Corporate Overview – Intersections, Inc.

Parent company of Identity Guard®

Since 1996 Intersections has been the premier authority, provider, and innovator of credit management and identity theft solutions with unsurpassed experience and integrity.

Have protected more than 36 million consumers

Contracted with 12 of the 14 largest credit and debit card issuers in U.S. and Canada along with other major consumer brands.

- Generate $250 MM in retail revenue annually
- Publicly traded on NASDAQ: INTX
- ~500 employees
- Long history of innovation
- Consistent leadership
### Selected U.S. & Canadian Partnerships

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<thead>
<tr>
<th>ITAC</th>
<th>Bank of America</th>
<th>Citi</th>
<th>Chase</th>
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<td>HARLAND CLARKE</td>
<td>Barclaycard</td>
<td>CapitalOne</td>
<td>BMO Bank of Montreal</td>
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<td>SYNOVUS Bank</td>
<td>Bank of the West</td>
<td>GMAC</td>
<td>Comcast</td>
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<td>Wells Fargo</td>
<td>CenturyLink</td>
<td>Travelers</td>
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<td>RBC</td>
<td>NFL Players Association</td>
<td>TD Bank</td>
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<td>KeyBank</td>
<td>GE Money</td>
<td>Comerica</td>
<td>Costco Wholesale</td>
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<td>INTERSECTIONS INC.</td>
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Resilient network and security controls are redundant, able to withstand many types of threats.

- PCI Level 1 compliant (Audited by ControlCase)
- Participate in the Financial Services Roundtable/BITS Financial Institution Shared Assessment Plan with annual audit by AS Tech Consulting
- EI3PA Compliance
- Encrypted Database
- Comprehensive Disaster Recovery Plan
- Sensitive Data and Servers Guarded 24x7 with Biometric Access Required
- Controlled access to physical premises at all times
Customer Service is the Cornerstone of Our Success

Proprietary Call Center Management System (CCMS)
Allows Agents to Access Customer Data Quickly and Provide Highly Personal Assistance

Multiple Locations Supports High Call Volume
2 Fully Integrated, U.S. based Call Center Locations
~1.8 Million Inbound Calls handled in 2013

Focus on Training
Comprehensive Training Program with both Classroom and Interactive Customer Contact
Refresher Training Provided Regularly

Ongoing Commitment to Customer Support
Constant Quality Controls & Call Monitoring
Agents Learn Your Company & Become an Extension of Your Brand
Every Customer Interaction is Important

- “One Call Resolution” goal for every call
- Educate customers to reinforce value and retain members
- Engage the member to develop trust
- Utilize soft-skills to ensure satisfied members
- Take the required time to fully assist callers
Identity Theft Market Overview

Change In Focus of Risk and Concern

• Initial focus of concern was loss of data by financial institutions.
• Broader concern today centers on loss of information by breaches.
• Massive breaches have increased risk and concern.
• Created a real need for services.

Heightened Awareness from Recent Events:

• Increased and more sophisticated threats to identities and privacy, i.e. “synthetic identities” being created.
• Tablets & Smartphones have unique fraud threats with 7.7% of tablet users exposed to identity fraud and 6.5% of smartphone users.
• Less than half of mobile device users have security software and mobile devices continue to grow in popularity.
• Increased usage of open Wi-Fi leaves people far more vulnerable than they realize.
INCLUDED IN BOTH FAMILY PLANS PROPOSED

Patent-pending technology that provides effective protection to combat the rising threat of child ID theft.

– Ongoing visibility into potential exposure of child’s personal data
– Comprehensive “Digital Footprint” report showing detected data
– ID RISK ASSESSMENT® using advanced analytics to determine a child’s risk for identity theft
– Proof of Guardianship ensures security before releasing details of any data found
– Examples of the data kID Sure scans for:
  - Date of birth
  - SSN exposure online
  - DMV
  - Bankruptcy filings
  - New cell phone accounts
  - Bank account numbers
  - Name and address
  - Criminal records
  - Utilities
  - New credit card applications
  - Auto loans
Identity Guard® Essentials

Employer Paid Option #1 (basic without credit components)

- Social Security Number Monitoring & Alerts
- Internet Black Market Monitoring & Alerts
- Internet Surveillance for Name, Address & Other Personal Information & Alerts
- ID Verification and Account Takeover Alerts
- Victim Assistance
- Lost Wallet Protection
- ID Vault Password Protection
- Mobile Account Access
- $1 Million Identity Theft Insurance

Employer Paid on 100%
Employee Only - $1.70 per month
Assumes Zero Commission to Willis
Identity Guard Credit Protect®

Employer Paid Option #2 (with credit components)

CREDITPROTECT® provides the essential tools needed to fight identity theft. This is an ideal solution for consumers looking for core identity theft protection.

- 1-Bureau Credit Report & Credit Score
- 1-Bureau Credit Monitoring & Alert Notifications
- 1-Bureau Quarterly Credit Updates
- Credit Analyzer
- Lost Wallet Protection and Assistance
- Online Credit Education Tools
- Unlimited Access to Customer Service & Credit Education Specialists
- Victim Recovery Assistance
- $20,000 Identity Theft Expense Reimbursement Insurance

Employer Paid on 100%
Employee Only - $2.50 per month

Assumes Zero Commission to Willis
Identity Guard Total Protection®

**OPTIONAL UPGRADE — INDIVIDUAL, COUPLE OR FAMILY PLAN (EMPLOYEE SELF-PAY)**

IDENTITY GUARD® TOTAL PROTECTION provides comprehensive identity theft protection designed to detect and stop identity theft at its earliest stages by monitoring consumers’ credit files and public records such as court documents, professional licenses, real estate holdings, and more. It’s ideal for business owners, frequent travelers, wireless users, and those who want the highest level of security.

- 3 Bureau Report - Equifax®, Experian®, & TransUnion®
- 3 Bureau Credit Scores
- 3 Bureau Credit Monitoring & Alert Notifications
- Comprehensive Public Record Report
- Public Records Monitoring & Alerts
- Identity Monitoring & Alerts
- Address Monitoring & Alerts
- Daily Internet Surveillance of Cards, Account Numbers, & SSN, etc.
- Couples and Family Plans include monitoring of adults & children.
- Lost/Stolen Wallet and Card Assistance
- Quarterly Credit Updates & Updated Credit Scores
- Online Credit Education Tools
- Unlimited Access to Customer Service & Credit Education Specialists
- Victim Recovery Assistance
- $1 Million Identity Theft Insurance

**Pricing (Assumes zero commission to Willis)**

- Individual - $10.99 (Retail Value $19.99)
- Couple - $16.99 - 2 adults same household (Retail Value $38.98)
- Family Plan - $19.99 - 2 adults and up to 4 children (Retail Value $68.98)
Thank You!

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Product website: www.identityguard.com