

Identity Theft: Don't just beware, be aware:

- **Identity theft is when someone uses your personal identifying information**, like your name and Social Security Number, without your permission, to commit fraud or other crimes.
- **It's one of the fastest growing crimes in North America today.** The FTC estimates that as many as 9 million Americans fall victim to identity theft each year.
- **It takes a thief minutes to steal your identity, but it can take you years to repair the financial damage and emotional toll on you and possibly even your loved ones.**
- Almost one-quarter of victims of new account and other frauds **did not discover the misuse of information for at least six months** after it started.
- **A victim of identity theft could face any number of issues** such as lost job opportunities, issues getting a loan, issues over unreported income, harassment from debt collectors, or even face arrest for crimes the identity thief committed.
- When asked, a majority of identity theft victims **did not know how their personal information was stolen.**

The Five Major Types of Identity Theft involve:

- **Driver's Licenses**
- **Social Security Numbers**
- **Medical Information**
- **Character/Criminal Actions**
- **Financial Transactions**

No one expects identity theft to happen to them, but anyone can be a victim.

Get LegalShield's Identity Theft Plan today!



Marketed by: LegalShieldSM
Services provided by: Kroll Inc.

EXCLUSIONS: **Legal Remedy** - Any Stolen Identity Event where the victim is unwilling to prosecute the person who caused the victim to suffer 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** - 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 online, 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 Shield program, such 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 their business name, DBA or any other method of identifying their business activity.

For more information, please contact your LegalShield Independent Associate

**Rebecca Smith
Kenn Terry
904-262-2311
800-729-7998**



Identity Theft Plan

Get the experts on your side with LegalShield's Identity Theft Protection Plan

Identity theft criminals are equal opportunity thieves.

When an identity thief strikes, the emotions can feel similar to those experienced during a house fire. All of a sudden, everything you've worked for is threatened. If your home were on fire, would you want the fire department to send you brochures about how to put out the fire, then follow up with brochures about how to rebuild? Of course not. You'd want them to jump in the truck, turn on the sirens, and bring the water! Identity Theft ShieldSM puts the experts in the field of identity restoration on your side.

The LegalShieldSM Identity Theft Shield Plan includes so much more than "do it yourself" information.

1 Your Credit Report

- Conveniently log in to our secure website for instant access to your up-to-date credit report based on data from Experian.

The Value: Your credit standing is one of your most important financial assets. It's important to regularly review your credit report and immediately follow up on any inaccuracies, which could be a sign of identity theft. The Identity Theft ShieldSM makes accessing and reviewing your credit report convenient and easy!

2 Your Personal Credit Score and Analysis

- In addition to your credit report, we also provide a detailed analysis of your Personal Credit Score with your first credit report.

The Value: You can use the detailed analysis and score to evaluate your current credit standing. Your credit score is provided to help you better understand how lenders evaluate your credit worthiness.

Not online much? You will receive a welcome kit that includes an authorization form. Complete the form and mail it in to have your alerts and monitoring sent to you through the mail.

You will have a toll-free number to report any potential discrepancies in your credit report. If the discrepancy is identity theft, a Fraud Restoration package will be rushed to you and our expert investigators will assist you in steps to correct inaccuracies. See reverse for additional information & exclusions.

3 Continuous Monitoring

- Activate your continuous credit monitoring through our secure website. You will receive a welcome email confirming that your monitoring services are in effect.
- Your Experian credit file will be monitored continuously. If activity occurs on your credit file, you will receive an alert of the activity via email. The email will direct you to our secure site where you can log in to view the alert data.
- For peace of mind, each month we will send you an email confirming that there has been no activity to your credit file. You can rest assured that your credit files are being closely monitored.

The Value: Only YOU can determine if you've become a victim of identity theft because only you know your financial history and activity. Our monitoring services alert you to changes on your credit report such as:

- **Change of address** – Credit has been requested/reported under your name and Social Security Number (SSN), but at an address different than the one on file at the credit repository.
- **Tradeline** – Credit has been opened and reported in your name.
- **Derogatory**– Negative information reported to the credit repository.
- **Public record** – Bankruptcy or lien reported to the credit repository.
- **Inquiry** – Your credit information has been requested by a creditor or other party.

It's important that you immediately follow up on the alerts you receive. If the changes to your credit report were not initiated by you, any of these actions can indicate a potential identity theft.

4 Identity Theft Consultation and *Restoration Services

- Receive expert advice from licensed investigators which can help you minimize risk and take additional precautions if circumstances indicate you may be a victim of identity theft.
- If identity theft happens, licensed investigators are standing by. They will customize your solution and work on your behalf to correct identity theft issues with affected agencies and institutions like:
 - Credit card companies
 - Financial institutions
 - All three national credit repositories
 - Federal Trade Commission (FTC)
 - Social Security Administration (SSA)
 - Department of Motor Vehicles (DMV)
 - U.S. Postal Service (USPS)
 - Law enforcement personnel
 - Other organizations that may be affected
- **Fraud alert notifications sent on your behalf to all three national credit repositories, SSA, FTC, USPS, and affected credit card companies and financial institutions.**
- **Proactive searches of applicable local and national databases to look for information you may not be aware of, such as criminal activity in your name, DMV records in your state, unknown addresses affiliated with your name, and banking activity in your name that was reported as mishandled.**

The Value: Identity theft is a devastating crime and the restoration process can be costly, overwhelming and disrupt all aspects of your life. The Identity Theft ShieldSM means from consultation to restoration, the experts are on your side, ready to take the steps necessary to help restore your name and credit for you, so you don't have to face this serious crime on your own.

Note: The Identity Theft ShieldSM covers you and your spouse.

* See back panel for Restoration Service Exclusions.

Anyone can be a victim of identity theft.