

## WHO'S WATCHING YOU, WATCHING YOU?



### CYBER IDENTITY THEFT IS THE FASTEST GROWING CRIME

Over 100,000 compromised identities are found every day

Your identity is your most important asset. It defines who you are, determines how much you can borrow, and can be a deciding factor in employment. For these reasons, your identity is a target for online criminals. iLOCK360's identity protection solution provides multiple layers of defense to ensure the integrity of your

identity.

In 2015, identity fraud affected 13.1 million consumers costing a total of \$15 billion. Last year, 20% of all fraud losses were due to new account fraud—meaning that fraudsters were opening new accounts under stolen identities, going beyond the usual credit card fraud many consumers anticipate.

Keep your identity protected 24/7/365 with iLOCK360's comprehensive identity theft protection. You may enroll in iLOCK360's identity protection plans using your benefits website. To take full advantage of these services, please be sure your personal email address is available in your demographic information. On, or shortly before the benefit effective date, you will receive a welcome email from iLOCK360 allowing you to activate your protection.

SERVICE	PLUS	PREMIUM
CyberAlert <sup>SM</sup>	V V	V V
Social Security number trace	V V	V V
Change of address	~	<b>✓</b>
Sex offender alerts	~	<b>✓</b>
Payday loan	~	V
Court/criminal records	V	<b>✓</b>
Full service restoration and lost wallet	~	V V
\$1M insurance	~	~
Daily monitoring of one credit bureau (TransUnion)	~	
Daily monitoring of three credit bureaus (TransUnion, Equifax, Experian)		~
ScoreTracker <sup>TM</sup>		<b>✓</b>
Educator DISCOUNTED price (monthly)	\$8	\$15
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- Spouse: Separate account for an additional \$5/month for either paid plan.
- Children to age 18: Can be added to primary participant's PLUS or PREMIUM account; costs an additional \$5/month for either paid plan.





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# Our 360° approach to identity protection keeps you protected from every angle. Check out iLOCK360's offerings to get a plan that works for you.

#### One or Three-Bureau Credit Report Monitoring

Find out your credit score, analyze your credit report, and monitor your identity for credit related activity.

#### Social Security Number Trace

Know if your Social Security number becomes associated with another individual's name or address.

#### CyberAlert<sup>SM</sup> Internet Surveillance

Get peace of mind knowing that our exclusive technology scours websites, chat rooms and bulletin boards 24/7/365 to identify trading or selling of your personal information online. CyberAgent monitors:

- one Social Security number
- two email addresses
- two phone numbers

- two medical ID numbers
- five credit/debit cards
- · five bank accounts

#### Change of Address

Criminals can redirect your mail to get access to your bank statements, credit card statements and other important identity-related information. Monitor to see if someone has redirected your mail.

#### Sex Offender Reports

Understand if and when any sex offenders reside or move into your zip code, and ensure that your identity isn't being used fraudulently in the sex offender registry.

#### Non-Credit Loans

See if your personal information becomes linked to short-term, high-interest payday loans that do not require credit inquiries.

#### **Court Records**

Criminals use identity fraud as a way of avoiding prosecution and jail time. Know if and when your name, date of birth and Social Security number appear in court records for an offense that you did not commit.

#### **Lost Wallet Protection**

In the event that you lose your wallet, just call us and we'll reference our expansive database of information and make all the calls necessary to replace missing cards and ID's. Quick, easy and less stress for you.

#### Full Service Identity Restoration

Contact an iLock360 Certified Identity Theft Restoration Management Specialist, who'll work on your behalf to restore your ID and let you get on with your life.

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

For even more peace of mind, you are insured against expenses in the event that your identity is compromised with a one million dollars insurance policy.

#### ScoreTracker<sup>TM</sup>

A month-after-month report that provides individuals with trends and credit score insight.



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