

ID THEFT ASSIST – OVERVIEW

ID Theft Assist is a comprehensive identity theft protection program with an innovative approach that combines industry-leading, proactive monitoring services with connected services such as recovery and restoration assistance, legal consultations, and financial guidance. Customers have relied on ID Theft Assist to provide outstanding service to employees and members nationwide.

THE NEED



Identity theft is the fastest growing crime in America.



An identity is stolen every 2 seconds.¹



Identity theft tops the list of consumer complaints filed with the FTC for the last 15 consecutive years.²



Victims of identity theft differ from the average employee in that they “are absent 5 times more, use their medical benefits 4 times more, use their sick leave twice as often,” have lower productivity, and spend over 51 hours away from work solving the issue.³



The average financial loss per identity theft incident is \$7,761.⁴



In 2016, 15.4 million Americans were victims of identity theft. Financial losses attributed to identity theft totaled \$16 billion.⁵

THE SOLUTION



Continuous 24/7 Credit, SSN and Personal Information Monitoring with fraud alerts for suspicious activity – alerts sent in real/near time via email and SMS text



Up to \$1,000,000 identity theft insurance* coverage available for fraud-related losses and expenses, such as lost wages or legal expenses, as well as unauthorized electronic funds transfers



Unlimited access to a US based team of Fraud Resolution SpecialistsTM who work tirelessly on your behalf to restore your stolen identity and repair your damaged credit reputation



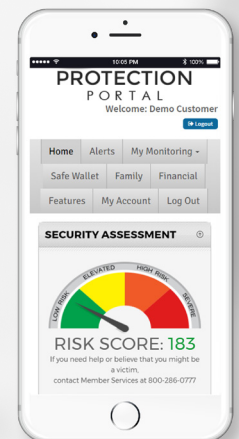
24/7 Access to our nationwide network of criminal attorneys in the event you are wrongfully arrested in conjunction with your identity being compromised



Free consultation with a Financial Coach to assist in rebuilding credit and tax matters



Lost purse or wallet benefits and much much more...



“My computer was invaded and my identity compromised. I went from a quiet, private nurse to a frightened, lost victim [who] had no direction, no plan, and no hope of surviving the mayhem. [ID Theft Assist] was there to save me. My FRS truly saved me; she gave me a plan to follow, but most of all, she gave me support and hope.”

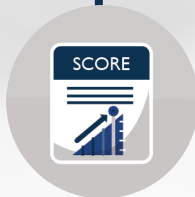
DON'T FALL VICTIM. SIGN UP TODAY!

ID THEFT ASSIST – WHAT’S INCLUDED



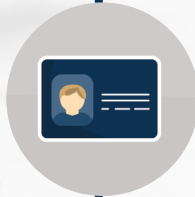
24/7 TRI-BUREAU CREDIT MONITORING

- Monitors credit activity of the three major credit bureaus (Experian, Equifax, and TransUnion)
- Monitored on a daily basis for any new credit inquiries
- Alerts, via email or text, for any detected activity
- Member ability to confirm whether suspicious activity is fraudulent



CREDIT REPORT & TRANSUNION CREDIT SCORE

- Credit report is visible from member’s dashboard
- Includes credit report from TransUnion
- Credit report and score can be refreshed annually
- TransUnion credit score also available via member’s dashboard



24/7 IDENTITY MONITORING

- Cutting-edge technology that monitors hundreds of millions of online records for unauthorized usage of a member’s SSN
- Suspicious activity triggers alerts
- Real-time alerts that allow member to take action and halt unauthorized usage of SSN
- Peace of mind knowing your identity is being monitored and protected



ALERT DETECTION

- Easy access to alerts and next steps
- Alerts visible via member’s dashboard
- Capability to easily click on the “Red Alert - Not Me” response
- Responses are pushed back to the source of the transaction alert and can sometimes stop the fraudulent transaction before it is completed.
- Alerts sent via email and SMS text



UNLIMITED RESTORATION & RECOVERY SERVICES

- Restoration of credit and/or financial reputation
- Unlimited access to a US based team of Fraud Resolution Specialists™ (FRS) who work tirelessly on your behalf to restore your stolen identity and repair your damaged credit reputation
- FRS documents actions taken during resolution/recovery process, including document preparation
- FRS becomes advocate on member’s behalf with involved entities



\$1,000,000 IDENTITY THEFT INSURANCE*

- Up to \$1,000,000* in identity theft insurance with a zero deductible for unauthorized electronic funds transfers from personal checking and savings accounts
- Expense reimbursement coverage with a zero deductible for certain fraud-related expenses, such as lost wages as a result of time off work, reasonable attorney’s fees, notary, etc.

* Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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. *CLC ID PROTECT™ does not monitor all transactions at all businesses. No service can stop all identity theft events.

1 Javelin Strategy & Research Center, 2014
2 FTC
3 Corporate Wellness Magazine 2012
4 U.S. Department of Justice, Javelin Strategy & Research
5 Javelin Strategy & Research 2016