



IDENTITY THEFT PROTECTION

Because There's Only One You.



1 in 18 consumers were victims of identity theft in 2018.¹

Your identity is important — it's what makes you, you. You've spent a lifetime building your name and financial reputation. Let us help you better protect it. And, we'll even go one step further and help you better protect the identities of your family.

Easy & Affordable Identity Protection

With ID Watchdog®, you have an easy and affordable way to help better protect and monitor the identities of you and your family. You'll be alerted to potentially suspicious activity and enjoy the peace of mind that comes with the support of dedicated resolution specialists. And, a customer care team that's available any time, every day.

WHY CHOOSE ID WATCHDOG

Credit Lock

With our online and in-app feature, lock your Equifax® credit report² — and your child's Equifax credit report — to help provide additional protection against unauthorized access to your credit.

More for Families

Our family plan helps you better protect your loved ones, with each adult getting their own account with all plan features. And, we offer more features that help protect minors than any other provider.

Dedicated Resolution Specialists

If you become a victim, you don't have to face it alone. One of our certified resolution specialists will fully manage the case for you until your identity is restored.

ID Watchdog Is Here for You

ID Watchdog is everywhere you can't be — monitoring credit reports, social media, transaction records, public records and more — to help you better protect your identity. And don't worry, we're always here for you. In fact, our U.S.-based customer care team is available 24/7/365 at 866.513.1518.

See our unique features and pricing and take a step to help better protect your identity today.

(Features and pricing tables on reverse.)



A Leader in Detection & Prevention for 3 years running

¹2019 Identity Fraud Study, Javelin Research, March 2019

²Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like ID Watchdog, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

IDENTITY THEFT PROTECTION

The Powerful Features You Want — All at an Affordable Price

UNIQUE FEATURES INCLUDED IN ALL ID WATCHDOG PLANS

| Monitor & Detect | Manage & Alert | Support & Restore |
|---|--|--|
| <ul style="list-style-type: none"> Dark Web Monitoring¹ ◆ High-Risk Transactions Monitoring² ◆ Subprime Loan Monitoring² ◆ Public Records Monitoring ◆ USPS Change of Address Monitoring Identity Profile Report | <ul style="list-style-type: none"> Child Credit Lock³ 1 Bureau ◆ Financial Accounts Monitoring Social Network Alerts ◆ Registered Sex Offender Reporting ◆ Customizable Alert Options Breach Alert Emails Mobile App | <ul style="list-style-type: none"> Identity Theft Resolution Specialists (Resolution for Pre-existing Conditions) ◆ 24/7/365 U.S.-based Customer Care Center Lost Wallet Vault & Assistance Deceased Family Member Fraud Remediation Fraud Alert & Credit Freeze Assistance |

◆ Helps better protect children

1 Bureau = Equifax®

Multi-Bureau = Equifax, TransUnion®

3 Bureau = Equifax, Experian®, TransUnion

What You Need to Know

The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

| PLAN OPTIONS | ID WATCHDOG® 1B | ID WATCHDOG® PLATINUM |
|--|------------------|------------------------------------|
| Credit Report(s) ⁴ & VantageScore Credit Score(s) | 1 Bureau Monthly | 1 Bureau Daily & 3 Bureau Annually |
| Credit Score Tracker | 1 Bureau Monthly | 1 Bureau Daily |
| Credit Report Monitoring ⁵ | 1 Bureau | 3 Bureau |
| Credit Report Lock ⁶ | 1 Bureau | Multi-Bureau |
| Identity Theft Insurance ⁷ | Up to \$1M | Up to \$1M |
| 401K/HSA Stolen Funds Reimbursement ⁷ | - | Up to \$500k |
| SPECIAL EMPLOYEE PRICING PER MONTH | ID WATCHDOG® 1B | ID WATCHDOG® PLATINUM |
| Employee (Includes 1 child < 18) | \$8.95 | \$12.95 |
| Employee + Family | \$15.95 | \$23.95 |

Take steps to help better protect your identity.

Enroll in this valuable benefit today.

¹Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded.

²The monitored network does not cover all businesses or transactions.

³Locking your child's Equifax credit report helps prevent access to it by lenders and creditors. It will not prevent access to your child's credit report at any other credit reporting agency.

⁴Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be cancelled and a full refund will be made.

⁵Monitoring from TransUnion® and Experian® will take several days to begin.

⁶Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com.

⁷The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits (www.idwatchdog.com/terms/insurance).

You and your family will have access to a nationwide network of plan attorneys that have contracted with Legal Club to provide free and discounted legal services. Upon contacting our Member Services Department, you will be referred to a plan attorney based on language, area of law, and location.

Free Legal Services*

The following nine (9) services are available at no charge from your plan attorney:

- ✓ Initial phone consultation for each new legal matter (no time limit)
- ✓ Initial face-to-face consultation for each new legal matter (no time limit)
- ✓ Review of independent legal documents (6 page maximum per document, no limit to the number of new independent documents)
- ✓ Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free
- ✓ A state specific, web based, free Living Will form is available to Members. This form can be taken to a plan attorney and completed by the attorney for free
- ✓ Plan attorneys will help Members represent themselves in small claims court
- ✓ Assistance in solving problems with government programs, such as INS and welfare
- ✓ When deemed appropriate by your plan attorney, he or she will write letters on your behalf (one letter per legal matter, with no limit on the number of new legal matters)
- ✓ When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter, with no limit on the number of new legal matters)

Guaranteed Low Hourly Rate

Plan attorneys have contracted to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the free and discounted services described above. After the free letters, calls and consultations take place, you and your attorney will decide what course of action to take next. In many cases, you will have no choice and litigation may ensue. This is the point in time that plan attorneys charge the deeply discounted hourly rate for legal care.

Deeply Discounted Legal Services**

Below are eight commonly used legal services for which plan attorneys have agreed to charge a one-time, deeply discounted fee.

| LEGAL SERVICES | MEMBER RATE | NON-MEMBER RATE |
|-------------------------------|-------------|-----------------|
| Traffic Ticket Defense | \$89 | \$199 |
| Name Change | \$155 | \$365 |
| Simple Will with Minors Trust | \$250 | \$530 |
| Chapter 7 Bankruptcy | \$750 | \$1,500 |
| Non-Support (Spouse/Child) | \$275 | \$1,490 |
| Simple Divorce | \$275 | \$1,100 |
| Regular Incorporation | \$295 | \$585 |
| Personal Real Estate Closing | \$295 | \$675 |

Retainers

In the case of extended legal care, plan attorneys may ask you for a retainer. Any retainer sought will be computed by multiplying the hours a plan attorney believes a case will take, by the appropriate discounted hourly plan rate. For instance; 10 hours x \$125.00 = a retainer of \$1,250.00. Any unused portion of the retainer will be returned to you.

Contingency Fee Discounts

The contingency fee discount will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.