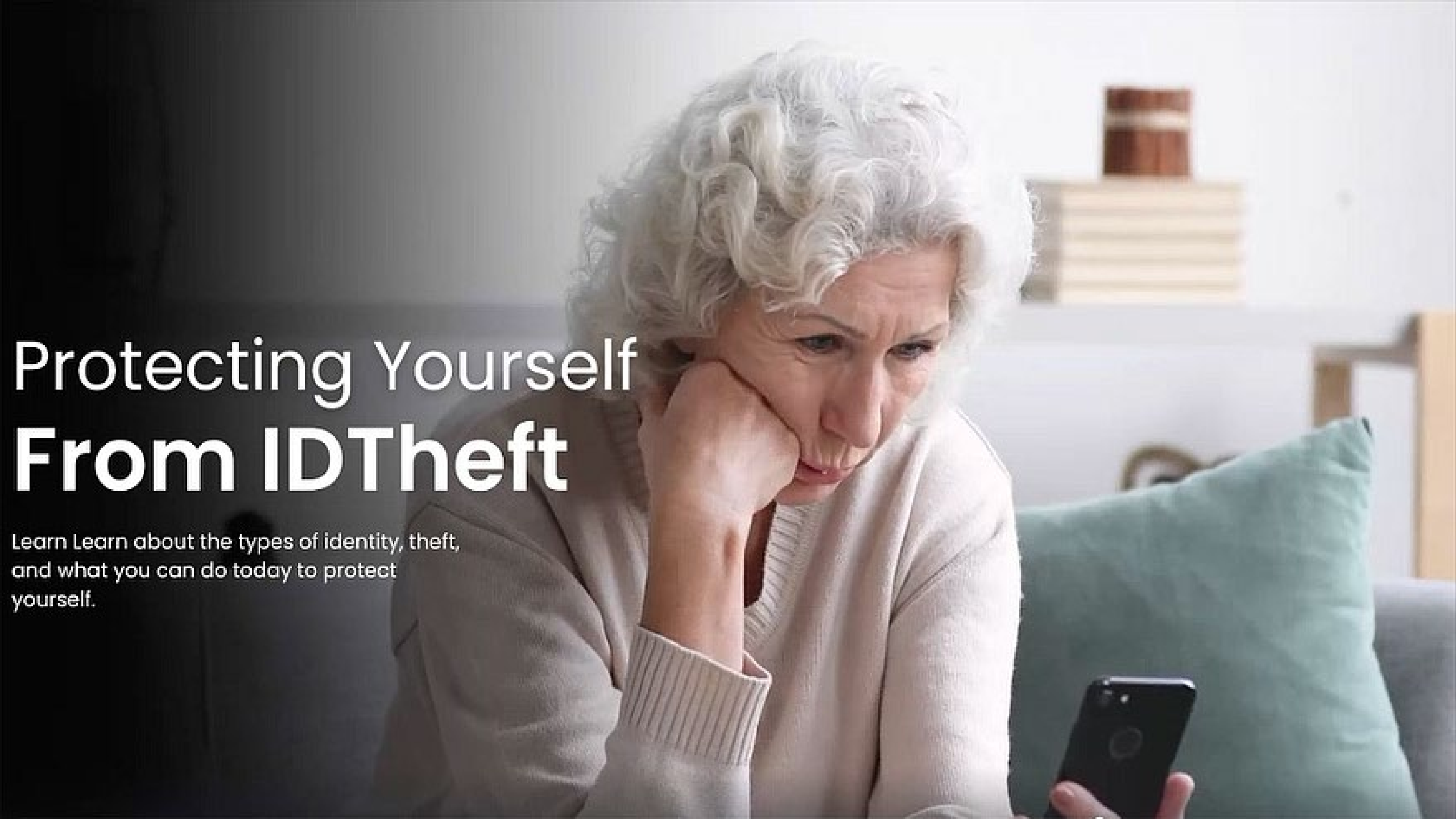


The Hidden Toll of Identity Theft:

Protecting Your Mental and Emotional Health



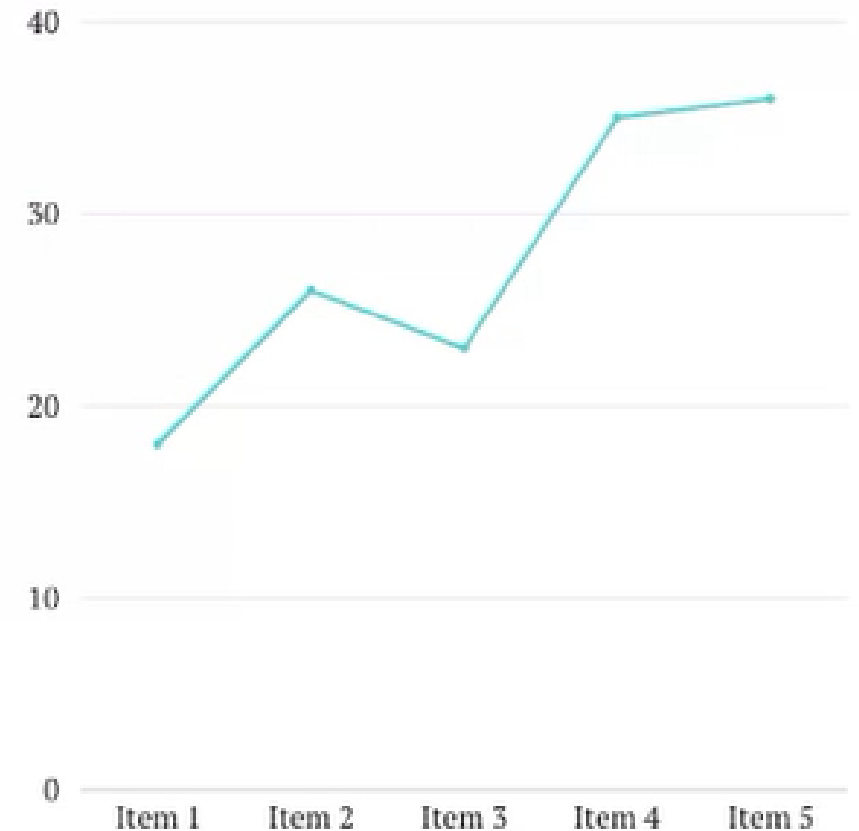
Protecting Yourself From ID Theft

Learn about the types of identity theft, and what you can do today to protect yourself.

Identity Theft: The Silent Threat

Total financial losses associated with fraud in the U.S. reached an all-time high of over \$12.7 billion in 2024, marking a significant [23% increase](#) from \$10.4 billion in 2023.

Globally in 2024, breached accounts skyrocketed to over **5.5 billion**, representing nearly an eightfold increase from the approximately 730 million recorded in 2023



Many people are victims now but do not know it because they only focus on credit monitoring through their bank or credit card..





It's More Than Just Your Credit

**Credit monitoring is not
enough!**

**While credit fraud is a major concern,
it's just the tip of the iceberg. A
staggering 60% of identity theft cases
involve types of fraud that don't show
up on your credit report.**

Types of Identity Theft

Financial

Medical

Criminal

Government Benefits

Impostor Scams

Child Identity Theft



IDENTITY THEFT



Financial Identity Theft

Bank transfers and cryptocurrency accounted for the highest aggregate fraud losses in 2024, totaling \$2.09 billion and \$1.42 billion respectively. This strategic move by criminals significantly hinders victim recovery efforts, as these payment types typically lack the consumer protections associated with credit card transactions, making it much harder to reclaim lost funds.

- Most common type of identity theft.
- Thieves access bank accounts, open credit cards, or take out loans.
- Results in unauthorized charges, damaged credit scores, and financial ruin.
- Recovery can take years.



Medical Identity Theft

The healthcare sector experienced its worst year ever in terms of breached records in 2024. The number of compromised healthcare records jumped by 64.1% from the previous year's record-breaking total, reaching 276.7 million records. This figure is estimated to impact **81.38% of the 2024 U.S. population.**

<https://www.hipaajournal.com/biggest-healthcare-data-breaches-2024/>

-
- Someone uses your identity for medical care, insurance claims, or prescriptions.
 - Leads to incorrect medical records, jeopardizing your health and insurance coverage.
 - Can result in denied claims, incorrect treatments, and even misdiagnosis



Criminal Identity Theft

- Your identity is used to commit crimes, giving your name to the police or using it for employment.
- Creates a false criminal record, impacting employment, housing, and travel.
- Legal consequences can be severe, including arrest and wrongful conviction.



Government Benefits Fraud:

Criminals steal
your information
to claim
unemployment
benefits, tax
refunds, or other
government
assistance.

Imposter Scams

Deceptive Identity: Imposter scams involve criminals impersonating trusted figures like government officials, tech support, family, or romantic interests to gain victims' trust.

Urgent Demands: Scammers pressure victims to act quickly by creating a sense of urgency, often involving fake threats or emergencies, to cloud judgment and prevent verification.

Unusual Payment Methods: They request payment through untraceable methods like gift cards, wire transfers, or cryptocurrency, making it difficult to recover funds.

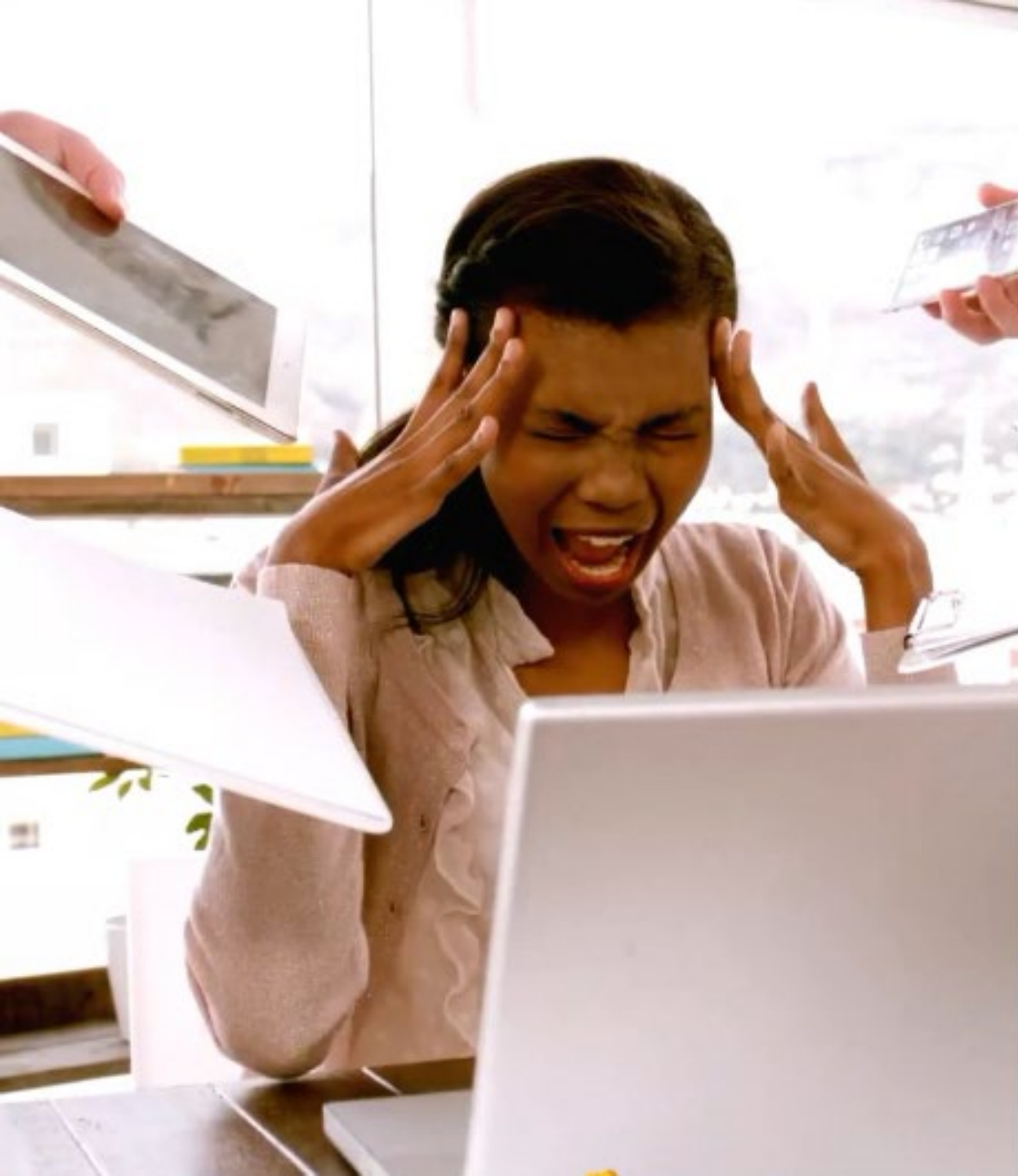
Exploitation of Trust: Imposter scams prey on human emotions and vulnerabilities, exploiting trust, fear, and love to manipulate victims into sending money or sharing personal information.





Hidden Risk

- **Public Wi-Fi:** Using public Wi-Fi without a VPN can expose your data to hackers.
- **Social Media Oversharing:** Sharing too much personal information on social media can make you an easy target.
- **Unsecured Websites:** Online shopping on unsecured websites can compromise your credit card details.
- **Data Breaches:** Large-scale data breaches are becoming increasingly common, exposing millions of records.
- **Phishing Scams:** Clicking on links or attachments in phishing emails can compromise your information.
- **Mail Theft:** Physical theft of mail can lead to identity theft.
- **Weak Passwords:** Using weak or repeated passwords across multiple accounts makes you vulnerable.
- **Unpatched Devices:** Failing to update software and operating systems can create security holes.
- **Lost or Stolen Devices:** Losing your phone or laptop can expose your personal information.
- **Data Brokers:** Data brokers collect and sell your personal information, increasing your risk.



What you can do NOW

- Strong Passwords
- Password Manager
- Credit Freeze
- Monitor Credit Reports
- Two-Factor Authentication
- Beware of Phishing Scams
- Secure Your Mail
- Secure Your Devices
- Limit Social Media Sharing
- Shop on Secure Websites
- Monitor Bank Accounts
- Be Wary of Public Wi-Fi
- Opt Out of Data Broker Sites
- Educate Yourself



Child Identity Theft

- Children are vulnerable due to their clean credit histories.
- Impacts their ability to get loans, rent apartments, or even get jobs in the future.
- Parents need to be vigilant and monitor their children's credit reports.

According to **Barclays**, the information parents share about their children online will lead to two-thirds of the identity theft committed against young people by 2030

A **Javelin study** found 94% of families did not have identity protection in place when their child became a victim of identity fraud

Our loved ones are not statistics

Identity theft can cause lasting trauma

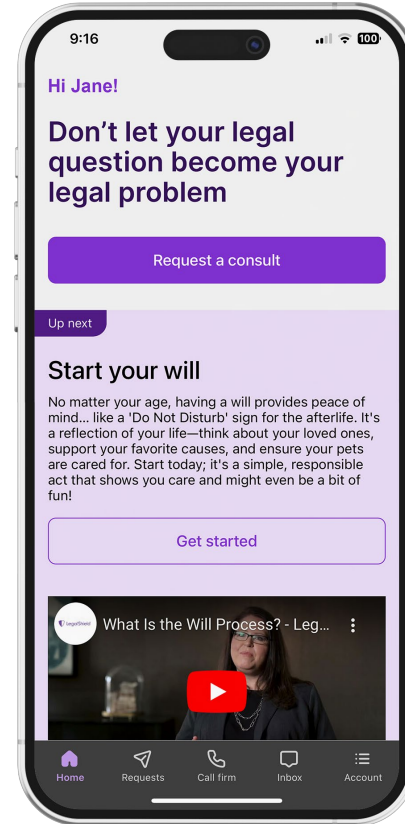
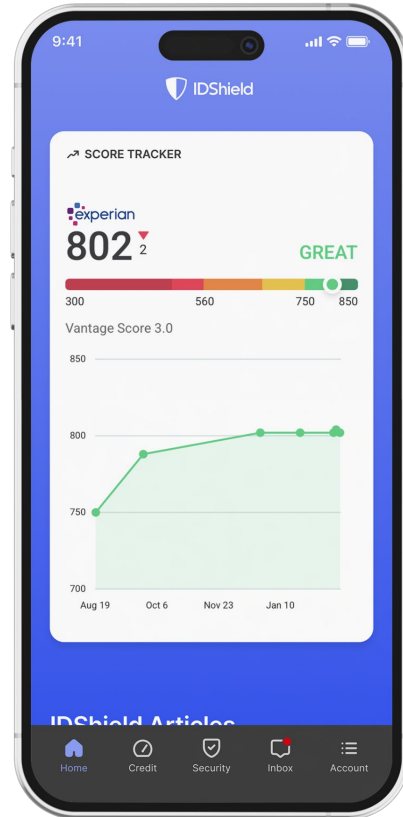
**Identity theft recovery isn't just
about restoring your credit –
it's about restoring your peace
of mind**

**We help with protective and
restorative solutions**

Here's how



Complete Coverage Discounted For Employees



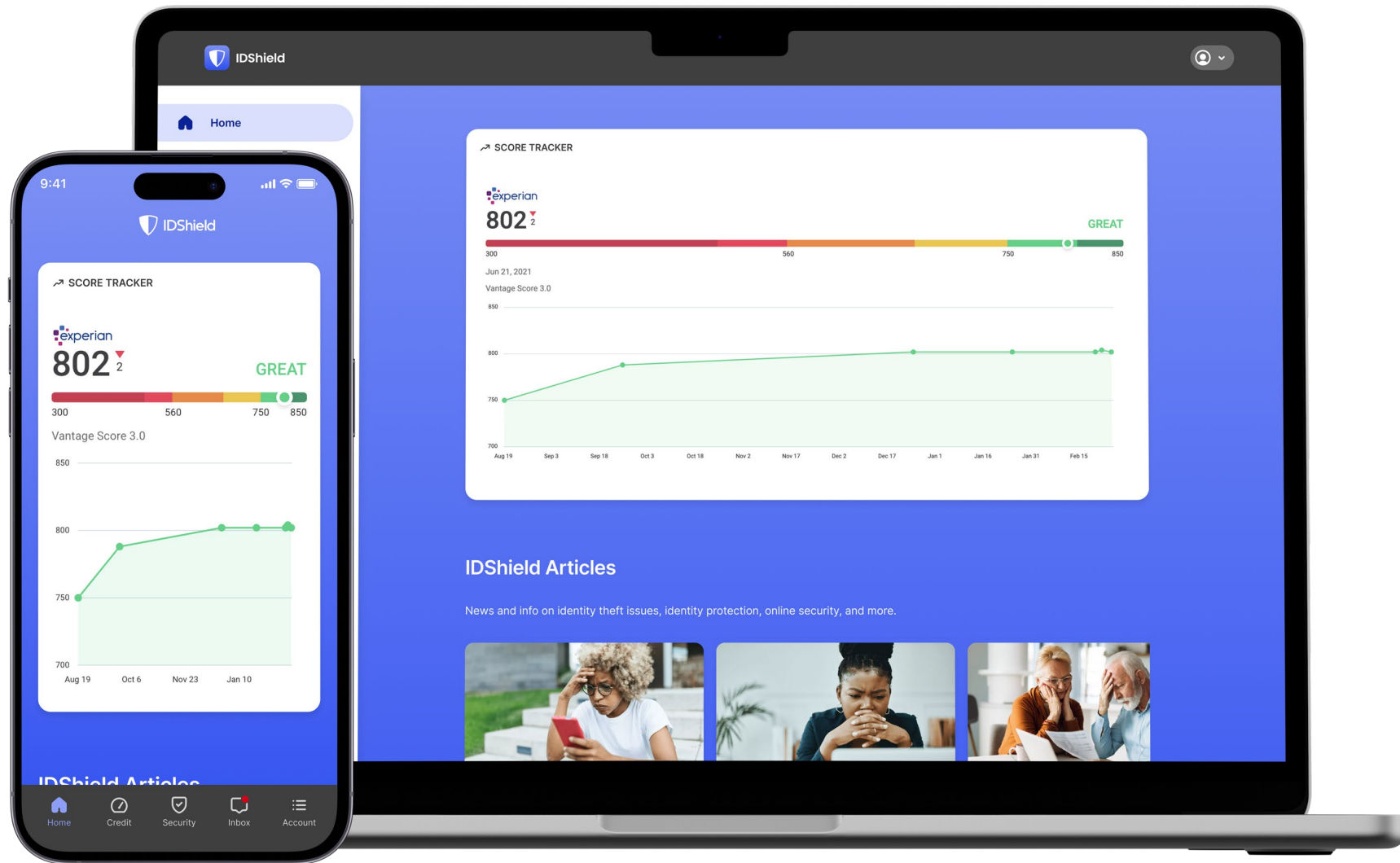


Real-Time Monitoring of What Matters Most

- Full Name
- Date of Birth
- Social Security Number
- Driver's License
- Passport Number
- Mailing Address
- Phone Numbers
- Bank Account Numbers
- Credit/Debit Card Numbers
- Retail Card Numbers
- Medical ID Numbers
- Investment Account Numbers
- Username and Password Combinations
- Mother's Maiden Name
- National Provider Identifier Number
- Telecom Account Application Monitoring
- Rent-to-Own Monitoring
- Buy Here/Pay Here Auto Loans
- Auto Pawns/Title Pawns
- Enhanced Sub-Prime Loans

Credit Monitoring

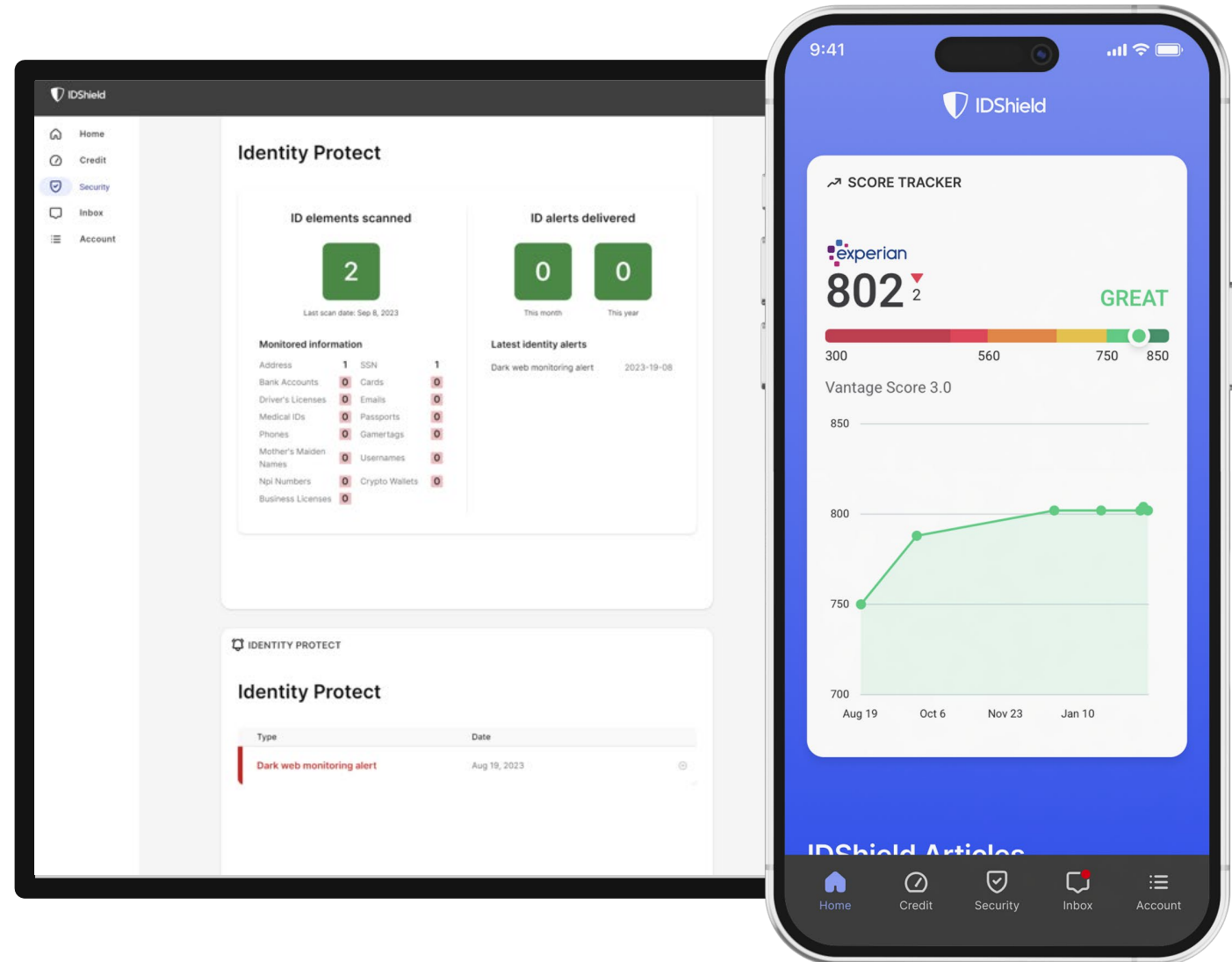
- ✓ Continuous monitoring of member's credit report(s) for changes or updates
- ✓ A monthly credit score
- ✓ A 'Score Tracker' view of credit performance over time
- ✓ Alerts



Dark Web Monitoring

Dark Web Monitored Information

- ✓ Mailing Address
- ✓ Medical ID Numbers
- ✓ Mother's Maiden Name
- ✓ National Provider Identifier Number
- ✓ Passport Number
- ✓ Phone Numbers
- ✓ Social Security Number
- ✓ Usernames



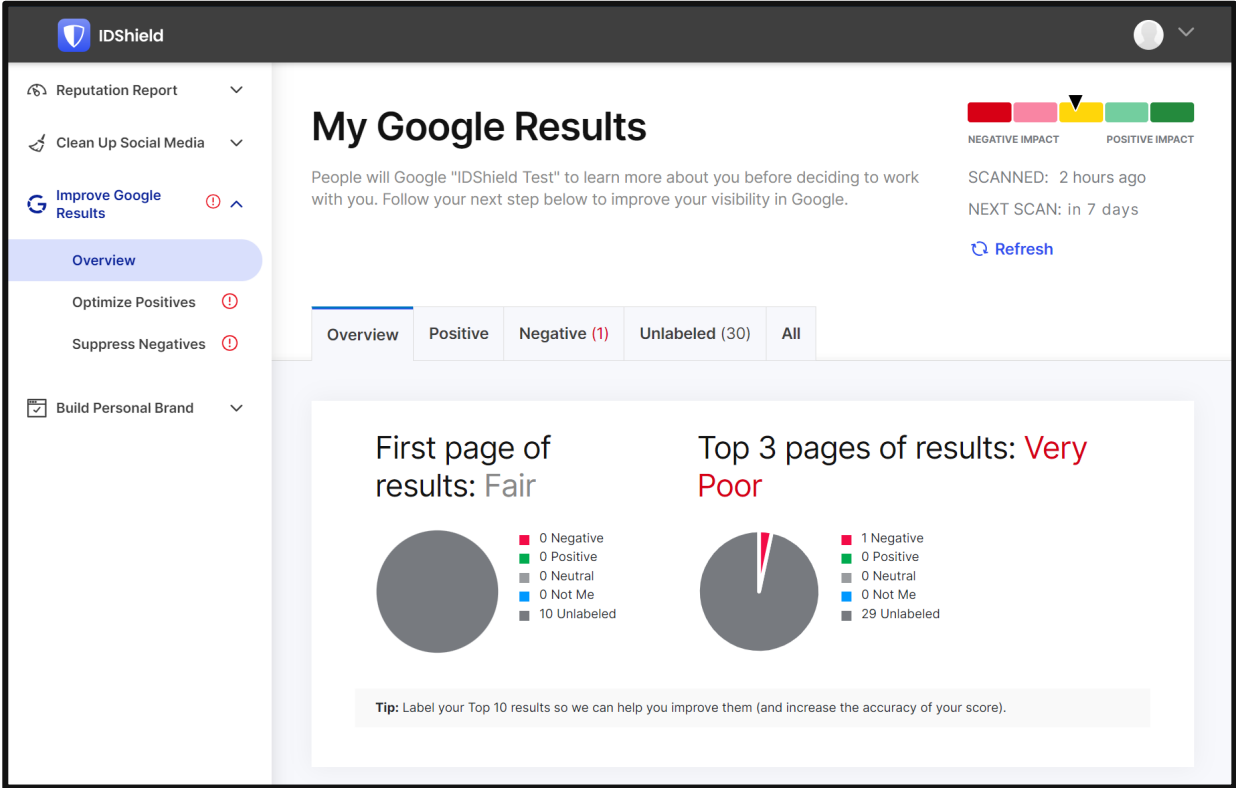
Reputation Management and Online Privacy

Feature Overview

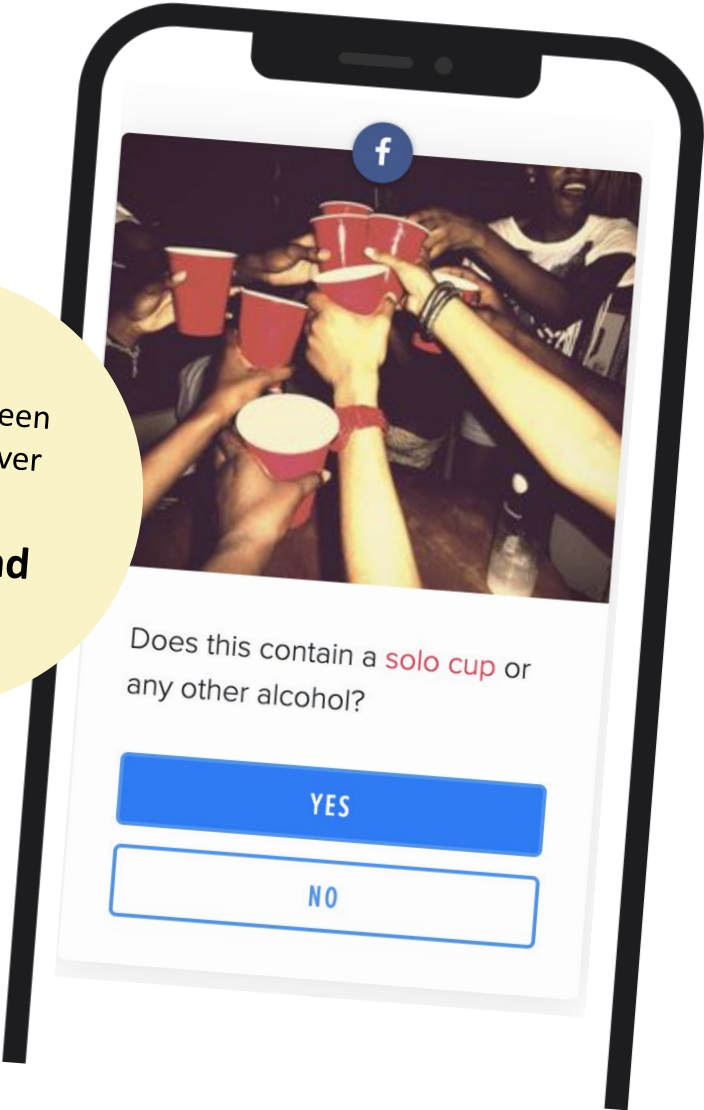
Social Media Scan	Scans social media for content that could damage online reputations and helps members find and delete risky social media posts that could put your online reputation at risk.
Reputation Score	Scores existing online reputations and provides actionable recommendations.
Google Search	Scans Google search results for exposed results that may damage a member's reputation and provides a custom plan to improve the member's online presence.
Personal Brand Builder	Helps members improve their personal brand through a tailored action plan, including how to build out a LinkedIn profile that ranks well in search engines.
Data Broker Site Management	IDShield's Privacy Check provides a scan every 90 days of top data broker sites for participants' personal information, including their name, address and phone number. Participants will be sent alerts if any information is found and will have the ability to review and the option to remove this information.

Reputation Management

This unique service scans social media accounts and top Google search results for online content that could damage reputations.

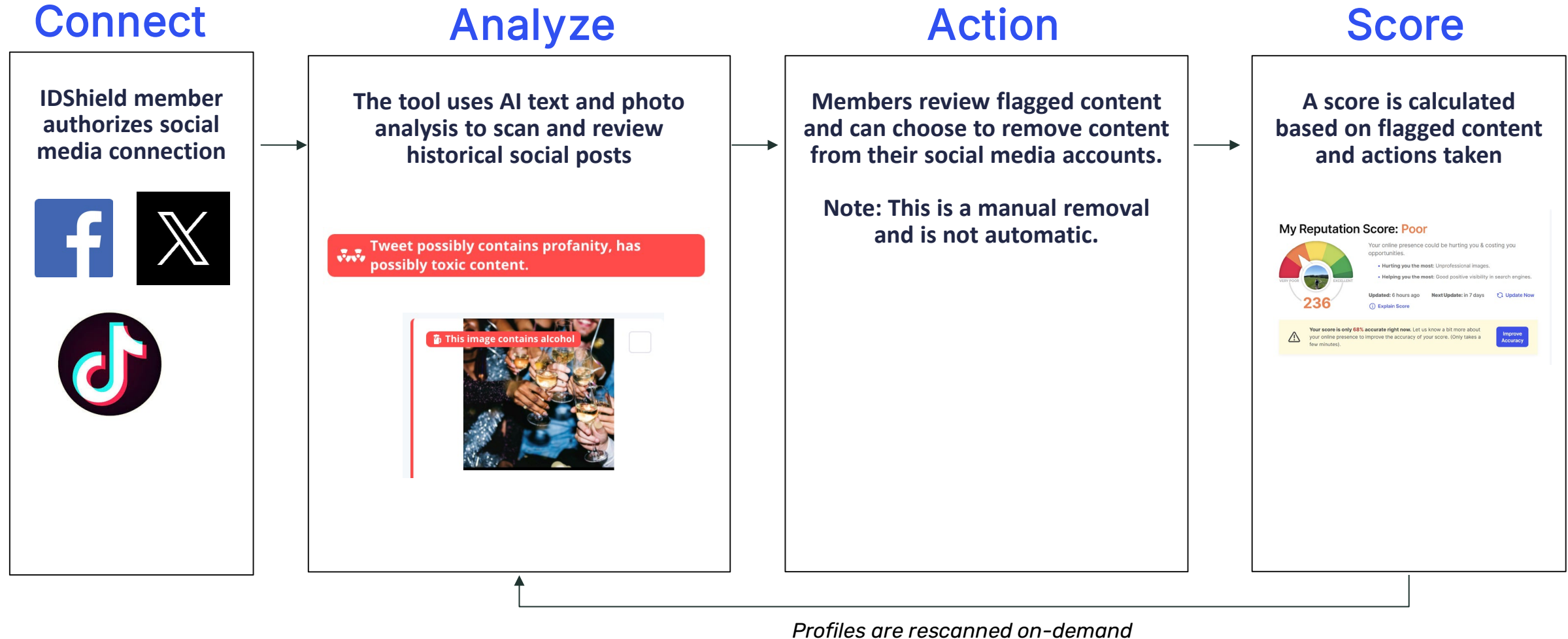


Our AI has been trained by over **1 Billion Images and Posts**



Reputation Management Account Scan

Here's how it works:

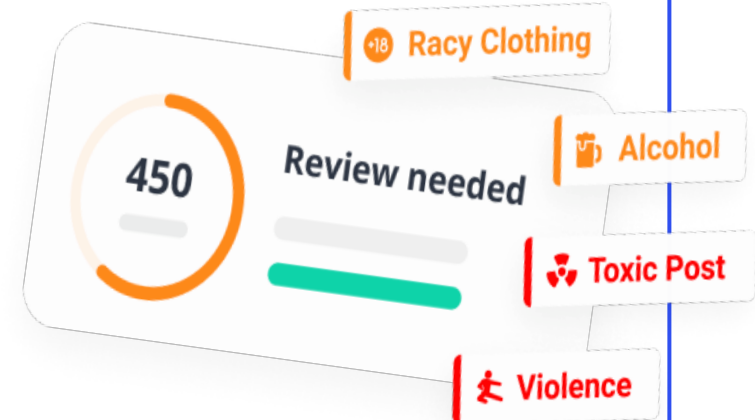


Reputation Management - Persona Score

What We Look For

- Photos & Videos
- Alcohol, drugs, & related paraphernalia
 - Lewd or inappropriate gestures
 - Weapons
 - Sexually explicit content

- Text Posts
- Profanity, swears or unprofessional language
 - Derogatory or offensive language
 - Mentions of alcohol and drugs
 - Sexually explicit language
 - Bullying or aggressive language
 - Criminal behavior
 - Plus, a machine learning algorithm that is designed to find posts that could be considered inappropriate but may not fall under the other categories



Reputation Management - Social Media Scan

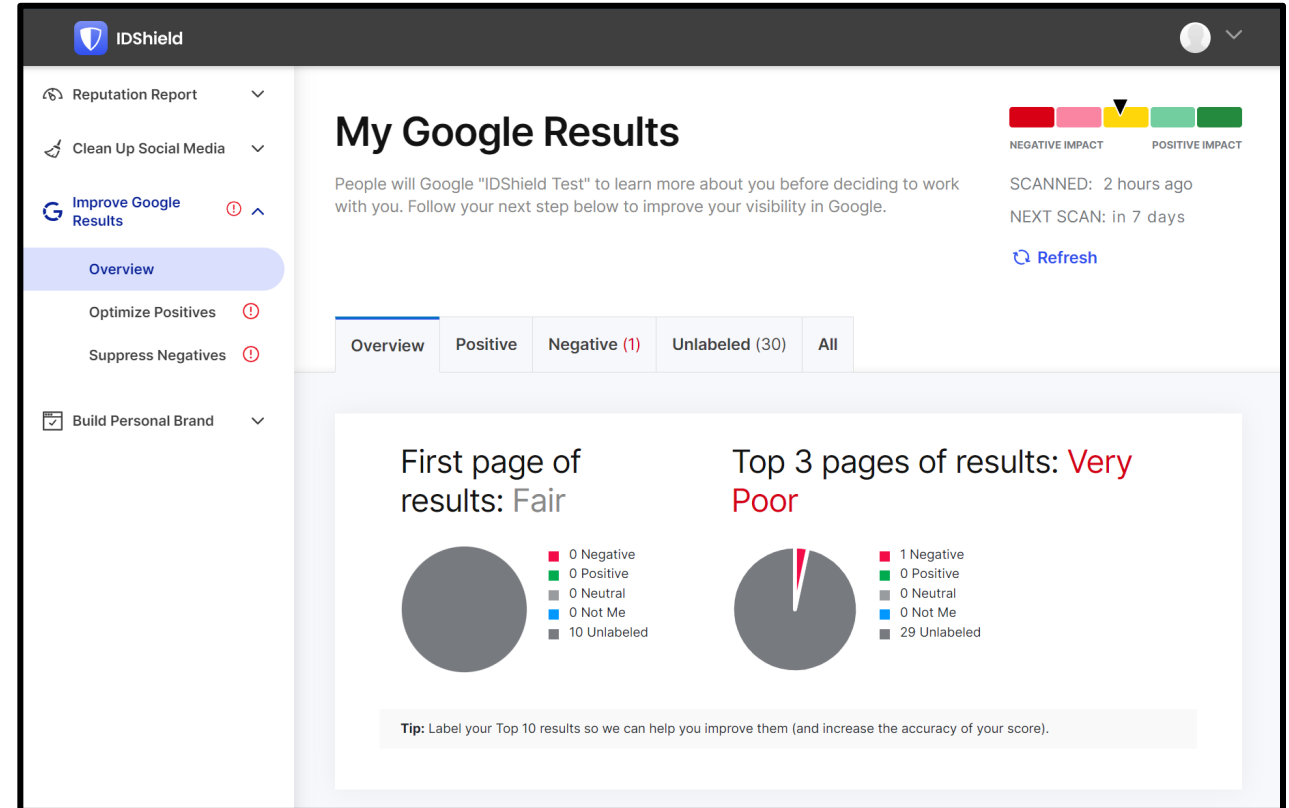
Our Reputation Management feature scans participants' posts (written text & images) and alerts them if damaging content is found.

Social Media Platform	Content Types Reviewed	Posts Reviewed	Rescan
	• Images • Text	• Posts made by the member • Images uploaded by the member • Does not scan for images posted by another user • Does not include 3rd party-generated content posted to the members' walls.	• Automatically scans every 7 days or on demand • Member needs to reauthorize account connected after 60 days
	• Images • Text	• Posts made by the member • Does not include retweets made by the member of others' posts	• Automatically scans every 7 days or on demand
	• Thumbnail image in video	• Posts made by the member	• Automatically scans every 7 days or on demand

Reputation Management – Google Search

IDShield's Google Results optimizer allows members to....

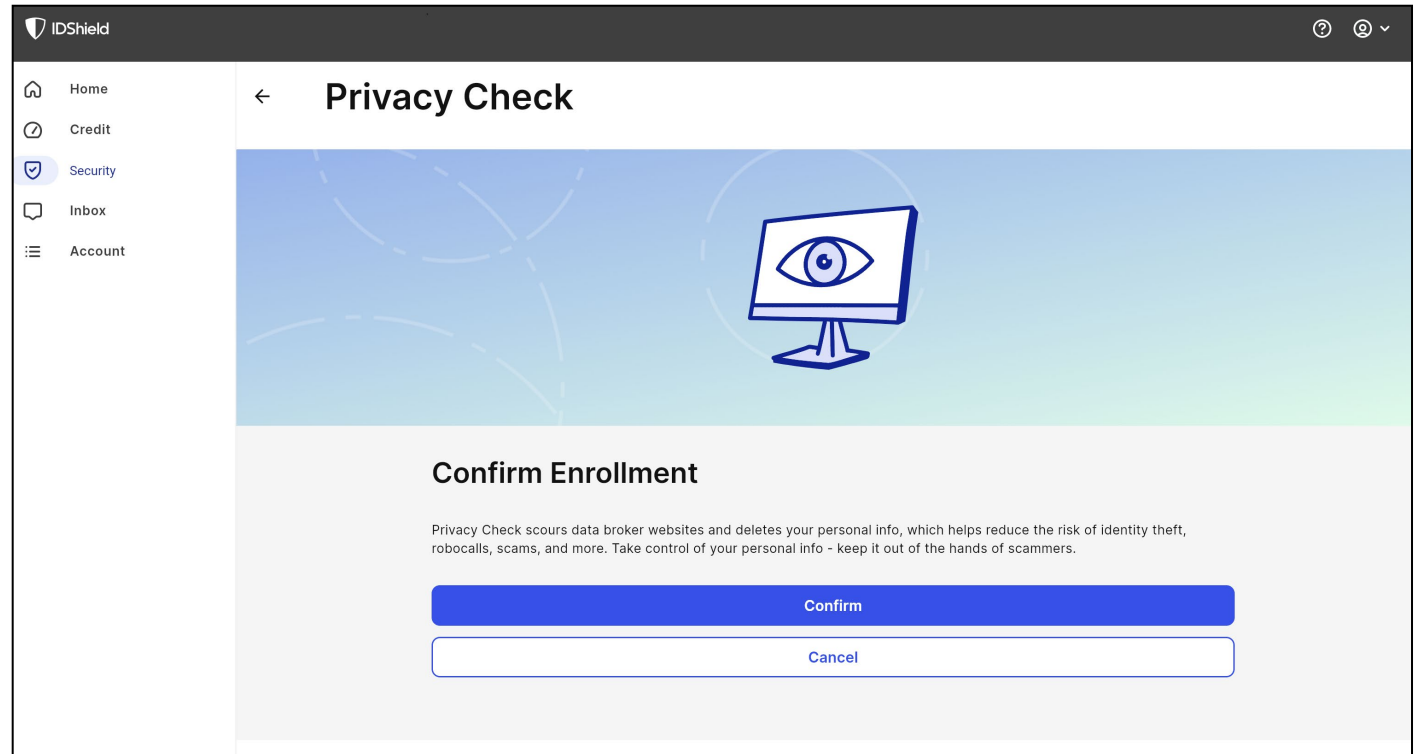
- ✓ See and optimize their positive results and suppress their negative results
- ✓ Have their social media profiles and Google results scanned on an automatic cadence
- ✓ Receive guidance on optimizing their 1st, 2nd and 3rd page of Google results to reflect positively



Privacy Check- Data Broker Management

Helps minimize identity theft and data breaches by deleting private information from data broker websites.

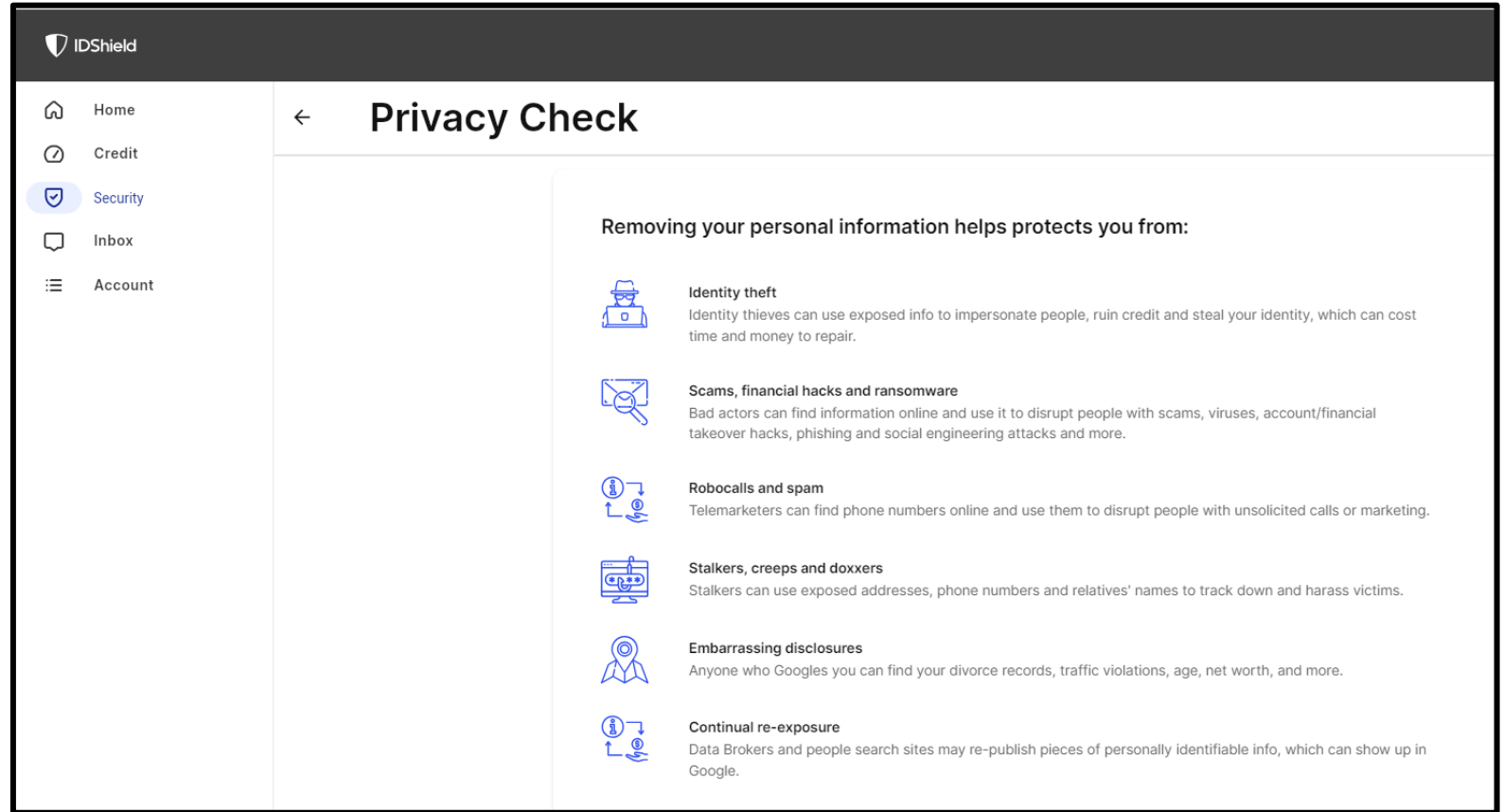
- ✓ Data broker websites collect and sell online data to other companies.
- ✓ Deleting information from these sites helps reduce the risk of identity theft, robocalls and scams.
- ✓ Privacy Check scours data broker websites to find and delete personal information.



Privacy Check- Data Broker Management

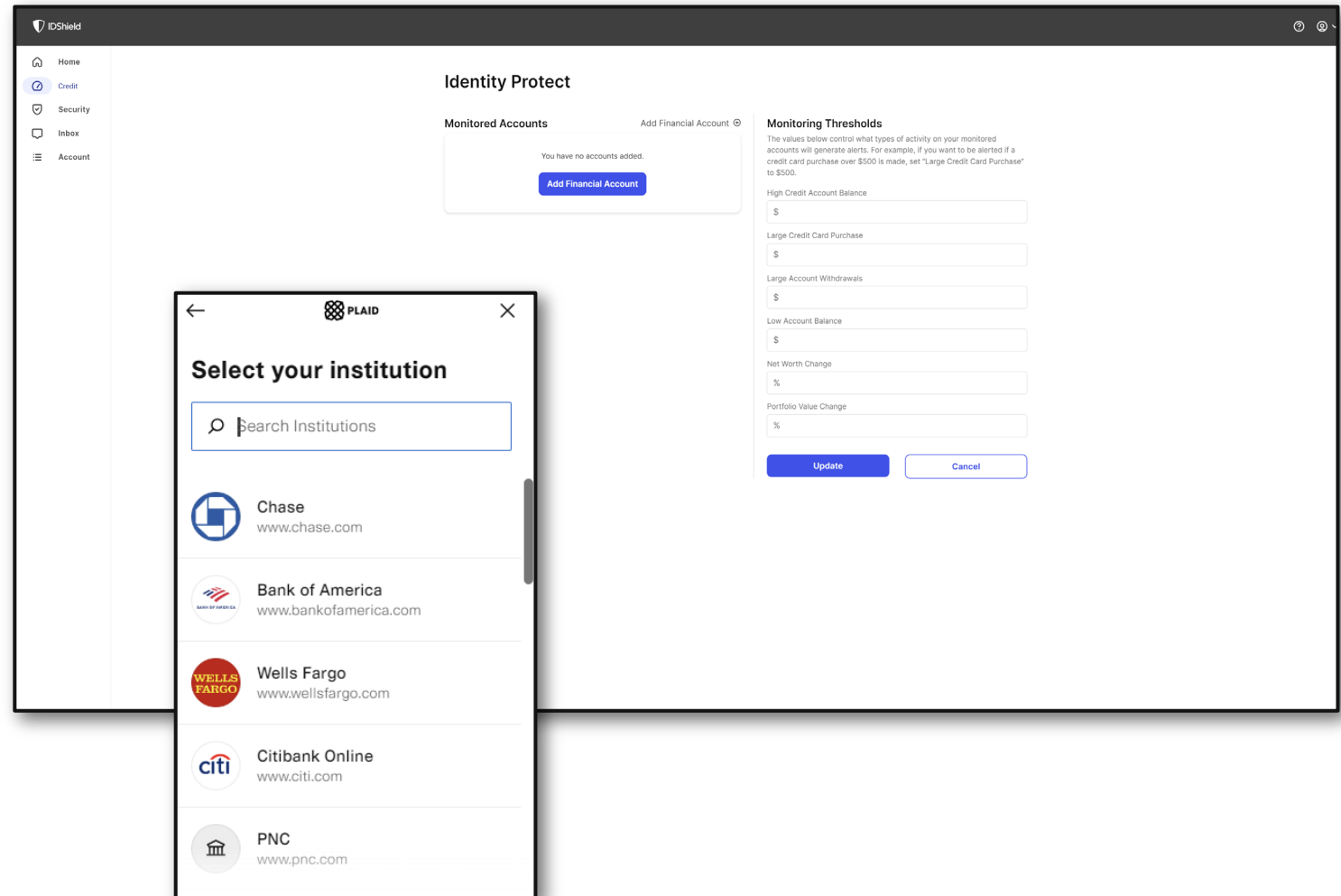
Feature Overview

- ✓ Scans top data broker sites every 90 days for personal information, including name, address and phone number.
- ✓ Participants can review this information and choose to remove it which helps reduce solicitation. (Removal can take up to 45 days.)
- ✓ Alerts are available



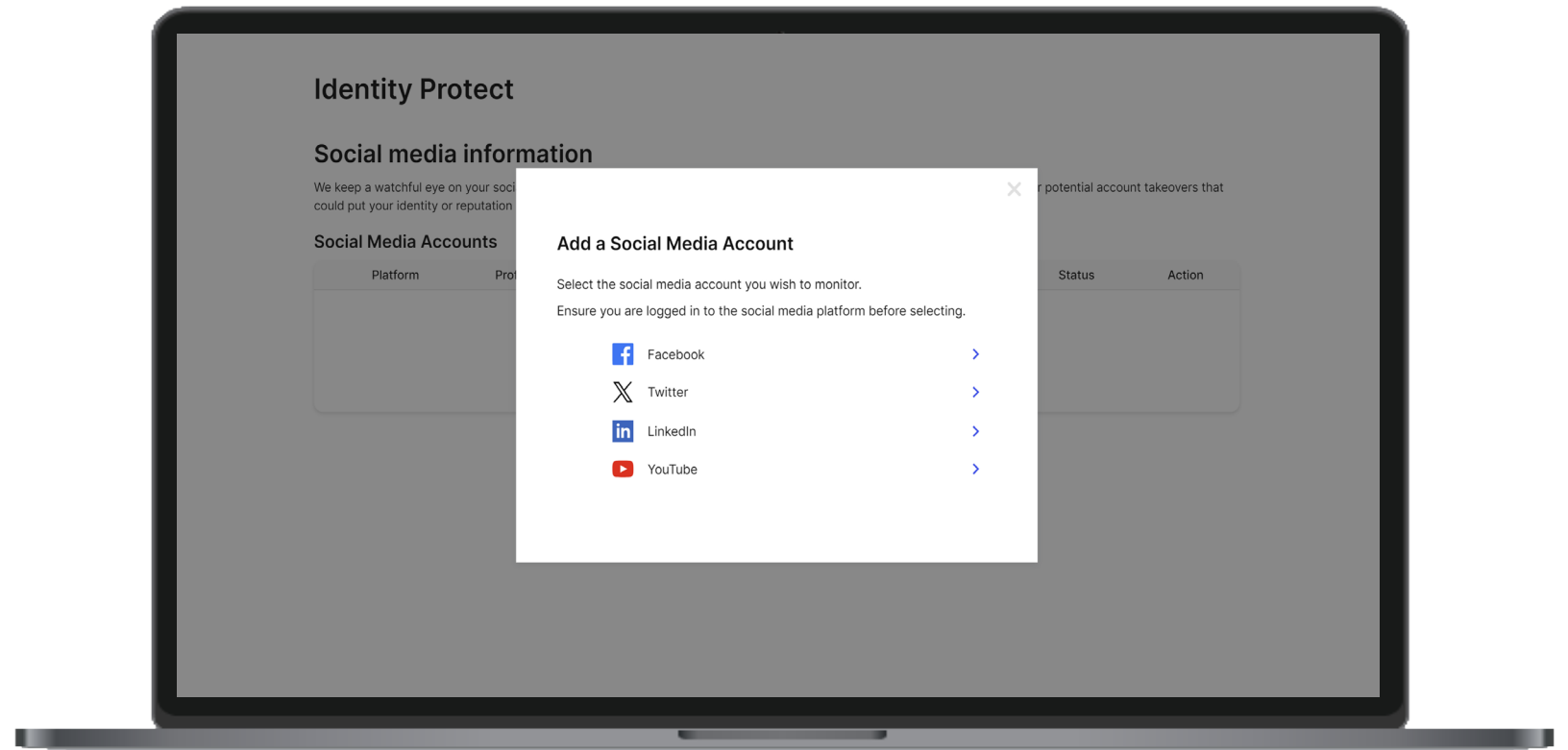
Financial Account Monitoring

- ✓ Set personal thresholds on financial accounts for withdrawals, balance transfers and large purchases
- ✓ Receive alerts if a transaction is made outside of the thresholds they defined.
- ✓ Accounts monitored include checking savings, 401k accounts, loans and more.



Social Media Monitoring

Social Media Monitoring scans newly posted content on Facebook, X (formerly Twitter), LinkedIn, and YouTube looking for fraud, hacks, credentials, profanity and harsh language.

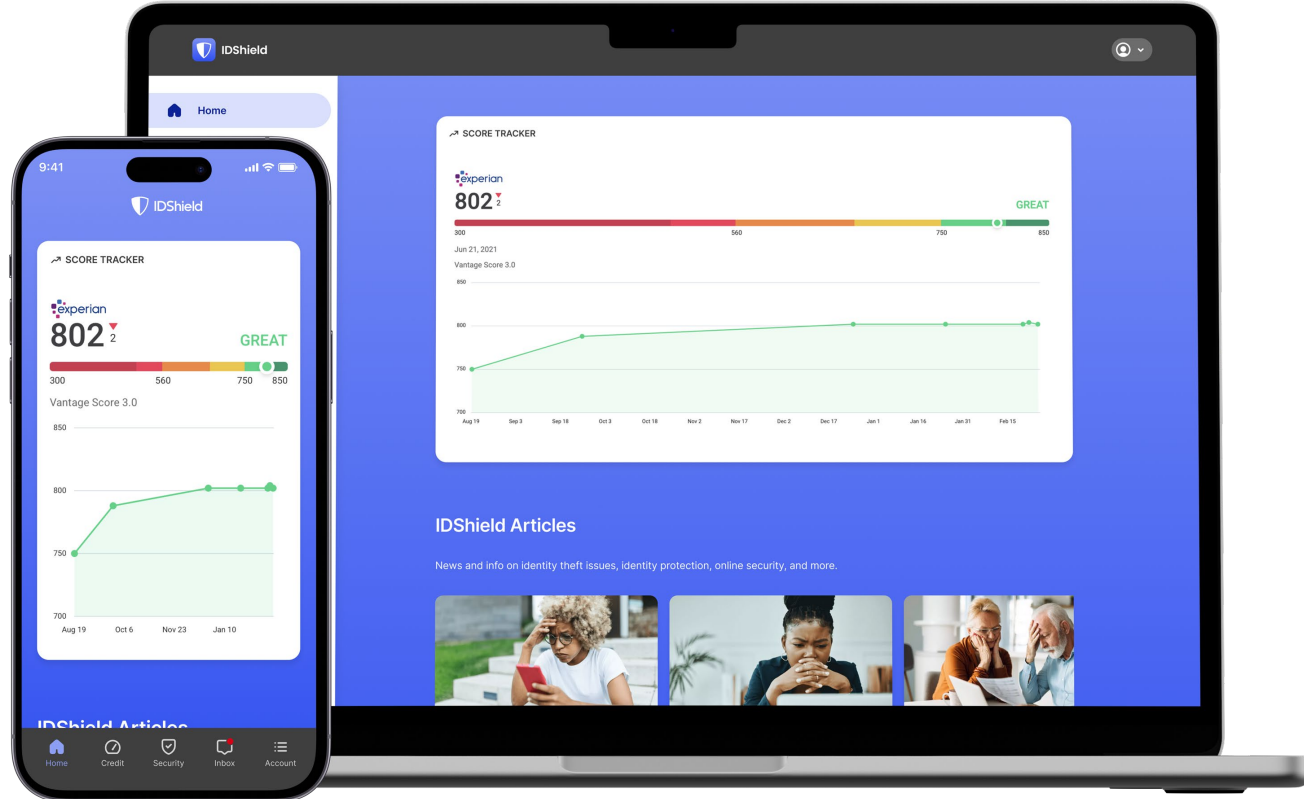




Address Change Verification	Court Records Monitoring	High Risk Applications Monitoring	Sub-Prime Loan Monitoring
Screens the United States Postal Service (USPS) address history through the National Change of Address database.	Searches court records associated with the member's name, SSN and Date-of-Birth to determine if their information has been associated with a criminal act.	Monitors for new account application data tied to high-risk transactions such as opening a new bank account or large money transfers.	Sub-prime monitoring searches transaction data for rent-to-own, buy-here pay-here auto dealers, title pawn and sub-prime loan applications.
Public Records Monitoring	Sex Offender Monitoring	Child Monitoring (Family Plan)	Telecom Monitoring
Screens over 78 billion public records from 10,000+ diverse sources, comprising public, private, regulated, emerging and derived data; covering more than 283 Million U.S. Consumer identities.	Monitors member's data to identify if it is fraudulently associated with a sex offender registry. Also reports on registered sex offenders within the member's geographic area.	Monitors a child's Social Security Number to track if it is associated with any new names, credit inquires or addresses.	Monitors phone number history associated with an individual and any phone number changes with a database of more than 1.2 billion landlines. This assures participants that their phone numbers are not being redirected.

Alerts

- ✓ Email
- ✓ Push Notification
- ✓ Text Alerts



Hello [REDACTED]

Please log in to your IDShield account to view your new **Credit Monitoring Alert(s)**.

Fraud Statement

Collection Change

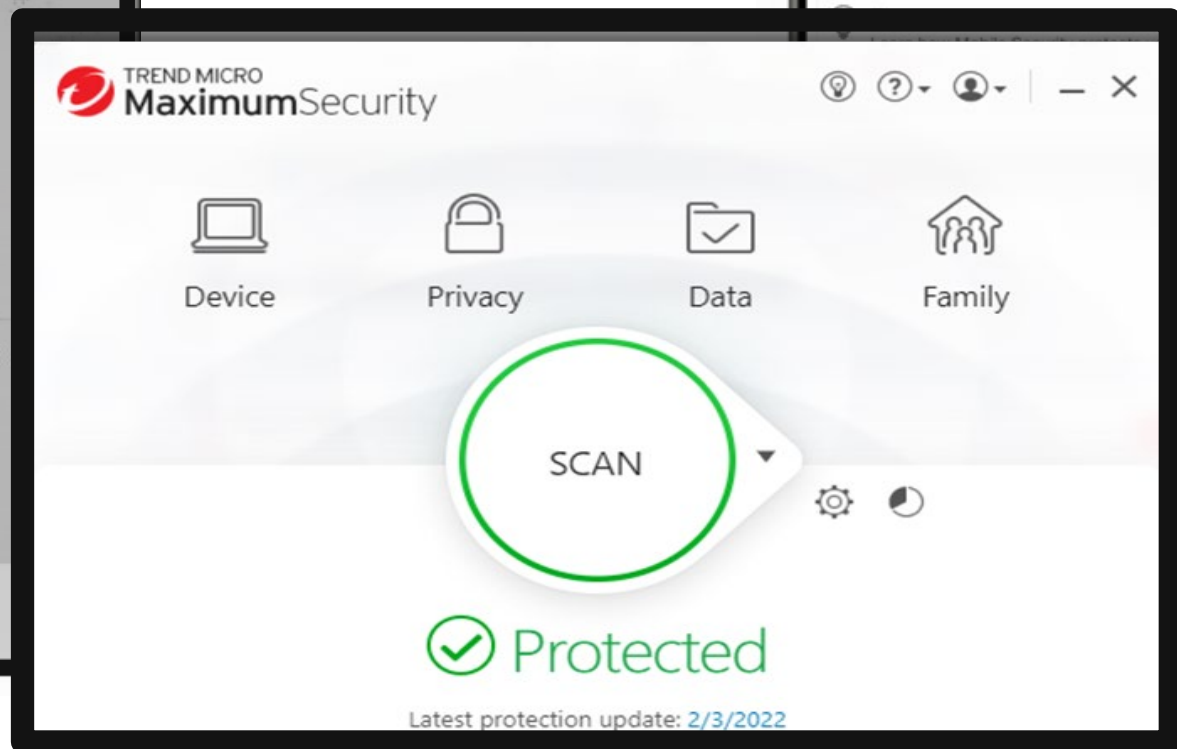
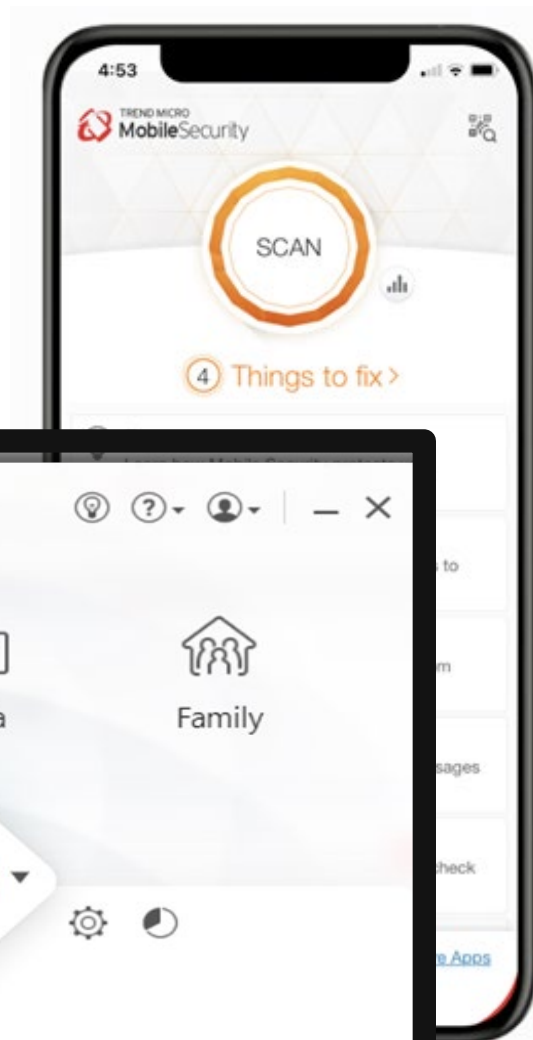
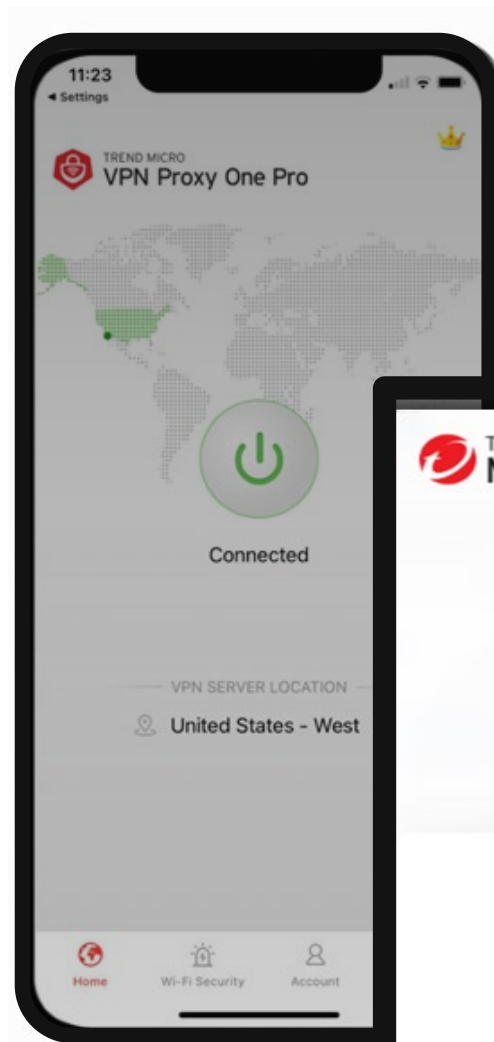
[Log In Now](#)

If you have any questions please contact Customer Care at memberservices@idshield.com or call (888) 494-8519 , 7 a.m. to 7 p.m. CT, Monday-Friday.

IDShield © 2023. All rights reserved. View our updated [Privacy Policy](#) and [Terms of Service](#).

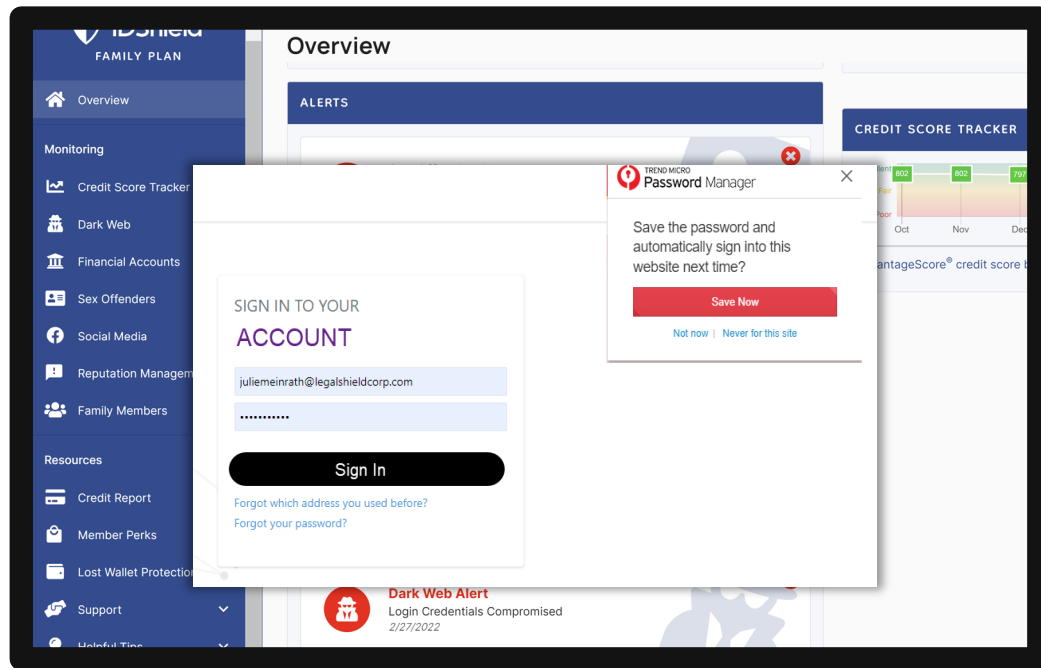
Anti-Malware and Device Protection

- ✓ Multi-Device Protection
- ✓ VPN
- ✓ Password Manager
- ✓ Mobile Security
- ✓ Online Parental Controls
- ✓ Web Filters/Ad Blockers

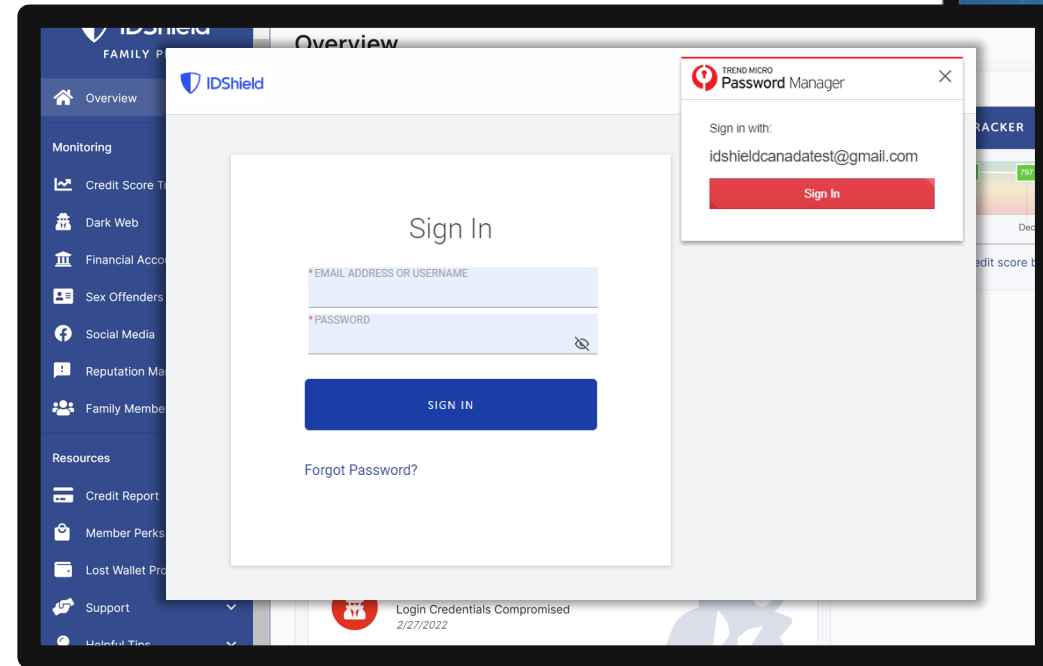


Password Manager

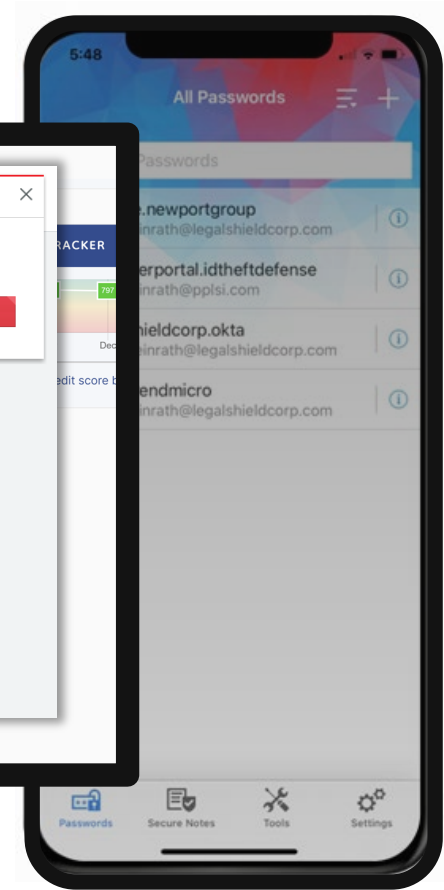
Easily Captures Your Password



Remembers your Credentials



Shares Across Devices



We continue to build our digital footprint every day

- Think for a moment about your own digital footprint...
- Have you logged in to one or more of these apps
 - this month?
 - this week?
 - today?
 - right now?



Consultation Services

IDShield identity theft specialists provide consultation on an unlimited number of identity related issues or concerns.

And you don't have to be a victim of identity theft to take advantage of this great service!

- Ordering credit reports
- Credit inquiries, disputes and concerns
- Identity theft questions
- Consumer rights laws
- Best practices to protect PII
- Email scam protection
- Information on current identity fraud issues
- Best practices for financial transactions
- Data breach information and safeguards
- Lost or stolen wallet assistance
- Medical and minor identity theft information
- And much, much more!

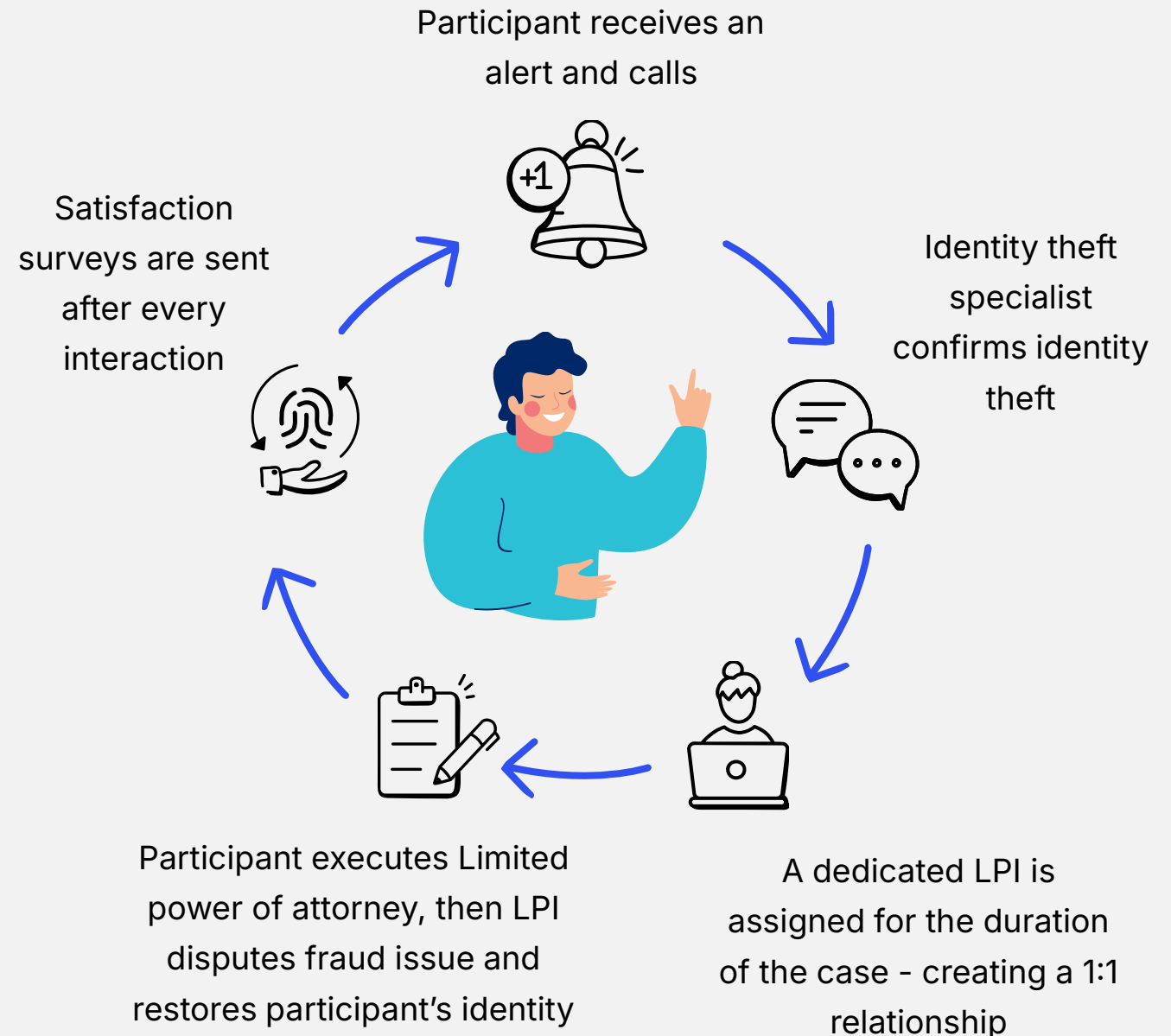
Full-Service Restoration

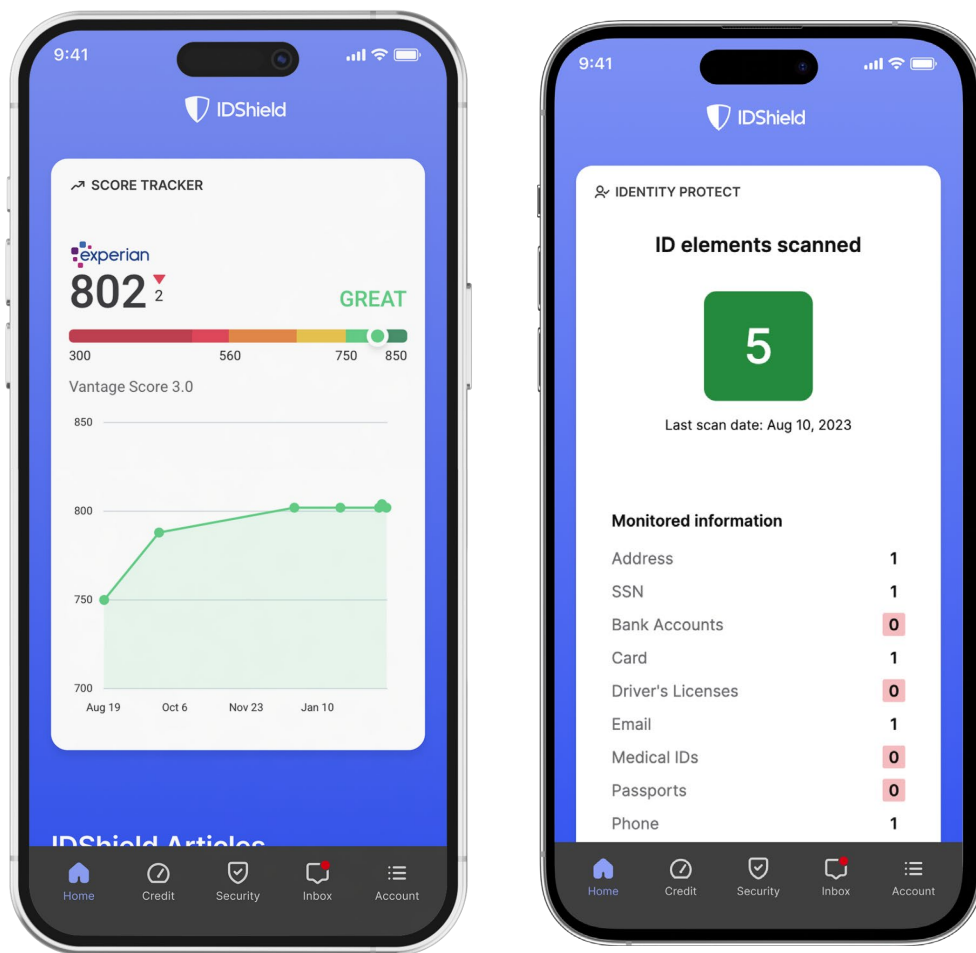
The average time it takes IDShield to resolve 96% of identity theft issues is 2 hours

with the remaining cases taking an average of 24 days.

IDShield Licensed Private Investigator Certifications:

- Certified Identity Theft Risk Management Specialist
- Fair Credit Reporting Act Certified (FCRA)
- Certified Identity Theft Risk Management Specialist (CITRMS)
- Certified Credit Scoring specialist (CCSS)
- Certified Credit Report Reviewer (CCRR)





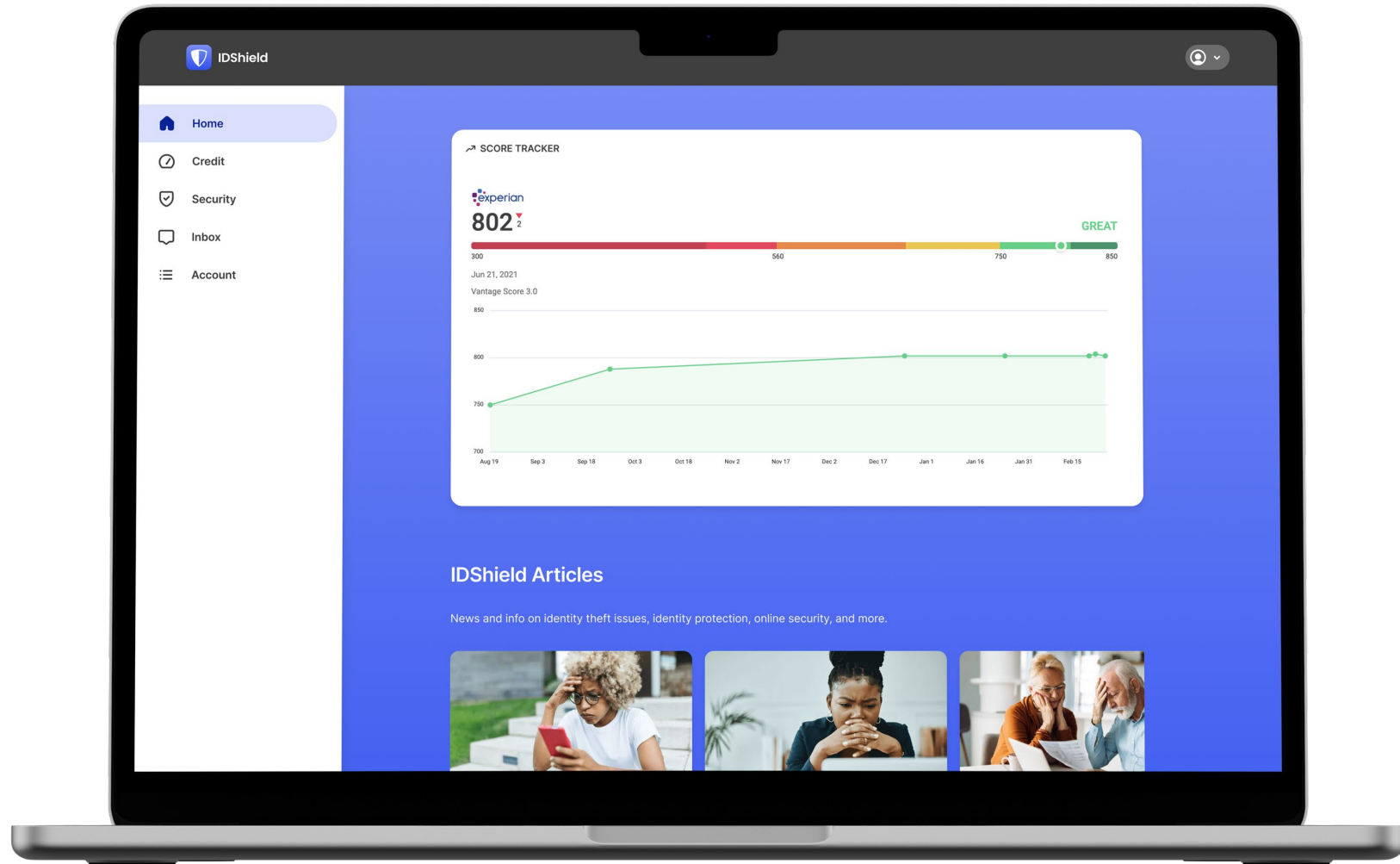
The IDShield Mobile App

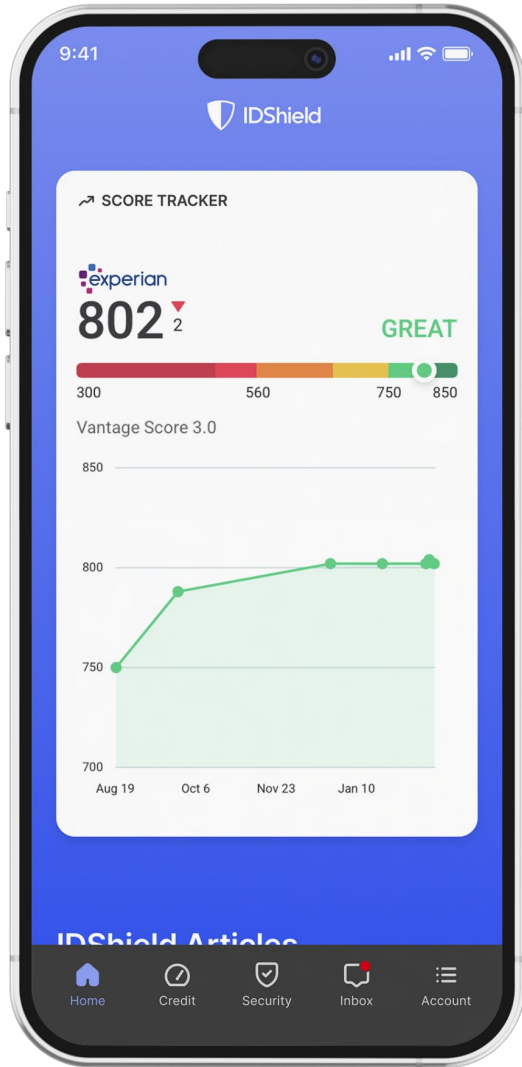
A shield in the palm of your hand

- ✓ Receive real-time Identity threat and credit inquiry alerts.
- ✓ Credit score tracker—updated monthly.
- ✓ Direct access to an identity theft specialist.
- ✓ 24/7 emergency access.
- ✓ Track and edit monitored information.
- ✓ And more!

IDShield Member Portal

- ✓ Access account information
- ✓ Add/update monitored information
- ✓ Add/update dependent information
- ✓ Review alerts
- ✓ Track credit score
- ✓ And more!





Comprehensive Restoration

\$3 Million Identity Fraud Protection Plan

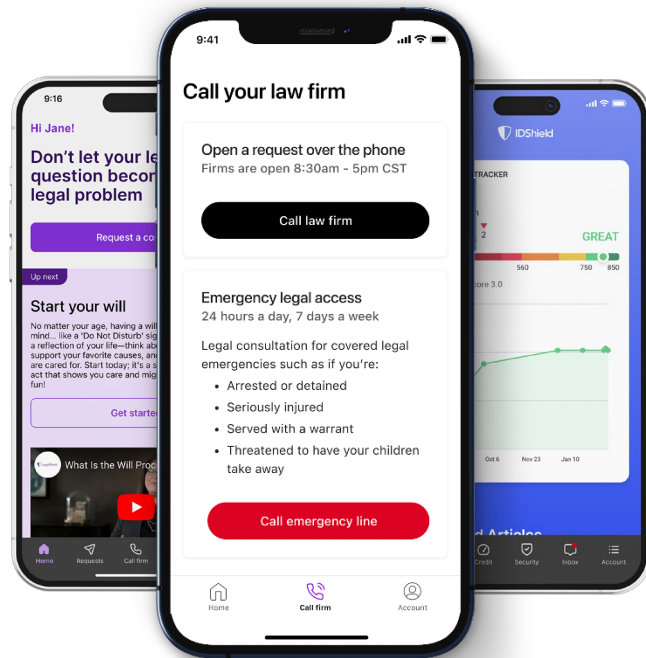


Licensed Private Investigators will:

- Do whatever it takes.
- Work as long as it takes.
- Restore identity to its pre-theft status.



Credit Counseling and Education



Dual **LegalShield** and **IDShield** Members receive the additional benefit of Credit Counseling and Education

- **Advice** on managing your finances to maintain or develop healthy credit.
- Your **LegalShield Law Firm** will advocate for you in the complicated world of credit matters, including sending a letter to the credit bureaus on your behalf when a bona fide error is found on your credit report.
- The Dual **LegalShield** and **IDShield** Plan will give you peace of mind with full support for all credit-related matters.



Family Coverage Available

Who's Covered-

- The member
- The member's spouse
- Dependents up to the age 26*
- Individual coverage is also available for IDShield

* With IDShield, dependents who fall into the category of ages, 18-26 will receive unlimited consultation and complete restoration by licensed private investigators. Note that monitoring is not available for dependents in this category.

Complete Coverage Discounted For Employees

