# IDShield Identity and Cyber Protection

**IDShield monitors your Personally Identifiable Information (PII) from all angles, and if your identity is stolen, we provide full-service identity restoration to restore your identity to its pre-theft status. To help ensure that your private information remains private, our online privacy and reputation management services let you take back control of your personal data. From scanning and monitoring of social media accounts for reputation damaging images and harmful content, to providing a VPN, malware protection and password manager, IDShield offers the peace of mind needed in today's digital world.**



## Trend Micro Maximum Security

The cloud-based AI technology offered by Trend Micro delivers highly effective and proactive protection against ever-evolving malware infections.



## Dark Web Monitoring

Extensive monitoring of Personally Identifiable Information (PII) across the dark web. Scans online sources for your personal information.



## VPN Proxy One

Convenient protection anywhere you connect, including hotels, cafes, offices, and schools through encrypted communications provided by Trend Micro's VPN Proxy One. Filters help block malicious websites, online fraud, and internet scams. Full anonymity - no location or online activity tracking. Safeguards provided when you connect to a risky Wi-Fi network.



## Social Media Monitoring

IDShield monitors popular social media platforms for information that may put your privacy at risk, such as home address, email address, date of birth and Social Security number.



## Unlimited Service Guarantee

We don't give up until your identity is restored. Our industry-leading Licensed Private Investigators will do whatever it takes for as long as it takes to help recover and restore your identity to its pre-theft status.



## Password Manager

Get multiple device protection and privacy for your digital life.

- Helps block dangerous websites
- Manages and encrypts passwords
- Saves time
- Identify and change weak passwords
- Gives you control
- Creates unique, tough to hack passwords



## Financial Threshold Account Monitoring

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.



## Reputation Management

Scans your social media accounts for existing content that could be damaging to your online reputation. Post and comments that contain harmful language or images will be flagged for review.



## Reputation Score

Ranks your online reputation risk by giving you a score based off the content found on your social media accounts. We'll offer tips to improve your score and flag social posts that might contain harmful images or language.

# IDShield Plan Features

### 24/7 Emergency Assistance
In the event of an identity theft emergency, IDShield provides emergency access to live support 24/7/365, ensuring you can get help right away.

### Address Change Monitoring
Monitors your United States Postal Service address history through the National Change of Address database, providing an 18-month snapshot of the nearly 40 million Americans who move each year. This service scans for change of address requests and sends a notification if your information appears in the database.

### Auto Monitoring (Named Member Only)
Provides basic monitoring services as soon as you, the named member, sign up. Using your full or partial Social Security number, name, address and date of birth provided at the time of enrollment, your PII is automatically monitored. After you create your account, you are encouraged to provide further information to enable the full monitoring services the plan provides.

### Continuous Credit Monitoring – 1B
Lenders, creditors and many businesses check your financial data and submit their findings to your credit report. IDShield monitors your Experian credit report, alerting you to any changes and providing a complete view of your valuable credit standing.

### Court Records Monitoring
Determines if your identity is associated with a criminal act by monitoring court records associated with your name, SSN and date of birth. Criminals can fraudulently use stolen identities, causing the victim's information to falsely appear on citations, arrest records, felonies, traffic offenses and convictions. IDShield searches court records for multiple different PII elements. We search millions of criminal records from the Administration of the Courts, the Department of Corrections, county courts and other local, state and federal data sources including county courts and other legal agencies in search of member data. If a match is found, you will receive an alert with the details.

### Credit Freeze and Fraud Alert Assistance
Our Licensed Private Investigators will help you place a credit freeze and/or fraud alert on your credit in the event of a breach or other identity theft incident. If your identity is stolen, your assigned Licensed Private Investigator will issue fraud alerts with the proper reporting agencies, creditors and all three credit bureaus as needed.

### Credit Threat Alerts
IDShield monitors for changes or updates found on your credit reports in real time. We pull data from over 200 million files that represent nearly every credit active consumer in the United States.

### Dark Web Internet Monitoring
Billions of records are for sale on the dark web, so real-time monitoring is vital. IDShield's dark web and internet monitoring provides extensive scans of online sources for identity data and sends real-time alerts if your Personal Identifiable Information is found. We scan websites and data points across the dark web to see if your data has been exposed. Keep in mind the internet addresses of suspected internet trading sites are not published and frequently changed, so there is no guarantee IDShield is able to locate and search every possible internet site.

### Data Breach Notifications
Provides links to large and high publicity data breaches. Our Licensed Private Investigators can consult you on how to protect your private information if you fear your data has been exposed.

### Dedicated Licensed Private Investigators
Receive access to consultation services provided by our Licensed Private Investigators. If you experience an identity theft incident, an assigned investigator will walk you through the issue with one-on-one advice tailored to your specific situation. Your dedicated investigator will work with you throughout the restoration process. All Licensed Private Investigators are licensed in the state of Oklahoma.

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### Full-Service Restoration
If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore your identity to its pre-theft status. The investigator will work on your behalf to resolve the issue by contacting the appropriate government agencies, financial institutions, credit bureaus and collection agencies.

### Hard Credit Inquiry Alerts
Monitors for credit report inquires that show up when your Personally Identifiable Information (PII) is used on applications for bank/credit cards or loans.

### High Risk Application and Transaction Monitoring
Financial institutions use specific technology to verify the identity of new account holders before processing high risk transactions. IDShield monitors these processes to determine if details for a new bank account or large money transfer are associated with your personal data. Our application and transaction monitoring can potentially catch identity theft 90 days faster than traditional credit monitoring alone. Furthermore, IDShield can better secure your online financial records by monitoring unauthorized use of username and password combinations used for online banking or insurance accounts.

### Identity Consultation Services
Provides access to consultations on an unlimited number of identity related issues or concerns with an identity theft specialist when you have questions about a recent data breach, an identity-related issue or any other concern, such as receiving a suspicious email or phone call. We can also offer tips on proactively protecting your personal information. You don't have to be a victim of identity theft to take advantage of consultation services.

### Identity Insights and Tips
Our identity theft specialist will discuss best practices and tips on protecting your Personally Identifiable Information (PII). We will also provide you with what you need to access your credit reports as well as your Social Security Administration earnings statement to determine if anyone has been working under your SSN.

### $3 Million Identity Fraud Protection Plan
IDShield provides a $3 Million Identity Fraud Protection Plan, provided by a leading national carrier.

This covers costs incurred as a result of identity theft – such as:

- Lost Wages
- Travel Expenses
- Elder and Child Care
- Initial Legal Consultation
- Certified Public Accountant Costs
- Stolen Funds from Unauthorized Electronic Funds Transfers
- Financial Loss from 401Ks and HSAs

### Identity Threat Alerts
Receive an alert via email or push notification on the IDShield mobile app if your personal information is discovered online. Alerts contain details on the threat, including links to where the exposure occurred – giving you the opportunity to review the information and decide if you'd like to escalate the issue with our Licensed Private Investigators. Alerts can also be viewed on the IDShield web portal.

### Live Member Support
IDShield's Licensed Private Investigators and Member Services team are available from 7 a.m. to 7 p.m. CT, Monday through Friday. Identity theft specialists are also available 24/7 for covered identity theft emergencies.

### Lost/Stolen Wallet Assistance
IDShield will provide guidance and work with you to review what may have been lost or stolen. Our Licensed Private Investigators will conduct an investigation using their access to special databases to determine if there was any misuse of your identity as a result. If any discrepancies are found, a dedicated Licensed Private Investigator will open a restoration case.

### Medical Data Reports
IDShield provides links to sources of medical data reports that you can pull to review for inaccurate or potentially fraudulent information. If there are any questions, our identity specialists are available for consultation.

### Minor Child Monitoring (Family Plan Only)
A family plan provides monitoring for covered dependent children under the age of 18 for potentially fraudulent activity associated with their Social Security number. The service monitors public records in all 50 states, including real estate data, public records/court proceedings, bankruptcies and liens. You will receive an initial baseline scan of your child's SSN and subsequent alerts and notifications if your child's data is found.

### Monthly Credit Score Tracker
Watch your Experian credit score on a monthly basis with a map that shows a 12-month historic view of your credit trends from the past year – beginning when your service was first activated. Third parties use many types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

### Payday Loan Monitoring
We scan to see if new payday loan applications are submitted involving your name or financial accounts. IDShield provides non-credit loan monitoring for short-term payday or similar cash advance loans. We screen online, rent-to-own and payday lender storefronts for unauthorized activity.

### Privacy Management
Offers consultation and guidance on the best methods to protect your privacy and Personally Identifiable Information (PII) across the internet and on your smart devices. Our identity theft specialists will consult on how to switch to easy-to-use and privacy-conscious alternatives for browsers, search engines and email providers. We will provide step-by-step advice and consultation on how to take control of your online privacy by showing you 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
- Delete unused software on your computer
- Remove data from public records sites
- Securely reset and recycle unused devices

### Public Records Monitoring
IDShield offers public records monitoring of billions of public records, which monitors professional and business licenses, pilot licenses, merchant vessels, registrations (DEA, vehicle, concealed weapons, and voter registration), residences, lease history, national property and deeds, Social Security Death Index, Social Security number verifiers, phones, aliases, criminal records, and more.

### Reputation Management
Allows you to scan your social media accounts for existing content that could be damaging to your online reputation. Post and comments that contain harmful language or images will be flagged for review.

### Reputation Score
A reputation score is provided based on content and photos found on scanned social media accounts. Tips to improve your score are provided along with social posts and photos that were flagged as part of the scan, giving you the opportunity to review the content and decide if you want to remove it from your personal accounts to improve your score.

### Restoration Verification
Our Licensed Private Investigators will keep your restoration case open 120 days after resolution to ensure that you have not been targeted again. After 120 days, the case may be closed once confirmation is received from both you and your assigned investigator. If an additional threat is uncovered during this time, the restoration process will start over.

### Sex Offender Monitoring
Learn if a registered sex offender lives nearby and receive alerts when a new offender moves to your neighborhood, out of your neighborhood or if someone in your neighborhood becomes registered.

### Sex Offender Search
Find out if a registered sex offender lives near you. You can search within a five-mile radius of your home address to view the details of sex offenders in your neighborhood and receive alerts when a newly registered offender moves nearby.

### Social Media Monitoring
IDShield monitors your social media accounts to see if personal information has been exposed through image captions, posts and comments. You will be notified if your social content presents reputational risks such as foul language, drug references or discriminatory terms. You can control the sensitivity level of your alerts in your account settings - including categories for profanity, violence and more. IDShield’s family plan allows you to monitor the social media accounts of you, your spouse and dependent children under the age of 18.

### Sub-Prime Monitoring
We scan to see if new sub-prime loan applications are submitted involving your name or financial accounts. IDShield searches transaction data for rent-to-own, buy-here pay-here auto dealers, title pawn and sub-prime loan applications. You will be notified when new transactions are discovered.

### Telecom Monitoring
IDShield monitors databases of more than 1.5 billion phone records for any new landline, wireless, or VOIP telecom accounts to see if any accounts have been registered with your information.

### Unlimited Service Guarantee
We don't give up until your identity is restored. We're confident in our ability to help protect your identity, but no one can prevent all identity theft. If you become a victim of identity theft while an IDShield Member, our industry-leading Licensed Private Investigators will do whatever it takes for as long as it takes to help recover and restore your identity to its pre-theft status. Our specialists are ready to handle your identity theft restoration needs.

**For More Information on This Discounted Portable Payroll Deducted Benefit**

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| **Contact Your Representative:** | Alicia Ward<br>817.607.8868 office<br>alicia@aliciaward.com<br>AliciaWard.com |