

**What is the Prognosis for 2019-2020 – Page 1**

**SPECIAL NOTE: I am an ID Theft Expert and an ID Theft Broker. I am also a Geo Fencing and Geo Targeting Data expert. At Harvard Risk Management, we can sell any ID Theft company we choose to sell, we are not held captive by any one company.**

**We have been offered a lot of money to turn our heads and sell inferior products, but we won’t take it. It’s a shortcut to disaster in our opinion. We have over 25 years of unbiased service in delivering the best products available and we plan on continuing that philosophy in the future.**

**Research for 2019 Below with new ID Shield Plus.**

**Here is the good news**: For 2019 the projection for murders, gun violence, drug trafficking, etc. are dropping according to the latest statistics and probability algorithms released by the FBI and FTC.

**Here is the bad news**: The new much more lucrative, much safer, but far more reaching world of ID Theft is about to increase by 3000%! Criminals in 2019 are exchanging guns, drugs, and violence for relaxation and binge-watching Netflix while they steal your Identity.

The new weapon of choice is a Mac Book Pro and Large Screen Networked TV

***“I could sell a Kilo or two of Crack Cocaine and make $5,000 - $10,000 or I could steal 5 social security numbers with tax returns and make $50,000”*** said one drug lord to the detective in the clip below.

<https://smartcommunitytech.com/idtheftnewsvideos>

Medical Records sell for as much as $50.00 per record, 100X times more than financial records. Find out why <https://smartcommunitytech.com/medicalidtheft> Many companies don’t cover Medical ID Theft. The commitment requires completely new algorithms, new specialties, new employees, access to new databases, and a large financial commitment. Why make this commitment if your company is already making billions of dollars and 51% of adults think ID Theft is only related to credit score or financial data?

In other words, consumers are complicit with companies who are taking advantage of their apathy and ignorance. ID Shield is the only company Harvard Risk Management has researched which increased their benefits substantially without raising their rate. Since premiums for ID Protection are often below $10.00 for individuals, the mindset of being cheap means every company is about the same, right?

**DANGER ALERT**: Nothing could be further from the truth. ID Theft is very serious. There is a huge difference in coverage. Many victims tell us that their experience with ID Theft was far worse than their home burning to the ground. When a home burns, when you are in a car accident, when a natural disaster destroys everything you own, victims are usually back on their feet within two years and many times better off than previous.

With ID Theft, it’s just the opposite. After 10 years, victims are no better off than when they started. They feel a sense of hopelessness that no other disaster leaves in its wake. This is something you don’t want to experience and it’s only $9 bucks to protect yourself! Don’t risk it. See the frustration below in these news video clips <https://smartcommunitytech.com/consumerchaos>

Don’t let the low-price lull you to sleep. This report is designed to help you with your homework and includes information that is very important to note when selecting ID Theft Protection.

Many companies don’t really cover anything when it comes to ID Theft. ID Theft is so new that many consumers have no idea what proper ID Theft coverage looks like. They don’t understand Geo Fencing or algorithms. Consumers think every company has access to the same databases and the same computers. Many consumers think the price is low enough where there is not a substantial difference in benefits. Does not every company have the same Data Scientists and the same commitment to outsmart thieves? No, they do not.

**Please take 10-15 minutes to learn some very important information.**

There is a new game in town and it’s dangerous, brazen, and growing at epidemic rates. The proper coverage is very important and only one company out of the many we have researched has stepped up with new technology, new commitments, and new algorithms to keep up with thieves.

**Equifax Breach of Sept. 2017 – Watch Here** [**https://smartcommunitytech.com/marriottequifax**](https://smartcommunitytech.com/marriottequifax)

ID Theft is already the #1 crime in the U.S., and the #1 complaint to the FTC for the last 15 consecutive years! How could something this big increase by such a great number after 15 years of being #1?

**Here are the stats from 2018 and the reasons why ID Theft is an Epidemic.**

* Over 42,000 complaints per day on ID Theft to the FTC!
* Growing to over 1 million complaints per day within 3 years.
* WIFI is an easy target <https://smartcommunitytech.com/medicalidtheft> (scroll down to WIFI)
* The Equifax breach of Sept 2017 starts being realized in 2019.
* Drug Lords are now teaching Geo Fencing and Data Capture as a class in prison.
* Thieves now realize that people are so distracted, so stressed, and so time pressured, they are easy targets. ID Theft is so easy since we have exploded into the digital era and people can’t keep up with Alexa let alone sophisticated algorithms being taught to inmates. Inmates are now worried about time constraints, they have a long time to learn and when they see how much they can make by learning, what else is there to do? They are becoming tech experts with plenty of time to study. When they get out, they enjoy a nice home, never get out of their pajamas and connect their laptop to a large TV and steal millions of dollars without a trace.
* Companies can’t keep up either, they are making billions of dollars on ID Theft protection for nothing more than a “eyedropper putting out a forest fire” …Morgan Wright Senior Advisor U.S. State Dept Anti-Terrorism. Watch here <https://smartcommunitytech.com/userpasswordvault> (top row, video to the far right).
* Most ID Theft solutions do very little to prevent ID Theft and they do an inadequate job of monitoring or keeping up with all the new technology in monitoring that needs updating constantly. Technology has moved way beyond credit records, it’s now tech driven with Geo Fencing and Data Capture.
* Monitoring is important, but it must be the proper monitoring with the proper databases and with the proper algorithms. It’s so easy to pull the wool over consumers eyes since consumers are not aware of data technologies, Artificial Intelligence, Pixels, Geo Fencing and Geo Targeting.
* Any company can charge $9.95 per month and go on TV and make billions of dollars. We believe everything we hear hook, line, and sinker. We don’t have attorneys to review the fine print, (unless we have legal shield), and by the time these companies are brought before Congress, executives are retiring with 10s of millions of dollars per year.
* The kids of society are so tied into social media, they are sharing everything about their lives and very few solutions offer extensive social media monitoring with Geo Fencing capabilities like ID Shield. Social Media is an easy target which is why Facebook and other Social execs appeared before Congress.

**In light of the above, here is the inside scoop on the 2019 ID Shield Plus Enhancements**

1. $8.45 mo. Individual and $15.95 mo. family plan now includes credit restoration and ID Theft coverage for up to 10 dependents at no additional charge. Most companies charge extra for any dependent and many others charge quite a bit more for more than 2 dependents. Even if they cover dependents, there is no restoration feature and their monitoring is next to worthless.

Since 1 in 10 children are now having their ID stolen and expected to increase to 3 in 10 within a few years, this is a huge enhancement by ID Shield when they could have charged much more. In addition, ID Shield PLUS expanded the age of dependents to age 26. Why? Many kids are staying with their parents much longer than previous and are more susceptible than even their parents. Not only does dependent coverage include extensive monitoring, it even includes restoration. Not only does it include restoration, it even includes a special $1,000,000 reimbursement policy to cover expenses of dependents which might occur during the restoration process. This type of coverage is so over the top when compared to other companies, it’s not even worthy of a comparison.

**INDUSTRY FIRST ALERT: UNLIMITED COVERAGE PROTECTION!** Not $1,000,000, not $5,000,000, but a new guarantee to whatever it takes for as long as it takes with no financial ceiling! Why? Dedicated Licensed Private Investigators (LPI’s) are assigned to any member or dependent who has had their ID stolen, and even when it’s not stolen. Their work and follow features an industry first guarantee…To do whatever it takes for as long as takes no matter what it costs, there is no limit! Members don’t need to worry about loopholes in coverage or hitting some monetary limit that can never be accessed when needed. Having a licensed private investigator work for your behalf without a monetary limit is world class. No need to miss work, no need to worry about sending affidavit’s or faxes, this type of coverage is priceless. Imagine having 3 or 4 kids with both parents having their ID stolen and all the kids and having to access 5 different LPI’s for just one family! It’s already happening and that can rack up some hefty bills. This is an incredible guarantee.

Video of child ID Theft (scroll to bottom) <https://smartcommunitytech.com/idtheftnewsvideos>

1. **NEW TECH ALERT**: Geo Fencing Social Media monitoring has been added and expanded. Not only for ID Theft, but the ability to expand Geo Targeting with sensitivity alerts based on language, vulgarity, sexual innuendo’s, drug mentions, firearm mentions, threatening language, alcohol references, and much more. This expanded technology goes well beyond ID Theft. Parents can now be alerted in app or by email when any setting they decide to have set is breached. For the first time, we now have an ID Theft product to warn parents of any social media conduct that might need addressing.

Sensitivity alerts can be altered for each subject. This is about peace of mind for parents and employees. Using the latest in AI, Legal Shield Plus is looking to stop things before they start or escalate. Very few companies even monitor social media, not one company offers this level of tracking with instant alerts via email and push notification through the app.

1. **NEW TECH ALERT**: Enhanced Geo Fencing Sex Offender notifications via push and email. Members can now search for sex offenders near their home, work, or business and receive notifications if a registered sex offender moves into a designated radius or is already present in an area where kids attend school or go to work. The radius is adjustable. Consumers have the ability in app to expand the geo-radius of a designated area to not only see if existing offenders are present, but if any new move in comes into the geo fence after the fence is set.
2. **NEW TECH ALERT**: Enhanced username and password protection with Vault Plus. Watch 1:30 commercial here <https://smartcommunitytech.com/userpasswordvault> (The middle video on the top row). Using the latest in military grade encryption far beyond typical website security, ID Shield Vault Plus is a life saver for many customers. Dark web experts are now compiling new algorithms designed to steal user names and passwords and sell those user names and passwords for upwards of $25.00 per record.

Since most people use similar passwords due to the magnitude of having so many passwords, this is turning out to be a gold mine for thieves. In addition, most of the other ID Theft companies don’t cover stolen user names or passwords by using a loophole in the fine print declaring user error and void from coverage. ID Shield has undergone years of due diligence by the FBI and employees of the U.S. Government and has withstood unprecedented scrutiny. This added coverage in 2019 is designed to go the extra mile and remove all doubt about the difference between ID Shield and any other competitor. In our research, no other company came close to what you are reading here and what you will read below.

With ID Shield Vault PLUS, customers will not need to worry about creating secure passwords or remembering them either ☺ The same level of security is applied for user names as well as passwords. The 3 browsers with auto plug in staring in 2019 are the following. Safari, Chrome, and Firefox.

1. **NEW ENHANCEMENT ALERT:** New $1,000,000 reimbursement policy on top of the UNLIMITED coverage protection. Why two different types of benefits? The unlimited coverage guarantee is for the cost of restoration using an LPI with Limited Power of Attorney. The added $1,000,000 reimbursement policy is designed to help families with additional expenses which may or may not come up during the investigation by the LPI. Items such as travel expenses, meals, babysitting, legal expenses or lost wages. In some cases, the LPI might need you to show up in person at a location and if you need to miss work or incur other expenses, this added coverage is designed to make sure there are no out of pocket expenses incurred by the member or employee.

**INDUSTRY EXPLANATION ALERT:** In other words, when we see commercials on TV for LifeLock (and others) talking about $1,000,000 in coverage for ID Theft, that $1,000,000 is not a reimbursement policy, that’s supposed to be for total coverage. Many companies have loopholes in their agreements that deny any coverage or reimbursement when it’s need most. This type of deception has led to numerous fines on LifeLock for misrepresentation by the FTC. LifeLock was fined over 100 million dollars by the FTC for deceptive advertising and misleading consumers. There have been numerous complaints against LifeLock, and not everything is true of course. Every company is subject to unhappy reviews by disgruntled customers, but not every company is fined 100 million dollars by the FTC for this very reason. Why risk it, when there are companies who have not been fined and you can receive this level of attention for less?

ID Shield is the only company with an unlimited financial guarantee to do whatever it takes for as long as it takes to restore the members credit to the same standing that it was before the theft. In order to accomplish this guarantee, they pay an assigned and dedicated licensed private investigator to work for you by having the member sign a limited POA.

This investigator will do most of the work on behalf of the employee and report back to the employee after working hours. This way, employees not only don’t miss work, they can focus on work and not use company time for phone calls, faxes, affidavit’s, and email. Watch these news broadcast videos on what it means to have your identity stolen <https://smartcommunitytech.com/consumerchaos>

1. Why risk it, enroll here now. For $8.45 per month, we suggest joining ID Shield immediately here [www.hrmcplans.com/290998](http://www.hrmcplans.com/290998) You will pay $9.95 until we apply the group rate. Get the proper coverage first and then take a month or two to do your due diligence if you think other companies offer the same type of coverage. You will quickly see the differences.

**PERSONAL ALERT:** I had Zander ID Theft protection for several years. Zander is a good company, I have no complaints. But in the entire 3 years I never received one notification of anything that I had to address. I did receive emails once per month that told me GOOD NEWS! All is Good!

The interesting insight is that in the first month of joining ID Shield I received 14 alerts about my social media presence, a Pay Day loan, and several other items. I clearly saw the difference between extensive coverage and bare bones coverage. Zander was watching my credit; ID Shield was watching everything. This was 2018 and did not take into effect all the upgrades for 2019. I feel much safer when everything is being watched and I know the company is dedicated to technology and algorithms to keep ahead of thieves. I was also notified by my LPI that my phone number was purchased on the Dark Web. I asked if I could do anything about it and he said it’s the Dark Web, criminals don’t pay attention to the Do Not Call list ☺ In other words, there was nothing I could do, it was too late. He did advise me NOT to answer any calls where I did not recognize the number, but that’s all I could do. He could help in removing my phone number from public records, but not illegal records.

I did receive a number of alerts where my phone number was posted illegally and my alerts told me to go and remove it. The LPI is there for any reason, any questions, any emails that need reviewing to see if their legitimate. In other words, this coverage is not just about ID Theft, it’s access to a licensed private investigator when I need them or have questions.

Non-emergency access is limited to 12 hours per day 7am – 7pm M-F. Non-emergency access is unlimited, I could call every day if I feel lonely ☺ There is no charge to call my LPI for any reason and my app hooks me up directly with him with the push of a button in the app. Emergency access is 24-7 365 days per year

1. **INDUSTRY FIRST ALERT**: What are certified LPI’s? All LPI’s are CITRMS certified (Certified Identity Theft Risk Management Specialist) and FCRA certified (Fair Credit Reporting Certified). This is much different than a customer service agent or a non-licensed professional handling your case. In addition, the LPI assigned to you is a dedicated LPI, which means you have one person who knows your case that reports back to you on their work rather than vice-versa.
2. **INDUSTRY UNUSUAL ALERT**: I am not 100% sure that any other company assigns a licensed and dedicated LPI with POA. There might be one or two others, but I don’t know of any. POA or Limited Power of Attorney for employees allows the work to be done on behalf of the employee.

Employees don’t need to miss work, call during working hours, or worry about things during their time off. This peace of mind helps with higher production while on the job. Many employees are so distracted from legal and ID issues, they spend working hours using company faxes, printers, and making phone calls. The only other option for employees is to take PTO or Paid Time Off or take unpaid time off. Either choice is not good for employers or the employee, so why settle for less? The POA is an important tool to keep employees at work and focused at work.

1. Here is why non-emergency access with 1 on 1 Consultation 12 hours per day 5 days per week and emergency access 24-7 is included!
	1. 34% of employees are spending an average of 2-3 hours per week on financial and ID concerns, with 24% spending over 4 hours per week according to the Harris Poll on behalf of purchasing power of 2,080 working adults employed full time in Dec of 2015.
	2. As of Dec 2018, the new report being issued from Dec. 2015 – Dec. 2018 is expected to triple.
	3. From 2019-2022 it’s expected to triple again.
	4. This is either in hours spent or number of employees spending those hours or both combined.
	5. Employers need this type of coverage for their employees. ID Shield is the type of benefit that not only helps employees, it helps the bottom line of the business as well.
	6. There is no cost to the business, we simply want to give each employee a chance to choose the proper coverage at special group rates. We will build a custom website for the business which looks like the demo below based on self-pay from employees or auto payroll deduction.
		1. Self-pay with credit card or checking account [www.legalshield.com/info/companybnew](http://www.legalshield.com/info/companybnew)
		2. Payroll deduct - <https://legalshield.com/info/companyanew>
		3. No cost whatsoever. Once we build your custom site with name and logo on top of the sample pages above, either me or a trained ID Theft expert will come out and buy the employees lunch. We can do this in 20 minutes with lunch or 5-10 minutes without lunch.
		4. I will explain everything, give everyone some new updates, let them know of the latest scams and hold contests and prizes for those who sign up while I am there such as $100.00 cash for the main winner and a $50.00 gift card for second winner.
		5. The website will remain, employees can sign up anytime, call me anytime with questions and there is another HUGE benefit.
		6. I will lock the rates forever for every future employee and current employee. Even if the employee were to leave the company, I can let them keep that same rate so it’s fully portable without any increase in price. I will also show them how to use the mobile app and make a live emergency call while I am there to illustrate.
		7. I can leave them a little flyer with tips and tricks to avoid ID Theft and stay as long as necessary to answer questions or just leave.
		8. Once they have the mobile app with this type of protection, they feel much safer.

**FREE LUNCH ALERT: Great service, no cost to the company, great benefit to employees, free food, free education, and helps the bottom line! Come on employers ☺ It does not get any better than this!**

1. Due to the financial distraction of employee’s, ID Shield Plus will now monitor any hard credit financial inquiry. Soft inquiries are not a credit distraction, but whether this inquiry is ID Theft related or not, any hard inquiry will generate an alert which will be directly sent to member via email and push.

The reason every hard inquiry will be monitored and tracked, is to give financial peace of mind to employees and help protect their credit score since hard inquiries can lower their score or stress them out if they are trying to get credit. Employees can always summon their LPI to remove any hard inquiries from their report if they were not authorized.

Many times, credit inquiries are done without permission. Other inquiries have not been authorized but are used by agencies for advance solicitations or ‘pre-approved’ offers. Now, employees can get help 12 hours per day 5 days a week on an unlimited basis without their ID being stolen. Employees now have a trained professional at their ‘beckon call’ to check on email scams, unsolicited offers, text messages, spam, and more. All of these added services for 2019 are designed to avoid ID theft while providing exceptional service to employees at the same time. It’s actually hard to believe this is only $8.45 per month or $15.95 for entire family up to 10 kids. Absolute incredible value and we want to let employees know that their boss is a hero for inviting us in to feed them. We even let them know the boss paid for lunch! Shhhh we won’t tell if you don’t ☺

1. **NEW TECH ALERT:** Expanded Medical Records search where most companies don’t have the ability or the desire to access these records. Medical theft is the fastest growing form of ID Theft and this short video is a must watch <https://smartcommunitytech.com/medicalidtheft> These records include every knowable event of fraud. In addition, proprietary investigative methods will now auto notify the agency of record simultaneously with the client or employee. This new electronic enhancement which is proprietary to Legal Shield Plus and the only one of its kind in ID Theft today helps shave upwards of 90 days reporting time and alert the agency that the customer has not initiated the claim and has not authorized it’s use. Another huge step in stopping ID Theft before it starts.
2. **NEW TECH ALERT:** A complete 360-degree approach has been implemented in the mobile app with both email and push notifications for speed and backup. Every form of ID Theft is included, comprehensive monitoring of proprietary databases using exclusive software and proprietary algorithms to pull out information that others leave behind. This type of monitoring is the most incredible monitoring we have researched from scores of companies.
3. **NEW TECH ALERT:** New high-risk transaction flags using AI (Artificial Intelligence) to alert for possible breaches or credit applications that seem unusual in scope or nature. A proprietary scoring algorithm will score any type of online application, notice, or inquiry and then use AI to help determine if this seems out of the ordinary. This is a clear example of how to use technology to help people rather than sell people or sell data. Since ID Theft is the #1 crime in the U.S., and many of us do not understand the pain and frustration accompanied with this crime, the company puts in a Yeomen’s effort to stop the crime in the first place. Almost every other company we researched were doing nothing more than paying lip service to these issues and getting by with as little as possible to protect profits.
4. **NEW TECH ALERT**: Enhanced and much more comprehensive Dark Web internet monitoring using proprietary databases to determine if criminals have purchased any PII (personal identifying information) of the member. I was recently notified that my phone number was purchased on the Dark Web but there was nothing I could do about it since the Do Not Call list does not apply to criminals. But, in addition to PII, the data has been enhanced to include
	1. User names and Passwords
	2. Investment Account #’s
	3. Mother’s maiden name
	4. And more
5. Notifications are now done through push and email with time and date stamp. If no activity is found in the previous 30 days, then a ‘no activity’ notice will be sent to assure the employee that all is working as desired and that nothing was detected.

**PERSONAL ALERT**: I have yet to have a 30-day period without receiving 4-5 alerts each month. I have had as many as 14 in a month. My previous company, Zander ID Theft is a good company as mentioned earlier. I never received one alert. Each month I was told everything was fine. I guess everything was fine based on their data and limited coverage, but when you are provided with this type of blanket, I have noticed an incredible difference. This all happened with the 2018 version and everything you are reading here is enhanced for 2019. That’s a big difference for the same price.

1. New delinquent credit notifications will let employees know if any account might be dragging down their credit score or if an account may have been opened through fraud. The LPI can step in and get this addressed before credit agencies are even aware that the problem exists. Another example of stopping something before it starts.
2. New TransUnion credit score is updated each month and it’s shown in the app. Employees can now access their monthly credit score to avoid any inquiries to their credit with auto-updates that are not considered inquiries. If any serious fluctuation in score, employees can call their LPI and ask what triggered the lower or higher score.
3. **NEW TECH ALERT:** New electronic messaging to the issuing organization when a high-risk application hits a proprietary database. LPI’s can then be notified in seconds with a YES OR NO on the app and launch into protection mode. This notification will go to both the employee or member as well as the agency to where the application originated.
4. **INDUSTRY FIRST ALERT**: All public records monitoring, and database access has been enhanced to over 78 Billion public records. Many of these areas are not even considered by other companies and include
	1. Business licenses
	2. Pilot licenses
	3. Merchant Vessel licenses
	4. Concealed weapons licenses
	5. Lease history
	6. And more
5. The court records monitoring, and databases associated with the courts has been greatly enhanced to include County courts in addition to Federal courts. Records include everything from the DOC or Department of Correction and the master database of the AOC or Administration of the Courts. Local, State, and Federal records of all types have ID Shield Plus as the industry leader.
6. Extensive non-credit related monitoring of all types includes
	1. Pay Day Loans
	2. Short Term Cash Advances
	3. Rent to Own
	4. Every commercial on TV where you see no credit check needed
	5. Thieves have started with these low risk non-credit related areas to avoid any type of red flags and drop the guard of inferior algorithms and databases that don’t even follow this type of activity. They are literally ‘setting the table’ for massive fraud down the road.
7. 1.5 Billion enhanced database of phone access records to include VOIP, Skype, new landlines and new mobile lines added to existing accounts.
8. **NEW TECH ALERT:** Special added access and enhancements to USPS records for change of address. Thieves have realized that if they start slowly with items not tracked by other companies, they can fly below the radar and set the table for much bigger fraud down the road.

Since the vast majority of other services do not offer LPI’s to fix the problem, there is no way that a person without an LPI can track all the places ID Theft has been manifested. This is why it takes many years for those working on their own to fix the problem, and why many people are never able to fix the problem. Why risk the pain for $9.00 per month?

Watch the videos on my website and see how people have been working for over 10 years to clear their ID and how frustrated they are that they are no closer to the solution than when they started. Unless you have an LPI with Limited Power of Attorney, it will take years of time to fix the problem and find where the leaks have manifested. More than likely you will never fix the problem.

Thieves know this which is why they often wait 3-4 years before pouncing. They have set so many traps that other software has no clue how to detect, they have become much smarter. Ignorant consumers with other companies think they are covered, but there is so much that is not said on top of the legal loopholes, consumers are being taken advantage of with products that do next to nothing. They may sound good, but there is no bark to the bite and once ID Theft happens it’s too late. Don’t risk it, enroll now it’s an $8.00 decision <https://hrmcplans.com/290998>

1. Lost or Stolen Wallet or Purse Coverage: Using proprietary databases and exclusive algorithms which are not available to other companies, ID Shield Plus is able to spot if any stolen or lost contents are compromised, used, referenced, or accessed in any way. If detected, an auto alert and block to the location is immediately issued and possibly frozen based on circumstances.
2. New Vendor Solicitation Algorithms and Databases to remove PII from unwanted mail, email, phone calls or unsolicited requests for credit cards with phishing scams.

Thank you for reading

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