



**At Identity Guard, we protect employees' most valuable personal and financial asset: their identities.** Over the past 20 years, our company has helped protect more than 47 million people's identities and resolved more than 130,000 identity fraud cases.



**There is an acute need for identity theft protection services.**

In 2015, over 700 million records were breached<sup>1</sup>, and **half of adults believe they are at risk** of losing money to identity theft over the next year.<sup>2</sup>

<sup>1</sup> Gemalto Breach Level Index Annual Report 2015

<sup>2</sup> According to a Harris Poll in 2016

### **Social Security Number Monitoring**

We continuously scour thousands of databases for you, promptly alerting you when your SSN is detected. This gives you time to re-secure your data and review your credit report for any information that could indicate fraud.

### **Online "Black Market" Monitoring**

We monitor the Internet 24/7 to see if your personal information — Social Security number, registered bank account numbers and credit card numbers — are detected on black market websites, secret chat rooms, and underground forums. If we find something, we'll send you a notification within a day.

### **Address Change Monitoring**

Changing the physical address on someone's account is a common tactic among fraudsters. We will alert you whenever a change in your address is detected within our system.

### **Credit Report Updates**

We give you access to regular updates showing changes to your credit reports at the major consumer reporting bureaus. Staying up-to-date on your credit files can help you make more informed financial decisions and help protect yourself from identity theft.



## ESSENTIALS® | FEATURES



**Having identity theft protection, like a 401(k) savings plan, can help provide employees with a sense of stability in their financial future.**

### **ID Verification Alerts**

Every time you, or someone posing as you, updates information to your current accounts (e.g., bank passwords or address changes) or applies for a new credit card, cell phone, or other credit, we send you an ID Verification Alert. You can then confirm the activity is valid or take precautionary measures if you suspect identity theft.

### **Account Takeover Alerts**

We help protect your financial accounts from takeover by identity thieves with near real-time alerts when someone tries to change your personal account information within our vast network of banks and creditors.

### **Lost Wallet Protection**

If your wallet (or purse) is lost or stolen, just call us, and we will help cancel your credit card accounts and review your current credit report with you for potential fraud. If you need cash right away, we can send you up to \$2,000 in emergency cash from one of your accounts.

### **ID Vault Password Protection**

It's hard to remember all of those user names and passwords. ID Vault securely encrypts and stores your usernames, passwords and credit card information all in one secure place with one-click access, making it easy and secure.

### **Account Access via Mobile App**

Accessing your Identity Guard® account is convenient and easy from your smartphone. Download our mobile app for quick and secure access to your monitoring alerts, and more. Available for iOS and Android.



## ESSENTIALS® | FEATURES



**20% of employees report that financial concerns have been distractions at work** — adding identity theft protection can help alleviate those types of concerns and support productivity.<sup>3</sup>

<sup>3</sup> PwC Employee 2015 Financial Wellness Survey

\* Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

### **\$1 Million Identity Theft Insurance\***

Up to \$1 million in identity theft insurance is available for covered losses due to identity theft to help you get your life back on track.

### **Identity Theft Victim Assistance**

If you do become a victim of identity theft, as an Identity Guard® member, you have access to highly trained experts dedicated to making a stressful situation and recovery as easy as it can possibly be.

### **Identity Guard for Kids (kIDSure®)**

Monitors your child's personal information and promptly alerts you if certain activity is detected. (kIDSure® is included in the Individual plus Children Plan and Family Plan).

### **About Identity Guard®**

Our services have been recognized by the Online Trust Alliance as “Top of the Class” in implementing the best practices in data security and privacy for 5 years running. We are committed to helping people protect their most valuable asset: their identity.

