

IDShield offers one of the most comprehensive products on the market for protecting and restoring your identity. The following is a list of IDShield's specific services and features.

Identity Consultation Services

Members have unlimited access to identity consultation services provided by Kroll's Licensed Private Investigators. The Investigator will advise members on best practices for identity management tailored to the member's specific situation, and should there be an identity theft event, the investigator will recommend that a case be opened for restoration. Our IDShield advisors and licensed private investigators are available for all matters Monday-Friday, 7 a.m. to 7 p.m. Central Time at 888-494-8519. In the event of a personal identity theft emergency, advisors are available at 866-696-0927 to direct you to an investigator 24/7/365. All members are eligible to receive the following consultative services:

Privacy and Security Best Practice

- Consult on best practices for the use and protection of a consumer's Social Security number and Personal Identifying Information (PII)
- Provide consultation on current trends related to identity theft and fraud issues
- Discuss best practices for financial transactions
- Consult on best practices for consumer privacy
- Discuss tactics and best practices while shopping and communicating online
- Provide the knowledge to best protect the member from identity theft and to be aware of their rights under federal and state laws
- Help members interpret and analyze their credit report
- Take steps to reduce pre-approved credit card offers
- Consult with members regarding a public record inquiry or background search
- Credit Freeze consultation
- Consultation on common scams and schemes, including email and social media

Event-Driven Consultation Support

- Lost/stolen wallet assistance
- Data Exposure/Data Breach safeguards
- With member's permission, facilitate the placement of 90-day fraud security alerts with credit reporting agencies; if permission is not given, provide a list of contact phone numbers for placing fraud alerts

Alerts and Notifications

- Monthly identity theft updates to help educate and protect
- Data breach notifications

Confirm Identity Fraud and Its Severity

- Social Security Number Fraud Detection — Use Social Security Number Skip Trace technique to investigate the member's name and Social Security Number in identifying potentially fraudulent activity; Skip Trace employs industry-unique database access afforded by the credentials of Kroll's Licensed Investigators
- Consultation and education on Criminal and Medical Identity Theft
- Discovery and consultation on Deceased and Minor Identity Theft
- Sex Offender Searches

Emergency Access – Identity Theft Emergency Situations

- Confirmed Check Fraud
- Criminal ID Theft
- Employment Fraud
- ID Theft discovered through a Monitoring Alert or Otherwise
- Medical ID Theft
- Minor ID Theft
- New Account Opened
- Payday Loan
- Scam that Resulted in ID Theft
- IRS/Tax Fraud
- Utilities Fraud
- Passport, Personal Information Stolen while traveling outside of US

A service of the Investigators of Kroll

These materials are derived from the research and discovery activities of Kroll Fraud Specialists and Licensed Investigators, and have been gathered from personal, historical, and aggregated experience performing specialized restoration services on behalf of Identity Theft victims. While believed to be accurate, these materials do not constitute legal advice, and are not guaranteed to be correct, complete or up-to-date. No part of this document may be reproduced, transmitted, transcribed, stored in a retrieval system, or translated into a language or computer language, in any form by any means, electronic, mechanical, optical, chemical, manual or otherwise, without the express written consent of Kroll. These materials are provided for informational purposes only.

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Identity Consultation Services (continued)

Potential Emergencies

Type Call	Next Business Day	Potential Emergency
Lost or Stolen Credit/Debit Card or Unauthorized Charges —Member should call creditor right away and let the Investigator follow up	X	
Breached/Compromised Data Precautionary Call —Member should place fraud alerts right away and let the Investigator follow up	X	
Unconfirmed ID Theft *	X	
Confirmed Check Fraud		X
Criminal ID Theft		X
Employment Fraud		X
ID Theft Discovered through a Monitoring Alert or Otherwise		X
Medical ID Theft		X
Minor ID Theft		X
New Account Opened		X
Payday Loan		X
Scam That Resulted In ID Theft		X
IRS/Tax Fraud		X
Utilities Fraud		X
Passport, Personal Information Stolen While Traveling Outside of U.S.		X

*If identity theft is only suspected and not confirmed, Investigators on-call after hours will not be able to make the telephone calls necessary to confirm the probability of actual fraud. The best, and most productive, Investigator experience occurs during normal business hours when corporate fraud departments are open and conference calls may be conducted.

Consultation Services are limited to the solutions, best practices, legislation, and established industry and organizational procedures in place in the United States and Canada as determined beneficial or productive by a Kroll Licensed Private Investigator.

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Privacy Monitoring

Black Market Website Surveillance (Internet Monitoring)

Monitors global black market websites, IRC (internet relay chat) channels, chat rooms, peer-to-peer sharing networks, and social feeds for a member's Personally Identifiable Information (PII), looking for matches of:

- Name
- Date of birth
- Social Security Number
- Emails (up to 10)
- Phone numbers (up to 10)
- Driver's License number
- Passport Number
- Medical ID numbers (up to 10)

When an exact match for the monitored information is found, the member is alerted with an email notification. The detail of the alert can be accessed via the service portal dashboard.

Address Change Verification

Keeps track of a personal mailing address and alerts when a change of address has been requested through the United States Postal Service. An initial baseline report is provided of activity within the last 18 months, and monitoring thereafter provides alerts whenever a new change of address request is made. The detail of the alert can be accessed through the member dashboard on www.myidshield.com. This service can be accessed immediately by the member via the service portal dashboard.

Security Monitoring

Black Market Website Surveillance (Internet Monitoring)

Monitors global black market websites, IRC (internet relay chat) channels, chat rooms, peer to peer sharing networks, and social feeds for a member's Personally Identifiable Information (PII), looking for matches of:

- SSN
- Credit card numbers (up to 10)
- Bank account numbers (up to 10)

When an exact match for the monitored information is found, the member is alerted with an email notification. The detail of the alert can be accessed through the member dashboard on www.myidshield.com.

Court Records Monitoring

Detects criminal activity that may be associated with an individual's personal information, alerting them to signs of potential criminal identity theft. This service searches for online court records that match the member's name and date of birth from county courts, Department of Corrections (DOC), Administration of the Courts (AOC), and other legal agencies—approximately 350 million criminal records searched. Court records are sourced from county, state and federal data sources. County records are sourced from the 250 most populous counties along with arrest records, court records, correctional records and State Department records. If an incident appears associated with the member's information, they will be notified via alert.

Credit Monitoring

Members have access to continuous credit monitoring through TransUnion only. Monitoring can be accessed

immediately by the member via the service portal dashboard. Credit activity will be reported promptly to the member via an email alert. Monitoring does not affect an individual's credit score, nor does it appear as a hard inquiry on his or her credit report when accessed by a third party. The credit monitoring service will alert members to activity up to and including new delinquent accounts, fraud alerts, improved account, new account, new address, new bankruptcy, new employment, new account inquiry, and new public records.

Credit Inquiry Alerts

Members will be notified via email when a creditor requests their TransUnion credit file for the purposes of opening a new credit account. Alerts may also be triggered when a creditor requests a member's credit file for changes that would result in a new financial obligation, such as a new cell phone account, a lease for a new apartment, or even for an application for a new mortgage. Inquiry alerts can be helpful in determining when an identity thief is opening a new account without the member's authorization.

Quarterly Credit Score Tracker

A quarterly credit score from TransUnion that plots the member's score quarter by quarter on a graph. Upon enrollment and quarterly thereafter, members will be able to see how their credit scores have changed over time, along with score factors that provide insight into what events may have caused their specific credit score to change.

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Security Monitoring (continued)

Payday Loan Monitoring

Alerts the subscriber when their personal information is associated with short-term, payday, or similar cash-advance loans. The service monitors 21,000 online, rent-to-own, and payday lender storefronts for unauthorized activity. An initial report is provided, and monitoring continues on a monthly basis. An alert is generated whenever new loans or inquiries are detected.

Minor Identity Protection (Family Plan Only)

(Formerly Safeguard for Minors) Allows parents/guardians of up to 8 minors under the age of 18 to monitor for potential fraudulent activity associated

with their child's SSN. Unauthorized names, aliases and addresses that become associated with a minor's name and date of birth may be detected. The service monitors public records in all 50 States, including real estate data, new mover information, property and recorder of deed registration, county assessor/record data, internet job site providers, state occupational license data providers, voter information, public records/court proceedings, bankruptcies, liens, and judgments. Parents/guardians are provided a baseline scan, subsequent alerts and notifications thereafter.

Identity Restoration

Licensed Investigators

The following list outlines Kroll's typical identity restoration process. Please note that each case is unique, and Kroll Licensed Private Investigators will typically address a variety of issues during a restoration case.

Within one business day of receiving a fully executed Limited Power of Attorney and copies of the Member's Social Security card, driver's license, identity theft police report and most recent utility statement—complete with the Member's current name and address—Kroll shall:

- Notify the Social Security Administration (SSA), the Federal Trade Commission (FTC), and the U.S. Postal Inspection Service in cases where there is evidence the U.S. Postal Service was used in connection with the suspected fraud
- Place/confirm that 90-day fraud security alerts have been placed with the three credit bureaus

After receiving the Credit Authorization Form, Kroll shall:

- Order a copy of the Member's credit report
- Review credit history and document if fraud includes items such as:
 - Public records: liens, judgments, bankruptcies
 - Credit accounts: new and/or derogatory
 - Addresses
 - Prior employment
- Issue Fraud Alert and notification of fraud dispute—Work with affected financial institutions, collection agencies, check clearinghouse companies, landlords and property managers, and/or credit card companies, where warranted

- Issue Fraud Victim Statements—Work with all three credit bureaus to restore credit accuracy and place seven-year fraud victim statements with the permission of the victim

Where warranted, Kroll will:

- Search victim's local county criminal data to detect criminal activity being committed in member's name
- Use the U.S. Criminal Records Indicator to search a wide variety of national criminal databases
- Search victim's state's Department of Corrections records, court records, and arrest logs from numerous states
- Perform a driver license search using public records and commercially available data to find associated reports from numerous states.
- Perform a Social Security trace to look for additional addresses that may be attached to the victim's name
- Perform a death indicator search using public records and commercially available data sources to determine if the victim has been reported as deceased for insurance fraud or other reasons
- Perform a check-clearinghouse search to determine if victim's name has been submitted as having been involved in fraudulent banking activities
- Notify the DMV and instruct victim on proper procedures in dealing with the DMV
- Notify and work with creditors who have extended credit due to misuse of the victim's identifying information
- Notify and work with the collection agencies of those creditors
- Notify and work with law enforcement personnel, both local and federal

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Identity Restoration (continued)

If disputes are not resolved according to the victim's legal rights, Kroll may escalate disputes to the appropriate government/regulatory agencies, including:

- Federal Trade Commission
- State Attorney General office by state
- Consumer Financial Protection Bureau
- Association of Collection Professionals International
- Comptroller of the Currency
- Federal Reserve Bank
- Office of Thrift Supervision
- Office of the Inspector General
- Provide the additional assistance of investigators who can reasonably assist based on the victim's issues

In all cases, Kroll provides:

- Follow-up credit reports
- Subscriber updates

Identity Theft Restoration Service Exclusions

The following are excluded from the Services:

Legal Remedy—Any Stolen Identity Event where the member is unwilling or unable to prosecute or otherwise bring a civil or criminal claim against any person culpable or reasonably believed to be culpable for the fraud or its consequences.

Dishonest Acts—Any dishonest, criminal, malicious or fraudulent acts, if the member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts.

Financial Loss—Any direct or indirect financial losses attributable to the Stolen Identity Event, including but

not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or directly.

Pre-Existing Stolen Identity Event Limitations—Any circumstance wherein the member had knowledge of, or reasonably should have had knowledge of a pre-existing Stolen Identity Event based on information provided to them prior to enrollment in the program. Pre-existing Stolen Identity Event Limitations -If the victim either had knowledge of, or reasonably should have had knowledge of, the misuse of his/her identity, credit, or other personal information based on information provided, or reasonably available, to the individual prior to enrollment in the program (each a "Prior Misuse"), such Prior Misuse or the consequences caused by it are not covered by the restoration services. However, individuals who have merely experienced the loss or unauthorized exposure of personal identifiers, including credit or debit card data, such as a data breach event, with no indication of actual misuse or identity theft resulting from that event, are not subject to the Prior Misuse exclusion hereunder.

Business—The theft or unauthorized or illegal use of any business name, DBA or any other method of identifying business (as distinguished from personal) activity.

Third Parties Not Subject to U.S. or Canadian Law—Restoration services do not remediate issues with third parties not subject to United States or Canadian law that have been impacted by an individual's Stolen Identity Event, such as financial institutions, government agencies, and other entities.

IDShield Guarantee

Service Guarantee

We don't give up until your identity is restored. We're confident in our ability to help protect your identity, but no one can prevent all identity theft. If you become a victim of identity theft while an IDShield member, we'll spend up to \$5 million using Kroll's industry-leading licensed private investigators to do whatever it takes for as long as it takes to help recover and restore your identity to its pre-theft status.

You will have access to our U.S.-based Member Services agents during business hours and in emergency

situations, 24 hours a day, 7 days a week, 365 days a year. And Kroll's Licensed Private Investigators are available to support you every step of the way.

Our industry-leading identity restoration experts are ready and waiting to help restore your identity. Unlike other providers in the market, we don't waste time retaining an insurer to restore your identity as we have a fully integrated partnership allowing Kroll's Licensed Private Investigators to handle your identity restoration needs.

We understand how important it is to be prepared for the worst. We are ready to take action immediately.

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