Identity Theft & Fraud Protection Proposal
ID WATCHDOG, INC.

Presented To:

Presented by:

Effective April 1, 2015 through March 31, 2016
Identity Theft Protection as an Employee Benefit

ID Watchdog provides comprehensive identity monitoring to protect against identity theft. Our identity monitoring solutions cover every angle of your identity to ensure your identity is safe and secure.

More Protection, Less Money. 27 million Americans already subscribe to some form of identity theft protection, and 43% indicated they would take advantage of an identity theft protection product offered by their employer as an employee benefit. ID Watchdog provides the most comprehensive products available on the market, at exclusive prices only available through your benefits program.

No Headaches. Our turnkey program is easy to roll out and easy to administer, with support from a dedicated account manager.

Did You Know?

In 2013, a total of 13.6 million U.S. adults were victims of some form of identity fraud.

The average victim will lose $4,841. For a employee making $50,000 per year, that’s 1.5 months of take home pay.

Victims of identity theft spend an average of 330 hours repairing the damage, with a majority of the work taking place during business hours.

Employees who become victims of identity theft are absent 5 times more than average, use sick leave twice as often as the average, and experience a substantial reduction in productivity.

25% of employers currently offer ID Theft Protection benefits and 20% are considering adding the benefit this year.

Sources: Javelin Strategy & Research, Federal Trade Commission, Consumer Sentinel Network
Benefit Overview

ID Watchdog is a leader in providing identity theft protection services including identity monitoring, alerting and resolution services; allowing individuals and organizations to protect themselves with a comprehensive, yet flexible, best-in-class Identity Theft Protection Platform.

It is nearly impossible to prevent identity theft—that is why it is important to find it fast, halt it in its tracks and resolve any issues before it affects a victim’s life.

ID Watchdog collaborates with Tier-1 data aggregators to provide the most extensive monitoring and network available providing a broad range of coverage to ensure that we find it first. No other vendor offers broader coverage at a better price.

- Credit Monitoring
- Non-Credit Loan Monitoring
- Detection of Pre-existing Conditions
- Proactive Monitoring
- Public Records Monitoring
- National Provider ID Monitoring
- Internet Monitoring
- More

Should your identity be compromised, our certified resolution experts to step in and work on our client victim’s behalf to fully restore their identity to it’s pre-theft condition.

ID Watchdog brings together high quality monitoring with a low cost program – to provide a high value solution that will protect employees, increase workplace productivity, and drive down human resource costs across your organizations.

Credit monitoring, alerts, report(s), score(s) and Transunion score tracker services **ONLY** available to employee and spouse on applicable plans.
Benefit Features

All ID Watchdog monitoring uses the largest and most comprehensive networks possible to provide the broadest coverage and the best protection from any identity theft protection company.

Credit Monitoring

Credit Monitoring provides the largest opportunity in identifying unauthorized new account creations. ID Watchdog has collaborated with TransUnion to be able to provide both single bureau and tri-bureau credit monitoring.

ID Watchdog will monitor for any changes to your credit report and alert you when any that are detected—maintaining a full alert history for as long as you maintain your account. Additionally, you will receive a copy of your credit report(s) annually including three years of payment history and credit score(s). You will see how your score ranks and receive tips on how you can improve your credit score.

When evaluating tri-bureau vs. single-bureau monitoring options, it is important to understand that a single bureau monitoring solution is a big compromise when it comes to credit monitoring solutions, as it misses between 41% and 47% of new account inquiries.

ID Watchdog has developed a monthly credit score tracker to allow you to update and track your TransUnion credit score on a monthly basis.
Instant Identity Monitoring™—Proactive Monitoring

ID Watchdog instant Identity Monitoring monitors the largest proprietary database of new account application data available, comprising hundreds of billions of data elements in order to detect potentially fraudulent new accounts immediately from sources including:

- Checking Accounts
- Savings Accounts
- Brokerage Accounts
- Wireless Accounts
- Auto Loans
- Home Loans
- Utility Accounts
- Credit Card Applications
- Check Reorders
- Retail charge Accounts
- Payday Loans
- More

ID Watchdog can detect fraud up to 90 days earlier than traditional credit monitoring alone and from a wider range of sources.

ID Watchdog also monitors for high-risk transactions—transactions that appear to be unusually suspicious, risky, or indicative of potential identity theft—and alerts in an instant. High-risk transactions cover a number of categories and types include access or modification to accounts such as:

<table>
<thead>
<tr>
<th>FINANCE &amp; BROKERAGE</th>
<th>CREDIT</th>
<th>BENEFITS &amp; PAYROLL</th>
<th>INSURANCE &amp; HEALTHCARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unauthorized Account Access</td>
<td>Online Payday Loans</td>
<td>Payroll Account Access</td>
<td>Online Prescription Management and Refills</td>
</tr>
<tr>
<td>Password Resets</td>
<td>Call Center Activity</td>
<td>Online Benefits Account Access</td>
<td>Online Insurance and Claims portals</td>
</tr>
<tr>
<td>Fund Transfers</td>
<td>Online Applications</td>
<td>Online W2 Access</td>
<td></td>
</tr>
<tr>
<td>New Account Applications</td>
<td>Card Activations</td>
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<td></td>
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<tr>
<td>Address Changes</td>
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</tbody>
</table>
Instant Identity Monitoring™ (continued...)

**Broader Coverage.** Instant Identity Monitoring™ covers a broader more comprehensive set of potential fraud events than credit monitoring alone.

**Earlier Detection.** ID Watchdog can alert subscribers at the instant of application or fraudulent activity—providing the fastest possible response time—enabling action to be taken instantly and often before any damage can be done.

**Failed Attempts.** Instant Identity Monitoring™ alerts subscribers at the instant a new application or high risk transaction is attempted—whether the attempt is successful or not. Because even failed transactions trigger an alert—it means that additional precautions are taken and additional security measures are put into place before a second attempt occurs. Other programs that do not have this level of monitoring can only react to these events once they are successful. In other words, after it’s too late and your identity has been compromised.

**Public Records Monitoring**

In order for an identity thief to use your identity—they need to tie it to an address and/or a phone number. Whether the thief is getting a driver’s license, new credit, registering a car, or registering to vote—an address and usually a phone number will be required. New public records activity associated with your identity that shows a new address or phone number can be an early indicator of identity theft. ID Watchdog monitors thousands of public records databases through elite industry data providers in order to attempt to detect new cases of identity theft.

**Our Expansive Public Records Data Network provides coverage of more than 37 billion Public Records and Contributory Databases:**

- 11.6 billion consumer records
- 6.5 billion unique name & address combinations and 30+ years of address history (great for finding pre-existing conditions)
- 2.7 billion motor vehicle registrations
- 2.7 billion property records
- 302 million unique businesses
- 227 million auto and home claim records; 99 percent of all us auto claims
- 12 million background checks and 3 million drug screen tests each year
Public Records Monitoring (continued...)

Types of data elements monitored include: professional and business licenses, pilots licenses, merchant vessels, registrations (DEA, vehicle, concealed weapons, voter registration), residences, lease history, national property and deeds, Social Security Death Index, Social Security Number verifiers, phones, aliases, criminal records, and more.

National Change of Address Registry Monitoring

By using a USPS National Change of address order, an identity thief can use the victims address—and still send new accounts to their own name while using the victims address. They can even forward on the mail they do not want or need. For this reason, in addition to monitoring Public Records, ID Watchdog also monitors the USPS National Change of Address Registry for suspicious activity.

Identity Profile Report—Rooting out Pre-Existing Conditions

Most other identity theft programs simply look forward to detect future identity theft attempts—but fail to look back and ensure that subscribers are not already victim to a pre-existing condition. ID Watchdog uses our access to public records data in order to create an “Identity Profile Report” that can surface potential pre-existing conditions going back 30+ years or more. ID Watchdog resolves all cases of pre-existing conditions for subscribers at no additional charge.
Non-Credit Loan Monitoring

Identity thieves do not just operate in the mainstream economy, meaning that their activity may not always be immediately detected through mainstream credit and identity monitoring. ID Watchdog works directly with alternative credit bureaus that service the under-banked to expand its fraud detection network to include monitoring of:

- Payday Loan Transactions
- Auto Pawn/Title Pawn Transactions — *IDW Exclusive*
- Buy-Here-Pay-Here Auto Dealers — *IDW Exclusive*
- Rent-To-Own Stores — *IDW Exclusive*
- Sub-Prime Utility Accounts
- Sub-Prime Cell Phone Accounts
- Sub-Prime Collections

So whether an identity is being used to take out a new mortgage or furnish an apartment, we will be on the lookout.

Internet Monitoring

Identity theft is pervasive on the Internet with sophisticated hackers stealing vast numbers of identities using viruses, data breaches, and phishing attempts and more. They then buy and sell these identities on the Internet for as little as $25 each. ID Watchdog scours the dark places on the Internet monitoring for personal information that has been breached and is being traded on the black market.

Using sophisticated hardware and proprietary software algorithms we spider the Internet… black market sites, phishing sites, command and control networks, forums, chat rooms and more… and recreate a picture of the underground economy on our in-house servers. We then analyze the data we collect to determine if any personal data has been compromised.

**Personal Information monitored includes:**

- Credit Cards
- Bank Account Numbers
- Name and Address
- Social Security Number
- Mother’s Maiden Name
- Passport and Driver’s License Numbers
- Medical ID Card Numbers
- Loyalty Cards
- Email User Names and Passwords
National Provider ID Monitoring

Physician Identity Theft is an emerging threat that can cost $25,000 (on average) in legal fees to resolve. Identity thieves steal a Physician’s National Provider ID (NPI) number and set up a “Ghost Practice.” This Ghost Practice is then used to submit hundreds of thousands of dollars in fraudulent Medicare and Medicaid claims—causing big problems for the physician victim.

ID Watchdog monitors a physician’s NPI for signs of a new Ghost Practice—to stop identity thieves before problems arise.

ID Watchdog is currently the only vendor in the ID Theft Protection Market to offer Physician NPI Monitoring.

Synthetic ID Theft

Synthetic Identity Theft is the fastest growing type of identity fraud in the U.S. according to the FTC. Synthetic ID Theft involves creating a new identity by combining both real and fake information to create a new identity and new account. While the new identity may not fully match a victim—it can still cause substantial harm and damage. Rest assured that ID Watchdog’s proprietary monitoring algorithms can detect and alert on Synthetic ID Theft.

Identity Monitoring Alerts

If fraudulent activity is detected through our extensive set of identity monitoring, users will immediately receive an alert—through either email or text message.

Credit Bureau Fraud Alert and Reminders

Fraud Alerts are a tool to help minimize the risk of identity theft. In the case of a Fraud Alert at a credit bureau—a business that wants to issue credit—must verify the subscriber’s identity usually by contacting the individual personally and conducting an expanded verification process. This makes it more difficult for an identity thief to obtain credit in a victim’s name. These alerts are typically good for 90 days and are standard operating procedure in the case of a lost or stolen wallet scenario.

ID Watchdog will assist employees in placing fraud alerts—and remind them when their initial fraud alert expires.

Service available to employee and spouse ONLY on applicable plans.
Lost Wallet Protection and Monitoring

ID Watchdog provides a secure online vault to digitally store contents of your wallet. We will continuously monitor to identify compromised credentials including a driver’s license, insurance ID card, credit card and more. Additionally, in the event your wallet is lost or stolen our trained representatives will help you cancel and replace all lost or stolen wallet contents.

- Secure Online Vault
- Monitoring & Alerts of compromised data
- Replacement assistance
- Peace of mind

Solicitation Reduction

Junk mail and pre-approved credit cards offers can be annoying, and can potentially lead to identity theft. A pre-approved credit offer lifted from an unattended mailbox could be just the thing an identity thief needs to steal your identity.

ID Watchdog enables employees to opt-in or opt-out of the following:

- National Do Not Call Registry
- Pre-Approved Credit Offers
- Junk Mail
- Junk Email

Opting out of these programs can reduce the root cause of some identity theft.

Gold Standard—Full Service—Concierge Level Identity Resolution

Identity Resolution is where the solution begins—when a employee becomes a victim of Identity Theft. ID Watchdog steps in to provide a concierge level of Identity Resolution. A dedicated, Certified Identity Theft Risk Management (CITRMS) professional will work with the victim to assess their ID Theft Situation and move forward with a Fully Managed Resolution.
Gold Standard—Full Service—Concierge Level Identity Resolution (continued...)

Initially their dedicated representative will:

» Perform an initial investigation to confirm the nature and extent of any suspected identity theft or Fraudulent Activity.

» Assist the employee with completing the pre-requisite: Police Report, ID Theft Affidavit, and Limited Power of Attorney.

With the Pre-Requisite documentation in place, the dedicated CITRMS Certified Professional will step into the victim’s shoes to:

» Complete a proprietary Deep Dive ID Snapshot™, to root out unidentified cases of ID Theft, so that all problems can be fixed at the outset.

» Prepare and mail documentation outlining disputes and resolution instructions on the victim’s behalf to all institutions that are holding or reporting fraudulent accounts or activities—including credit bureaus, financial institutions, law enforcement, and more.

» Work as a watchdog and victim advocate to ensure the victim’s rights are protected and all aspects of identity theft are removed from the victims records. Track, document and follow-up on every aspect of the resolution and provide regular updates and copies of all documentation to the victim for their own personal records.

In short we will step into the victim’s shoes to do everything that is required working with credit bureaus, creditors, corporations, government agencies, law enforcement and more to ensure the victim’s identity is restored to its pre-theft state and ensure peace of mind every step of the way.
Gold Standard—Full Service—Concierge Level Identity Resolution (continued...)

ID Watchdog will work to resolve all types of ID Theft including:

- Credit Fraud
- Financial ID Theft
- Employment ID Theft
- Medical ID Theft
- Physician ID Theft
- Criminal ID Theft
- And All Other Forms of ID Theft

We offer a 100 percent Resolution Guarantee—ID Watchdog will not stop working on a caregiver’s case until their identity is completely restored to its pre-theft level. ID Watchdog has never failed to restore an identity.

$1M Expense Reimbursement Insurance

ID Watchdog has a flawless record in restoring victims’ identities—and to date we have never failed to completely restore an identity. In addition, because we offer a concierge level of service there are little to no costs associated with an identity restoration. However, we know that peace of mind is important. ID Watchdog includes $1M in expense reimbursement insurance in all of our premium ID theft protection plans, which ensure that employees are covered in those rare instances when expenses do arise. ID Watchdog representatives can assist with filing these claims.

Covered expenses include:

- Lost Wages
- Legal Defense
- Travel Expenses
- Certified Mail
- Elder Care
- Notary Fees
- Child Care
- Re-filing Loan Applications
- Fraudulent Funds Transfer From a Bank Account
- Instant-On™ Fulfillment

ID Watchdog is the only ID Theft Protection provider to offer Instant-On monitoring for employee benefit customers.
Other ID theft protection wait to receive an enrollment file and then send an email to their subscribers asking them to click a link and complete a process before turning on any identity theft monitoring. Typically, this results in significant dropout rate where less than 50% of subscribers are actually getting the monitoring they are paying for. ID Theft companies save money—but subscribers are shortchanged.

ID Watchdog’s Instant-On™ Identity Monitoring **activates all monitoring on the benefit effective date instantly without any further action required by the subscriber.** With our deferred authentication technology—we can wait until a subscriber wants to review an alert before we validate their identity. This means that all subscribers get exactly what they are paying for on day one. It costs a bit more—but it ensures our subscribers are protected. ID Watchdog is the ONLY vendor to provide this *Instant On Identity Monitoring.* This makes our offering fully compliant with the FTC and the Consumer Financial Protection Bureau.
TransUnion Score Tracker

Stay on top of your credit score with ID Watchdog's new TransUnion Credit Score Tracker. Your score is updated every 30 days, shows how your score progresses month to month and even has a comprehensive history so you can always stay ahead of your credit. This service is only available to employee and spouse on applicable plans.

24/7 Call Center

Criminals don't take a day off, and neither will we. Starting on April 1st, ID Watchdog's call center will be active 24 hours a day, 7 days a week. If an alert is sent to you or you have a question about our services our highly trained call center agents will be more than happy to assist you any time of the day, any day of the year. Whenever you need assistance call our toll free number at 1.866.513.1518 to speak directly to one of our call center agents.

Exclusive 2-Step Authentication

Many companies allow their customers to login simply by inserting their username and password. "Security" like this can make it easier for thieves to get into accounts and steal your information. ID Watchdog prides itself on going one step further to make sure you and your information are accurate and secure by using an exclusive 2-step authentication process when logging into and registering your account. This helps make your account with us more secure than just having a simple username and password.

To learn more about our products, contact:
ID Watchdog Customer Service at 1.866.513.1518
ID Watchdog is partnered with leading companies across America providing protection to more than 600 clients and actively monitoring more than 400,000 individuals.
Service Descriptions

ID Watchdog 1B
ID Watchdog 1B+3
ID Watchdog 1B is our core identity monitoring, identity theft detection and resolution product. 1B monitors thousands of public and private databases searching for new and updated information associated with an employee’s personal, identifiable and financial information. 1B includes monitoring of a member’s social security number, criminal records, address history, TransUnion credit report and more. ID Watchdog 1B+3 includes all the above plus tri-bureau credit monitoring from Experian, Equifax and TransUnion.

ID Watchdog Platinum
ID Watchdog Platinum expands on the services offered in ID Watchdog 1B by providing upgraded credit report monitoring covering all three credit reporting agencies (Equifax, Experian and TransUnion) as well as access to an employee’s credit reports and credit scores from all three bureaus. Credit reports and scores are refreshed annually and any time suspicious activity is detected. *Credit monitoring, alerts, report(s), score(s) and Transunion score tracker services only available to employee and spouse on applicable plans.
Employees enrolled in ID Watchdog1B, ID Watchdog 1B+3 and Platinum products are notified of changes to their records via email alerts or text messages or both. They can also access their identity profile information, credit report information and respond to alerts through our secure dashboard.

Eligibility
ID Watchdog services are available to employees, their spouses, and dependents. Household pricing includes the employee, a spouse, and up to 5 dependents through the age of 26 whose primary address is the same as the primary account holder.

Pre-Existing Conditions
ID Watchdog will provide coverage for any previously existing conditions for any group program members.

Portability
An employee has the option to continue ID Watchdog protection by paying the full amount of the discounted, monthly group rate directly to ID Watchdog within 30 days after the effective termination date. The employee will then have the option to continue paying the discounted group rate directly to ID Watchdog for up to twelve months following termination. After the twelve-month period, regular retail pricing will apply for continued service.

*Credit monitoring, alerts, reports, scores and TransUnion score tracker for minors under the age of 18 are NOT available with any ID Watchdog plan.
## Detailed Benefits Checklist

### Credit Monitoring

<table>
<thead>
<tr>
<th>Benefit</th>
<th>IDW 1B</th>
<th>IDW 1B +3</th>
<th>IDW PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to Credit Reports from Equifax, Experian, and TransUnion</td>
<td>Single-Bureau (TransUnion)</td>
<td>Single-Bureau (TransUnion)</td>
<td>✓</td>
</tr>
<tr>
<td>Access to Credit Scores from Equifax, Experian, and TransUnion</td>
<td>Single-Bureau (TransUnion)</td>
<td>Single-Bureau (TransUnion)</td>
<td>✓</td>
</tr>
<tr>
<td>Credit Monitoring and Alerts</td>
<td>Single-Bureau (TransUnion)</td>
<td>Tri-bureau (Equifax, Experian, TransUnion)</td>
<td>Tri-bureau (Equifax, Experian, TransUnion)</td>
</tr>
<tr>
<td>Credit Score Tracking</td>
<td>Single-Bureau (TransUnion)</td>
<td>Single-Bureau (TransUnion)</td>
<td>Single-Bureau (TransUnion)</td>
</tr>
</tbody>
</table>

### Recently Added Features

<table>
<thead>
<tr>
<th>Feature</th>
<th>IDW 1B</th>
<th>IDW 1B +3</th>
<th>IDW PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fraud Alert Assistance and Reminders</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Instant-On™ Fulfillment</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Solicitation Reduction</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>24/7 Call Center</td>
<td>4/1/15</td>
<td>4/1/15</td>
<td>4/1/15</td>
</tr>
</tbody>
</table>

### Identity Monitoring

Thousands of public and private databases are scanned looking for evidence of identity theft. The process can help detect identity theft early, before it causes real harm.

<table>
<thead>
<tr>
<th>Feature</th>
<th>IDW 1B</th>
<th>IDW 1B +3</th>
<th>IDW PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Criminal Record Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Social Security Number Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Business Record Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Utilities</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Registrations</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Licenses</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Instant ID Monitoring™</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>High Risk Transactions Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Detect Pre-Existing Conditions</td>
<td>30 year lookback</td>
<td>30 year lookback</td>
<td>30 year lookback</td>
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</table>
### Detailed Benefits Checklist

<table>
<thead>
<tr>
<th>Advanced Credit Monitoring</th>
<th>IDW 1B</th>
<th>IDW 1B +3</th>
<th>IDW PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payday Loan Monitoring &amp; Alerts</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>National Change of Address Registry Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Bankruptcies, Liens &amp; Judgments</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>National Security Watchlist Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>International Crime Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Known Aliases</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>National Provider Identifier (NPI) Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Rent-to-Own Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Buy-Here-Pay-Here-Auto Dealer Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Auto Pawn/Title Pawn Monitoring</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cyber Monitoring</th>
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<tbody>
<tr>
<td>Underground websites and other online sources are scanned daily, making sure Social Security numbers and credit card numbers aren’t being bought or sold on the black market.</td>
</tr>
<tr>
<td>Monitoring of known black market websites for illegal trading of personal information</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lost Wallet Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secure storage and fast retrieval of sensitive personal and financial information in the event of a lost or stolen wallet.</td>
</tr>
<tr>
<td>Replacement Assistance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Credit Freeze Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistance in setting up a credit freeze which prevents credit bureaus from releasing a subscriber’s credit bureau file.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Identity Theft Resolution and Restoration</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000 Reimbursement Insurance</td>
</tr>
<tr>
<td>Full-service identity restoration performed by in-house CITRMS- Certified Identity Theft Risk Management Specialist</td>
</tr>
<tr>
<td>Dedicated Case Manager</td>
</tr>
<tr>
<td>100% Resolution Guarantee</td>
</tr>
</tbody>
</table>
## Identity Theft Protection Plan - Voluntary Rates

<table>
<thead>
<tr>
<th>Tier</th>
<th>ID WATCHDOG 1B</th>
<th>ID WATCHDOG 1B + 3</th>
<th>ID WATCHDOG PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Employee</strong></td>
<td><strong>+ Family</strong></td>
<td><strong>Employee</strong></td>
</tr>
<tr>
<td>Payroll Deduction (monthly)</td>
<td>$8.95</td>
<td>$15.95</td>
<td>$10.95</td>
</tr>
</tbody>
</table>

### Guidelines

- One year rate guarantee
- Post-tax benefit
- Voluntary rates have no participation requirement
- Available in all 50 states
- Employee plans are effective 1st of the month through end of the month
- Credit monitoring, alerts, report(s), score(s) and Transunion score tracker services ONLY available to employee and spouse on applicable plans.