



LegalShield Identity Theft PlanSM

Your identity is personal. Keep it that way. Identity theft affects millions of Americans each year. And while it can take just minutes to happen to you, recovering from the financial damage and emotional toll it inflicts often takes years. Victims of identity theft can face issues such as lost job opportunities, problems with securing a loan, harassment from debt collectors, or even possible arrest for crimes committed by the identity thief. To avoid these issues, the LegalShield Identity Theft Plan equips you with the information and expertise you need to help prevent theft and resolve issues related to identity theft.

Arm yourself and your family.

To ensure you have the best coverage possible, the LegalShield Identity Theft Plan covers not only you and your spouse but can also include any dependent under the age of 18 with the addition of Safeguard For Minors.

Benefits include:

Credit Report and Personal Credit Score

Conveniently log in to our secure website for access to your up-to-date credit report based on data from Experian, including a detailed analysis of your personal credit score.

Continuous Monitoring with Safety Alerts

With our secure website, you can continuously monitor your Experian credit report and receive email alerts regarding any activity on your credit file.

Identity Consultation and Restoration Services

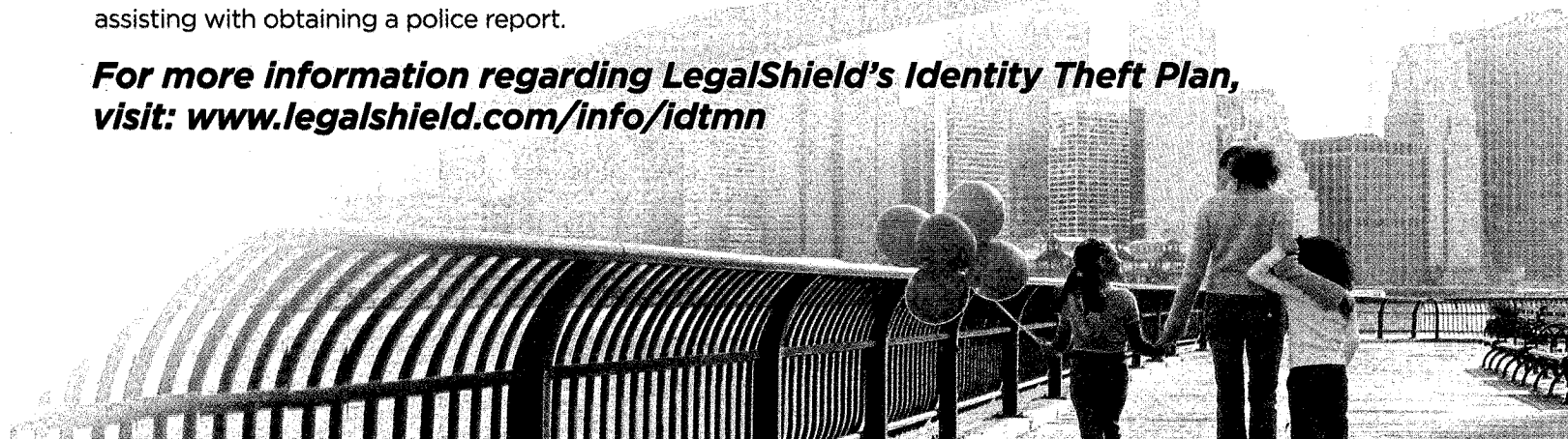
If you ever encounter or have questions about how to guard yourself against identity theft, we've retained the experts at Kroll Advisory Solutions, the world's leading consulting company in identity theft restoration, to provide the information you need to take whatever action necessary. Or if you prefer to sign a limited power of attorney, Kroll will step in and take over the restoration process for you. Restoration includes the following:

- **Seven-year fraud alert notifications will be sent to all three national credit repositories**
- **Proactive searches of local and national databases for any activity in your name**

Safeguard for MinorsSM

This benefit is available for any dependent under the age of 18 and gives valuable information on credit education, including advice on the best practices for the use of a child's Social Security number. It also includes monitoring and alerts for credit files in your child's name. Experts are available for consultation and can provide immediate support as needed, including placing alerts, disputing fraudulent accounts, providing available credit reports, and assisting with obtaining a police report.

For more information regarding LegalShield's Identity Theft Plan, visit: www.legalshield.com/info/idtmn



LegalShield Identity Theft Restoration

LegalShield has retained Kroll Advisory Solutions to take over your restoration process - all you have to do is sign a **Limited Power of Attorney** and forward it to Kroll to begin the process. If you prefer not to sign a Limited Power of Attorney, Kroll will assist you in taking action yourself. The items listed below are common scenarios performed during identity restoration. There may be additional areas of work performed depending on specific identity theft situations.

RESTORATION PREPARATION

Benefit	Limited POA	No POA
Assist in organizing details of issues	✓	✓
Explain fraud victim's rights	✓	✓
Educate you on the process and your responsibilities	✓	✓
Assist in gathering and completing paperwork, including police reports	✓	✓
Send Fraud Packet to victim with list of contact numbers (for immediate fraud alerts): <ul style="list-style-type: none"> • Equifax Fraud Center • Experian Fraud Center • TransUnion Fraud Center • Federal Trade Commission • Social Security Administration • United States Postal Service 	✓	✓
Issue Fraud Alert to all three credit repositories	✓	✓
Provide fraud victim assistance material	✓	✓
Assist you with questions as you work through the process	✓	✓

RESTORATION PROCESS

Within 24 hours of receiving the signed Limited Power of Attorney, we will:

Benefit	Limited POA	No POA
Issue fraud alert to Social Security Administration (SSA)	✓	
Issue Fraud Alert to Federal Trade Commission (FTC)	✓	
Issue Fraud Alert to U.S. Postal Service (USPS)	✓	

After receiving both signed Limited Power of Attorney and tri-merged credit report, we will:

Benefit	Limited POA	No POA
Issue Fraud Victim statements and work with all three national repositories (Experian, TransUnion, Equifax) to restore credit accuracy	✓	
Review credit history with you and verify if fraud includes items like: <ul style="list-style-type: none"> • Public Records (Liens, judgments, bankruptcies) • Credit Accounts (New and/or derogatory) • Address • Prior employment 	✓	✓
Issue Fraud Alert to and work with affected financial institutions and credit card companies	✓	

WHENEVER A FRAUD ISSUE WARRANTS

Benefit	Limited POA	No POA
Determine if creditors extended credit due to misuse of your identifying information	✓	
Confirm creditor contact information	✓	
Contact creditors and collection agencies to dispute all fraudulent accounts	✓	
Notify and work with the collection agencies of creditors holding fraudulent accounts	✓	
Turn over any current accounts to fraud, requesting affidavits of documentation forwarded to you	✓	
Search Criminal Data in your country of residence to look for criminal activity being committed in your name	✓	
Search US Criminal Records indicator to search a wide variety of national criminal databases	✓	
Search Department of Motor Vehicles records in your state	✓	
Perform a Social Security trace to look for additional addresses that may be attached to your name	✓	
Perform a search to verify if you have been submitted to Social Security Administration as dead for insurance fraud or other reasons	✓	
Request a check clearinghouse file disclosure to determine if you have been submitted as having been involved in fraudulent banking activities	✓	
Assist you in working with law enforcement personnel	✓	
Use licensed attorneys where appropriate to perform these duties	✓	
Offer additional assistance we can reasonably provide based on your issue	✓	✓
Provide a list of attorneys who may be able to help you with legal issues—any subsequent relationship is exclusively between you and the attorney	✓	✓

CASE CLOSING PROCESS

Benefit	Limited POA	No POA
Provide a tri-merged credit bureau report follow up 120 days after resolution of your identity theft issues	✓	
Update member	✓	
Continue restoration until complete	✓	
Responsibility for Kroll's Fraud Solutions Practice will cease when Kroll receives verification from you that the issue is resolved	✓	✓

EXCLUSIONS:
Legal Remedy: Any stolen identity event where the victim is unwilling to prosecute the person who caused the theft or to suffer the fraud or its consequences. **Dishonest Acts:** Any dishonest, criminal, malicious or fraudulent acts. If the member who suffered the fraud personally participated in, directed or had knowledge of such acts. **Financial Loss:** Membership services do not cover any financial losses attributed to the stolen identity event, including, but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services, recurring, by phone, mail or direct, by phone, mail or direct. **Pre-existing Stolen Identity Event Limitations:** If either the victim had knowledge of, or reasonably should have had knowledge of, the pre-existing stolen identity event based on information provided to them prior to enrollment in the identity theft prevention program, such as an event or the consequences caused by it are not covered. **Business:** A covered stolen identity event does not include the theft or unauthorized or illegal use of a business name, POA or any other method of identifying business activity.

Identity theft services provided by Kroll, Inc., the world's leading risk consulting company with almost 40 years of experience in security and risk mitigation.

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