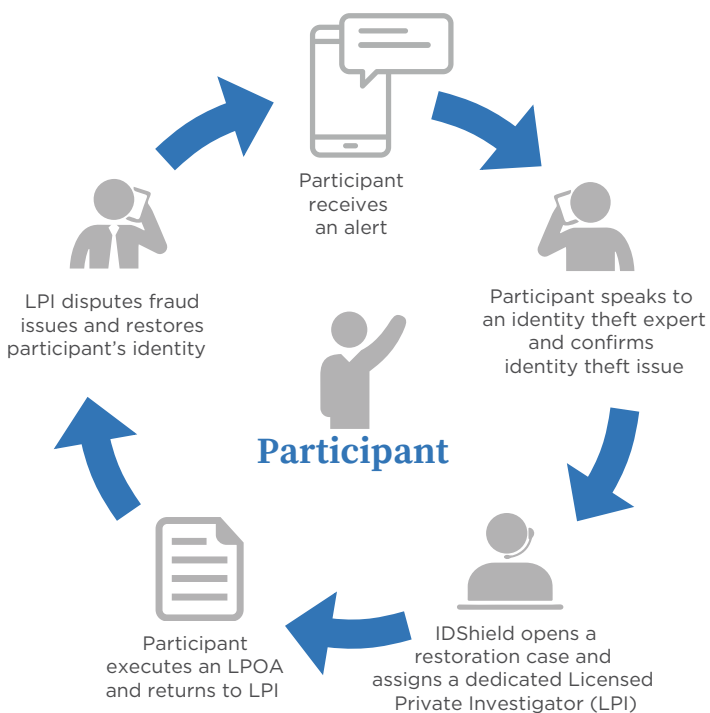
Upon completion of the restoration, IDShield will continue to monitor the participant's personal info for 120 days after a case is resolved to ensure that they have not been targeted again. For the case to be fully closed, confirmation is needed from the participant and the assigned investigator. If a threat is uncovered at any point during this time, the restoration process will resume.

In-Depth Fraud Investigation

IDShield combines information and databases with proprietary investigative methods to conduct fraud investigations. Our highly-credentialed investigators can quickly identify signs of fraudulent activity, as well as its source, to help stop the spread of identity theft. This includes all types of identity fraud, including medical fraud.

Monitoring and Detection Services

IDShield is there to monitor a participant's credit and identity from every angle. From credit scores and driver's license numbers to social media accounts and beyond, IDShield's 360-degree approach leaves nothing to chance. When a threat is detected, IDShield will send an immediate alert to the participant via email or push notification on the IDShield Plus mobile app.



Auto-Monitoring

IDShield's auto-monitoring provides participants with monitoring services directly upon enrollment. Using the participant's full or partial Social Security number (SSN) and date of birth, along with other personally identifiable information, the participant's identity is then automatically monitored.

The following services will be automatically turned on at the time of enrollment, after participants enter the required information into their myidshield.com account:

- Credit Monitoring
- Public Records Monitoring
- Court Records Monitoring
- Sex Offender List Monitoring
- Address Change Monitoring
- Payday Loan Monitoring
- NEW!** • High Risk Application and Transaction Monitoring
- Dark Web Internet Monitoring

Once the participant has successfully completed the authentication, they can view the details of alerts and download the IDShield Plus mobile app.

IDShield Detect and Alert

IDShield's comprehensive dark web internet monitoring provides extensive monitoring of the participant's personally identifiable information (PII) across the dark web, a series of black market websites where criminals purchase personal information such as:

- NEW!** • Investment Account Numbers
- Mother's Maiden Name
- NEW!** • Usernames/Passwords
- National Provider Identifier Number
- Full Name
- Date of Birth
- SSN
- Driver's License Number
- Bank Account Numbers
- Credit Card Numbers
- Retail Card Numbers
- Medical ID Numbers

We review thousands of websites and data points across the dark web to ensure participants' information is not exposed. If participant information is found, the participant will receive an alert. The member can then log into the app or their web-based account to view the details of the alert to take action to change their passwords across all their accounts that use the exposed username and password.

Identity Theft Alerts

If any personally identifiable information is found through IDShield's monitoring services, an identity threat alert is sent to the participant via email and through push notifications on the IDShield Plus mobile app. The participant can review the alert with an investigator for further assistance. If no threats are found, the participant will receive a monthly "no-activity" notice via email.

Credit Threat Alerts

If any changes or updates are found on the participant's credit report, credit threat alerts are sent via email and through push notifications on the IDShield Plus mobile app. The participant can review the alert with an investigator for further assistance.

NEW! Instant Hard Inquiry Alerts

IDShield investigators continuously monitor a participant's credit report for new hard inquiry alerts. When an inquiry is made by the creditor, a notification is triggered in real-time and an alert is sent to the participant. The alert is triggered when a participant, or someone using their personally identifiable information, completes an application that includes a credit check such as when applying for a loan, mortgage or credit card. Events leading to a hard inquiry include:

- Auto Loan Inquiry
- Bank/Credit Card Inquiry
- Business Loan Inquiry
- Home Equity Loan Inquiry
- Installment Loan Inquiry
- Auto Lease Inquiry
- Mortgage Loan Inquiry
- Recreational Merchandise Inquiry
- Rental Inquiry
- Retail Loan Inquiry
- Student Loan Inquiry
- Utility Inquiry

Continuous Credit Monitoring

IDShield continuously monitors the participant's credit report for the following:

- Delinquent Status
- Fraud or Victim Statement
- New Inquiries and Trades
- Public Record/Trade Line
- Bankruptcy/Other Major Derogatory
- Participant Noted as Deceased
- Liens and Judgements
- Reported Lost/Stolen Credit Card
- New Address
- Missing Address
- Settlements

If discrepancies are found, the participant will receive an alert. As part of the restoration process, a credit report is provided if it is determined that the participant's identity has been compromised.

Monthly Credit Score Tracker

The participant's TransUnion credit score is tracked monthly and automatically updated and displayed on the IDShield Plus mobile app and member dashboard.

Credit Freeze and Fraud Alert Assistance

In the event of a breach or other identity theft incident, an IDShield Licensed Private Investigator will place a fraud alert on the participant's credit reports from all three major credit bureaus and will explain how the participant can place a credit freeze on their report.

High Risk Application Monitoring

IDShield monitors the largest proprietary database of new account application data to detect potentially fraudulent new accounts. This allows fraud detection up to 90 days earlier than traditional credit

monitoring services. Exclusive to IDShield is the ability to electronically send a message to the issuing organization stating that the activity is not from the participant. We monitor billions of data points for applications such as:

- Checking/Savings/Brokerage Accounts
- Auto and Home Loans
- Check Reorders
- Payday Loans
- Wireless and Utility Accounts
- Credit Card Applications
- Retail Charge Accounts

Public Records Monitoring

IDShield now offers expanded public records monitoring of over 78 billion public records and growing. Including monitoring for criminal records, professional and business licenses, pilot licenses, merchant vessels, registrations (DEA, vehicle, concealed weapons and voter), residences, lease history, national property and deeds, Social Security Death Index, Social Security number verifiers, phones, aliases, criminal records and more.

Court Records Monitoring

IDShield searches online court records for the participant's name and date of birth. We search over 350 million criminal records including county courts, Department of Corrections (DOC), Administration of the Courts (AOC), local, state and federal data sources and other legal agencies.

Payday Loan Monitoring

IDShield provides extensive, non-credit loan monitoring for short-term payday or similar cash advance loans such as online, rent-to-own and payday lender storefronts.

Telecom Monitoring

IDShield monitors databases with more than 1.5 billion phone records for any new landline, wireless or VOIP telecom accounts associated with a participant's identity.

Address Change Monitoring

IDShield monitors the participant's home address with the United States Postal Service and sends an alert if a change of address has been requested.

Child Monitoring

With the IDShield Family Plan, IDShield will monitor up to 10 dependent children under the age of 18 for potentially fraudulent activity associated with the 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 a minor child's data is found. Children ages 18-26 are covered under the plan for consultation and restoration services if they become a victim of identity theft.

Social Media Monitoring

IDShield monitors popular social media platforms including Facebook, LinkedIn, Twitter and Instagram for information that may put the participants' privacy at risk; such as home address, email address, date of birth and Social Security number. Additionally, IDShield alerts participants to reputational risks within their content feeds such as instances of vulgar, harmful, or threatening and/or sexual language, drug and alcohol references and discriminatory language.

Participants can control the sensitivity level of their alerts based on content and subjects including geotargeting, language and more.

IDShield Vault

The IDShield Vault is an industry-leading password protection manager with military-grade encryption. It allows participants to manage and generate strong and secure passwords. With a browser plugin installed (Chrome, Firefox or Safari), IDShield Vault will also autofill known passwords when browsing on the web and sync across devices providing secure auto backup. IDShield Vault is also available in the mobile app.

New Account and Account Change Monitoring

IDShield tracks account application reports directly from financial institutions to monitor for any new checking and savings accounts that are opened in the participant's name.

IDShield also monitors these accounts for any account information changes such as name, address and additional authorized signatures. If a discrepancy is found, the participant will receive an alert.

Participants have unlimited access to consultation with a Licensed Private Investigator when they have questions about a recent data breach, an identity-related issue or other identity concerns; such as receiving a suspicious email or phone call, notification of a change on their credit report or concerns about proactively protecting their personal information. A participant doesn't have to be a victim of identity theft to take advantage of consultation services.

24/7 Emergency Assistance

In the event of an identity theft emergency, IDShield provides emergency access for participants to reach assistance 24/7/365, ensuring they can get help right away.

Social Security Skip Trace

IDShield has the unique ability to uncover further fraud and potential identity theft by using a Social Security number Skip Trace method. Our investigators have access to specialized tools that allow them to conduct a quick, thorough search for further evidence of potential identity theft beyond what is found through an initial alert.

Lost/Stolen Wallet Support

Losing a wallet or purse containing sensitive information can be scary, but IDShield investigators are there to assist. They will provide guidance and work with the participant to review what may have been lost or stolen. The investigators will also use their access to special databases to provide a comprehensive investigation to determine if there was any misuse of the participant's identity after the event. If any discrepancies are found, the Licensed Private Investigator will open a restoration case.

Medical Data Reports

IDShield provides links to three sources of medical data reports (including MIB Consumer file) that a participant can pull to review for inaccurate or potentially fraudulent information. If there are any questions, they can call in to IDShield for consultation.

Solicitation Defender

Fraudsters and identity thieves use many methods to obtain personally identifiable information (PII). Reducing mail and phone solicitations helps reduce the risk of thieves finding personal information such as a mailing address. Links are available on the web dashboard to remove PII from solicitation services.

Additionally, participants can call and speak directly with a Licensed Private Investigator for advice and assistance to reduce unsolicited offers for credit cards

and insurance and for assistance with removing fraudulent information from public records sources.

NEW! Enhanced Sex Offender Search

Participants can now search for sex offenders near their home and receive alerts if one moves nearby.

With sex offender search, participants can:

- View sex offender details.
- Search using an adjustable radius of their home address.
- Receive alerts when a sex offender moves nearby.

Financial Account Safeguard

Participants can seek consultation on what actions to take for safeguarding their financial accounts if they notice an unidentified transaction. If an unknown transaction was made, a Licensed Private Investigator will leverage specialized tools to search for suspicious activity involving the participant's personally identifiable information.

Data Breach Notifications

Information about large and high publicity data breaches is provided to participants on the member portal, myidshield.com.

Language Support

IDShield investigators are staffed to provide language support in English, Spanish and French.

Live Member Support

The IDShield Participant Services team is available for participant support from 7 a.m. to 7 p.m. CT, Monday – Friday.



IDShield Plus Plan Features



NEW Features Added

	Individual	Family
Instant Hard Inquiry Alerts	✓	✓
High Risk Application and Transaction Monitoring	✓	✓
Investment Account Number Monitoring	✓	✓
New Application Alerts via SSN/PII	✓	✓
Username/Password Monitoring	✓	✓
Enhanced Sex Offender Monitoring & Alerts	✓	✓
\$1 Million Reimbursement Insurance	✓	✓
Medical Data Reports Linking to MIB Reports	✓	✓
Mother's Maiden Name Monitoring	✓	✓
NPI Monitoring on Dark Web	✓	✓
Solicitation Reduction Links	✓	✓
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	✓	✓
Public Records Monitoring	✓	✓
Unlimited Service Guarantee	✓	✓

Retained Present Features

	Individual	Family
Credit Monitoring with Alerts	✓	✓
Monthly Credit Score Tracker	✓	✓
Social Media Monitoring	✓	✓
Court Records Monitoring	✓	✓
Payday Loan Monitoring	✓	✓
Password Manager	✓	✓
Address Change Verification	✓	✓
Internet Dark Web Monitoring	✓	✓
Identity Threat Alerts	✓	✓
Mobile App	✓	✓
Auto Monitoring	✓	✓
Consultation	✓	✓
Sex Offender Consultation	✓	✓
Data Breach Notifications	✓	✓
Lost Wallet Consultation	✓	✓
Complete Restoration	✓	✓
Live Member Support	✓	✓
24/7 Emergency Assistance	✓	✓
Monthly No Activity Notification	✓	✓



New features available via the IDShield Plus app.

This is a general overview and is for illustrative purposes only. IDShield is a product of LegalShield and provides access to identity theft protection and restoration services. Specific conditions and exclusions apply.

IDShield plans are available at individual or family rates. A family rate covers the member, member's spouse and up to 10 dependents up to the age of 26.

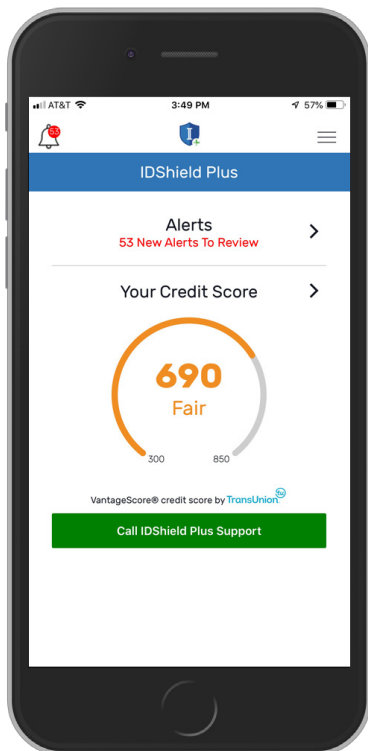
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IDShield Plus Mobile App

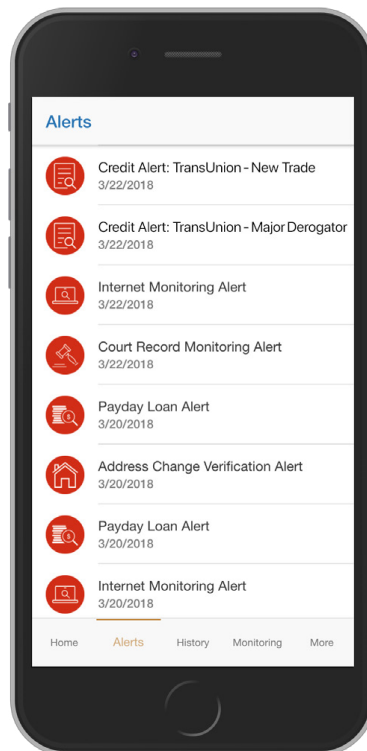
The IDShield Plus mobile app makes it easy for participants to access their benefits. Participants simply log in with the username and password they created for myidshield.com to access this app.

Features include:

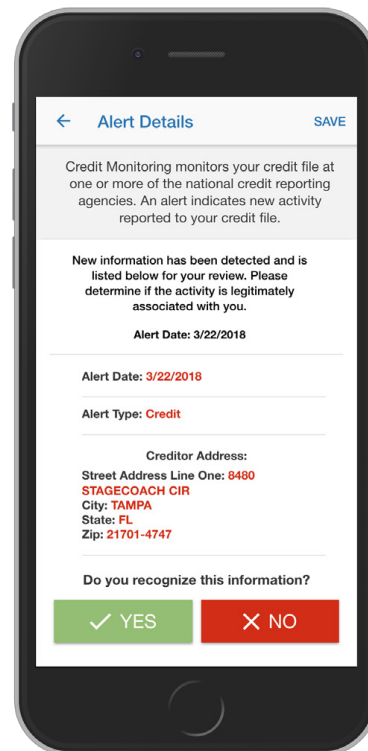
- Push notifications for identity and credit threat alerts.
- Monthly credit score tracker.
- Direct access to IDShield investigators.
- 24/7 emergency assistance.
- Review of Licensed Private Investigator consultation history.
- Access to IDShield’s password manager, IDShield Vault.
- Ability to track and edit monitored information.
- Review of restoration case status and history.



View your monthly credit score



Receive alerts



View details of each alert



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