



IDTheftDefenseSM

A Powerful Way to Protect Your Identity

How safe is your information?

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Your information is only as safe as the security of the weakest company

ID THEFT DEFENSESM -from LegalShield

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Your clients' personal information now lives online. Sharing an email address or even a credit card number is part of everyday life, but more than ever, this makes you vulnerable to thieves.

ID Theft Defense comprehensive identity protection service diligently monitors for signs of criminal activity to keep your clients' identity secure from thieves and fraud.

Corporate Data Breach

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Google announced in October of 2018 that it's shutting down Google Plus, the social network that was aimed at competing with Facebook. The decision came in response to Google uncovering a security vulnerability in March of 2018 that potentially exposed the private information of up to 500,00 Google Plus users. Google initiated a security audit at the beginning of 2018 to review what data third-party app developers had access to via Google accounts. As a result, the company found that between 2015 and March 2018, outside app developers, could have potentially accessed private Google Plus user profile data, due to a software glitch in the site. ¹

Facebook Security Breach Exposes Accounts of 50 Million Users- an attack on its computer network had exposed the personal information of nearly 50 million users. The breach was the largest in the company's 14-year history. The attackers exploited a feature in Facebook's code to gain access to user accounts and potentially take control of them. Three software flaws in Facebook's systems allowed hackers to break into user accounts. Once in, the attackers could have gained access to apps like Spotify, Instagram and hundreds of others that give users a way to log into their systems through Facebook.²

1 "Google Data Breach: What you Need to Know", Experian.com, viewed on Oct. 2018

2. "Facebook Security Breach Exposes Accounts of 50 Million Users", nytimes.com, viewed on Sept. 2018

Identity Theft Defense

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- The Identity Theft Resource Center report stated that the number of credit card numbers exposed in 2017 totaled 14.2 million, up 88%. In addition, nearly 158 million Social Security numbers were exposed in 2017, an increase of more than eight times. ¹
- The Federal Trade Commission's [Consumer Sentinel Network Report](#) stated that identity theft accounted for 13.87% of all consumer complaints in 2017. ²
- Credit Card Fraud was the most common form of identity theft (133,015 reports), followed by employment or tax-related fraud (82,051 reports), phone or utilities fraud (55,045 reports), and bank fraud (50,517 reports) in 2017, according to the FTC. ²
- Other significant categories of identity theft reported by victims were loan or lease fraud (30,034) and government documents or benefits fraud (25,849 reports). Credit card fraud also increased 23% over 2016, overtaking employment or tax-related fraud as the most common. ²

Source: [Identity Theft Resource Center, 2017](#)

Source: The Federal Trade Commission's 2017 [Consumer Sentinel Network Report](#)

Types of Identity Theft

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☐ Financial



☐ Governmental



☐ Criminal

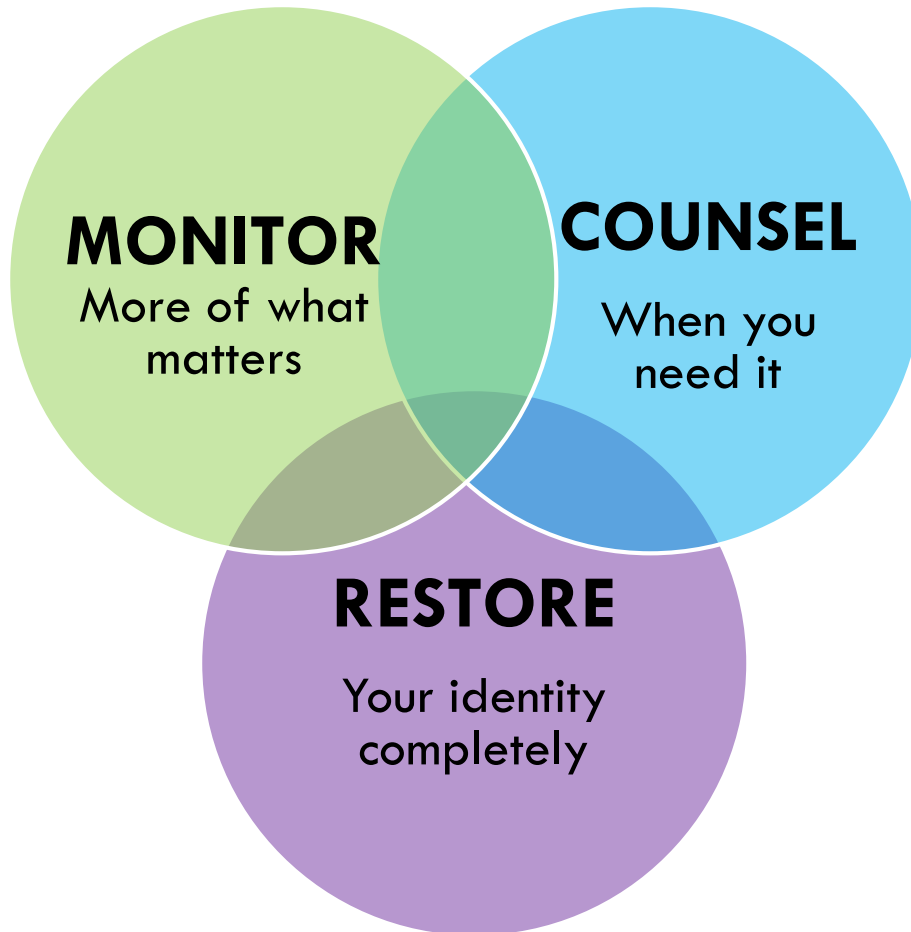


☐ Medical



Identity Theft Solution

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- Privacy and Security Monitoring
 - ▣ Privacy (SSN, Drivers License, Passport, Phone and Email)
 - ▣ Security (Credit Cards, Bank, Minor-dependents under the age of 18)
 - ▣ Social Media Monitoring (Facebook, Instagram, Twitter, LinkedIn)
- Consultation
 - ▣ Unlimited Counseling with Investigator
 - ▣ Emergency Assistance 24/7
- Restoration
 - ▣ Licensed Private Investigators
 - ▣ \$5 Million Service Guarantee



Present Features

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- ❑ Credit Monitoring with Alerts
- ❑ Monthly Credit Score Tracker
- ❑ Social Media Monitoring
- ❑ Court Records Monitoring
- ❑ Payday Loan Monitoring
- ❑ Address Change Verification
- ❑ Internet Dark Web Monitoring
- ❑ Identity Threat Alerts
- ❑ Auto Monitoring
- ❑ Consultation
- ❑ Sex Offender Consultation
- ❑ Data Breach Notifications
- ❑ Lost Wallet Consultation
- ❑ Comprehensive Restoration
- ❑ Live Member Support
- ❑ 24/7 Emergency Assistance
- ❑ Monthly No Activity Notification

New Features Added

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- ❑ Instant Hard Inquiry alerts
- ❑ High Risk Application and Transaction Monitoring
- ❑ Investment Account Number Monitoring
- ❑ New Application Alerts via SSN/PII
- ❑ Username/Password Monitoring
- ❑ Enhanced Sex Offender Monitoring & Alerts
- ❑ \$1 Million Insurance
- ❑ Medical Reports Linking to MIB Reports
- ❑ Mother's Maiden Name
- ❑ NPI Monitoring on Dark Web
- ❑ Solicitation Reduction Links
- ❑ Telecom Account Application Monitoring
- ❑ Rent-to-Own Monitoring
- ❑ Buy Here Pay Here Auto Dealers
- ❑ Auto Pawn/Title Pawn
- ❑ Enhanced Sub-Prime
- ❑ Username/Password Breach Scan
- ❑ Public Records Monitoring
- ❑ Unlimited Service Guarantee

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Monitoring

Monitoring

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ID Theft Defense begins monitoring a named members, Personally Identifiable Information, PII, as soon as the account is activated.

To enroll, members simply need to enter their name, address, date of birth and social security number.

During Activation, members can also provide further information to enable additional monitoring services.

Members must be able to properly answer two questions about their credit history to successfully authenticate their account.

The spouse and dependent child monitoring will require separate set up by accessing the member portal.

Dark Web & Internet Monitoring

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Billions of records are for sale on the dark web so real-time monitoring is crucial. IDT's Dark Web and Internet Monitoring provides extensive scans of online recourses for identity data and sends members real-time alerts if their Personally Identifiable Information is found.

ID Theft Defense reviews thousands of websites and date points across the dark web to see if member information has been exposed.

What is monitored

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- ❑ Full name
- ❑ Date of birth
- ❑ Social Security Number
- ❑ Drivers License
- ❑ Passport Number
- ❑ Mailing Address
- ❑ Phone Numbers (10)
- ❑ Bank Account Numbers (10)
- ❑ Credit/Debit Card Numbers (10)
- ❑ Retail Card Numbers (10)
- ❑ Medical ID Numbers (10)
- ❑ Investment Account Numbers (10)
- ❑ Username and Password Combinations (10)
- ❑ Mothers Maiden Name
- ❑ National Provider Identifier Number
- ❑ Telecom
- ❑ Account Application Monitoring
- ❑ Rent to Own Monitoring
- ❑ Buy Here/Pay Here Auto Dealers
- ❑ Auto Pawn/Title Pawn
- ❑ Enhanced Sub-Prime
- ❑ Username/Password Breach Scan

Continuous Credit Monitoring:

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Members have access to continuous one bureau (1B) credit monitoring under this plan.

- IDT continuously monitors the member's report for the following:
- Delinquent Status
- New Address
- New Tradeline
- Settlement
- Card Over Limit
- Lost or Stolen Card
- Participant Noted as Deceased
- Fraud or Victim Statement
- Bankruptcy
- Liens and Judgements
- New Employment
- New Collection

Privacy Monitoring

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What is monitored?

- ❑ High Risk Application and Transaction Monitoring
- ❑ Public Records Monitoring
- ❑ Court Records Monitoring
- ❑ Payday Loan Monitoring
- ❑ Telecom Monitoring
- ❑ Address Change Monitoring
- ❑ Child Monitoring
- ❑ Social Media Monitoring
- ❑ Sex Offender Monitoring and Alerts
- ❑ Sub-Prime Monitoring
- ❑ New Application Alerts
- ❑ Death Index Monitoring



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Alerts

Alerts

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Identity Threat Alerts

Members receive an alert via email or push notification on the IDT mobile app if their information is found online. Alerts contain details on the breach, including links to where the exposure occurred – giving members the opportunity to look over the info to either dismiss the notification or escalate the issue with our Licensed Private Investigators.

Instant Hard Credit Inquiry Alerts

Credit report inquiries are created when a member's PII is used to apply for bank/credit cards, utility or rental query or many types of loans – including home, auto, business, mortgage, home equity or student loans. IDT notifies members when their information appears on these reports, empowering them to take action if their data has been exposed by reviewing the alert with an investigator.

Credit Threat Alerts

IDT monitors for changes or updates found on the member's credit report in real time. We pull data from over 200 million files that represent nearly every credit-active consumer in the United States.

Monthly Credit Score Tracker

The credit score tracker gives members the ability to watch their TransUnion credit score on a monthly basis with a map that shows a 12-month historic view of their credit trends from the past year – beginning when the service was first activated.

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ID Theft Defense Alerts

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You will be notified when...

- ☐ Credit account delinquency
- ☐ Credit fraud attempts
- ☐ Credit bankruptcy
- ☐ Credit account inquiries
- ☐ New credit accounts
- ☐ New address requests
- ☐ New loan attempts
- ☐ New public records
- ☐ Court records incidents



Consultation

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- Unlimited Consultation
- 24/7 Emergency Assistance
- Lost Wallet Support
- Solicitation Reduction
- Medical Data Report
- IDT Mobile App
- Language Support
- Live Member Support

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Restoration

Restoration Services



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All members are eligible to receive the following Restoration Services:

Licensed Private Investigators

Members have access to consultation services provided by our Licensed Private Investigators. If a member experiences an identity theft event, one of our investigators will walk them through their issues with one-on-one advice tailored to the specific situation. Members will have access to an assigned and dedicated investigator throughout the restoration process. All Licensed Private Investigators are licensed in the state of Oklahoma.

Full Service Restoration

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore a member's identity to its pre-theft status. The investigator will work on a member's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies.

Retroactive Restoration

In the event that a member had a pre-existing stolen identity event prior to becoming a member of IDT, the member can still receive restoration services from an LPI.

Unlimited Service Guarantee

If identity theft happens, we'll do whatever it takes, for as long as it takes to restore the member's identity.

Restoration-Insurance Policy

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The \$1M insurance policy through a large, nationally-recognized carrier, covers cost as a result of stolen identity subject to additional policy details:

1. Costs – Refiling, notarization, and credit reports
2. Travel Expenses
3. Elder and child care
4. Lost Wages - Actual lost wages for time reasonably and necessarily taken off work and away from the member's work premises solely as a result of a stolen identity event
5. Legal defense fees and expenses

IDTheftDefenseSM is not an insurance carrier . See policy for complete benefits, coverage, conditions and limitations.

Coverage

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ID Theft Defense is available in all 50 states



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Cost

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Individual Plan	Family Plan
\$11 per month	\$22 per month
Coverage: Member	Coverage: Member, Spouse, up to 8 Dependents

Compensation

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Level	<u>Individual</u> \$11 per month		<u>Family</u> \$22 per month	
	2-year advance	Year 3 +	2-year advance	Year 3 +
REP	\$18.48	--	\$39.20	--
SR REP	\$22.18	--	\$47.04	--
DIS	\$29.57	--	\$62.72	--
DIV	\$33.27	--	\$70.56	--
REG	\$36.97	--	\$78.40	--
RVP	\$46.21	\$3.70	\$98.00	\$7.84
1 st Gen	\$3.70	\$10.16	\$7.84	\$21.17
2 nd Gen	\$2.59	\$5.08	\$5.49	\$10.19
3 rd Gen	\$1.48	\$4.16	\$3.14	\$9.41
4 th Gen	\$0.74	\$2.77	\$1.57	\$5.49
5 th Gen	\$0.36	\$0.92	\$0.78	\$2.35
6 th Gen	\$0.36	\$0.92	\$0.78	\$2.35

See POL Home tab/Compensation/Product Commissions for details.

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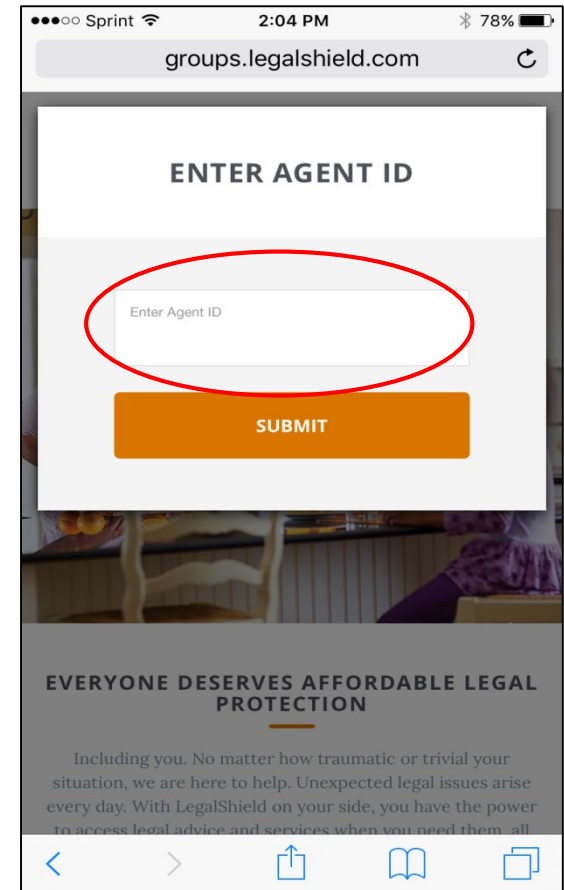
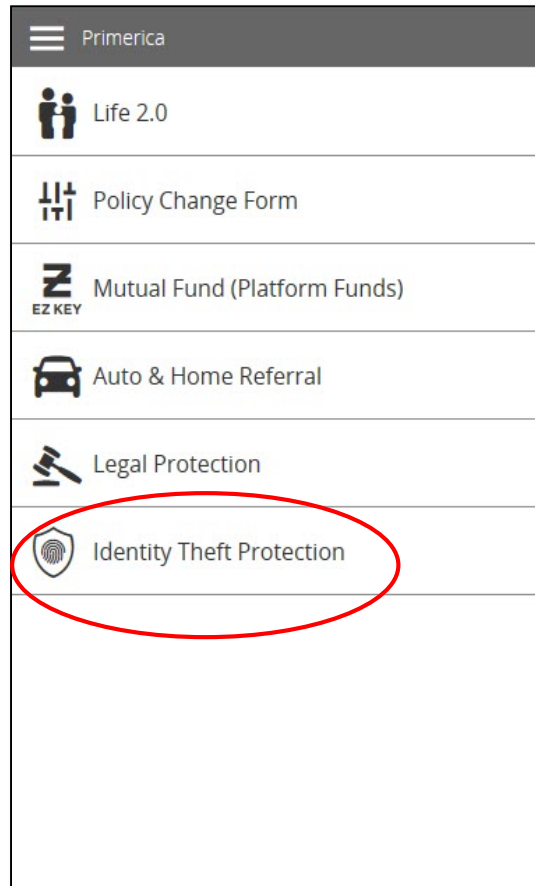
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Sales Process

Turbo App

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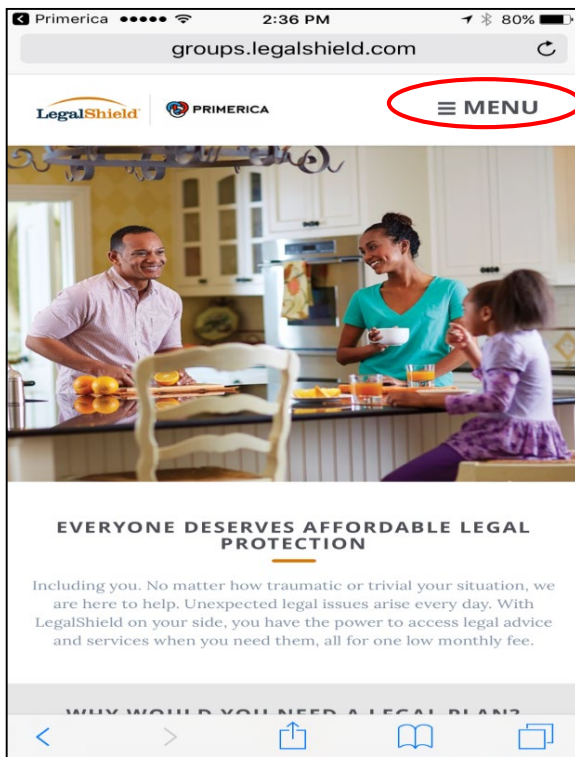
- To access the Legal Protection platform use the Primerica App!
- Select Identity Theft Protection
- You will be directed to a third party page
- Enter the agents solution number, click Submit



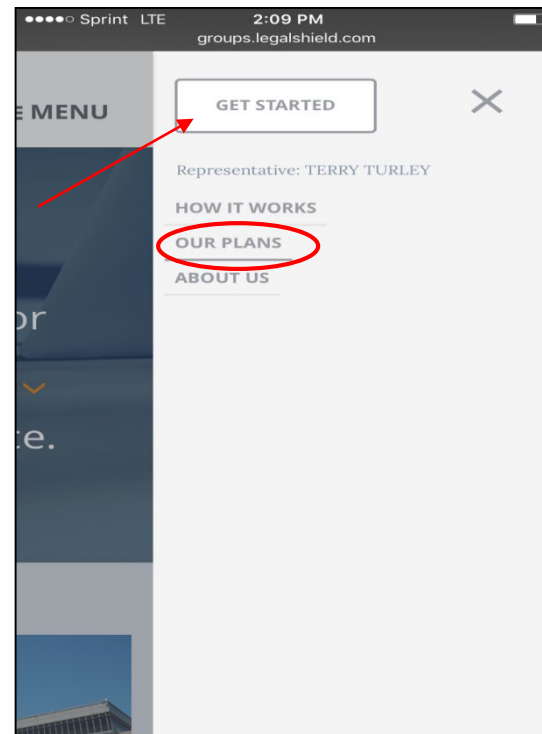
ID Theft Enrollment Screens

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Go to Menu ≡



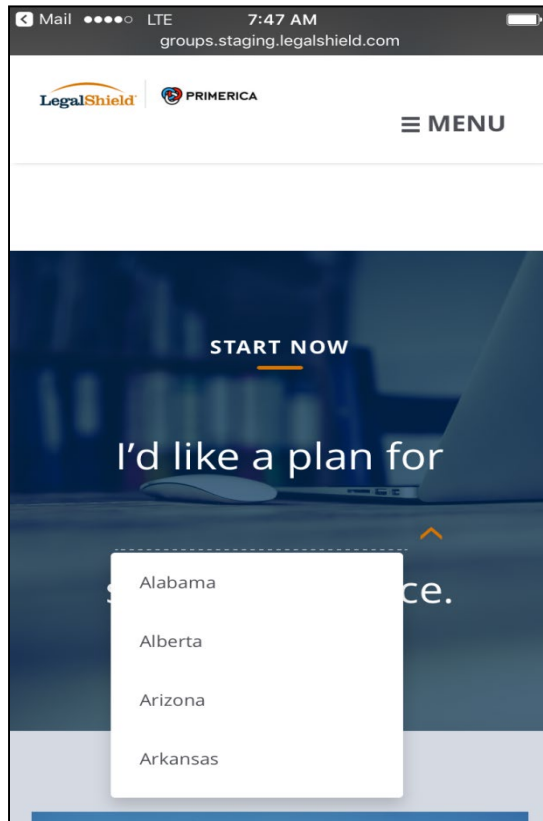
Get Started
Click OUR PLANS



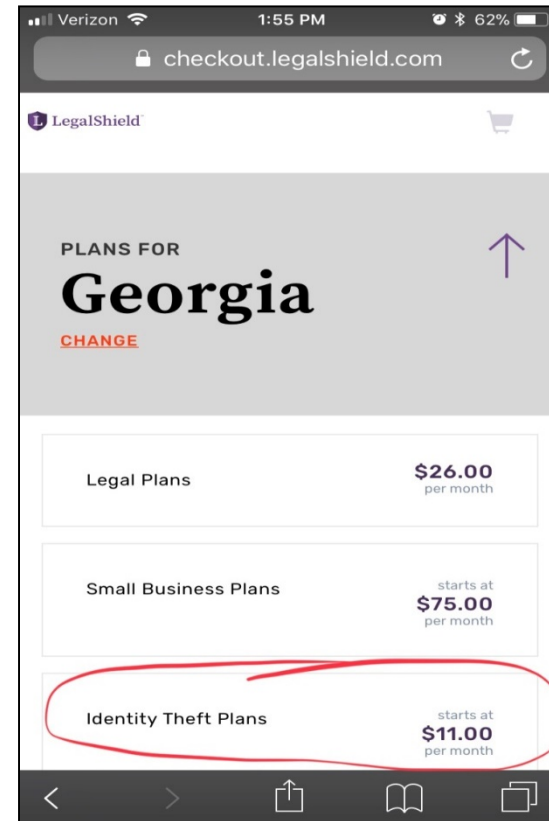
ID Theft Enrollment Screens

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Select members state



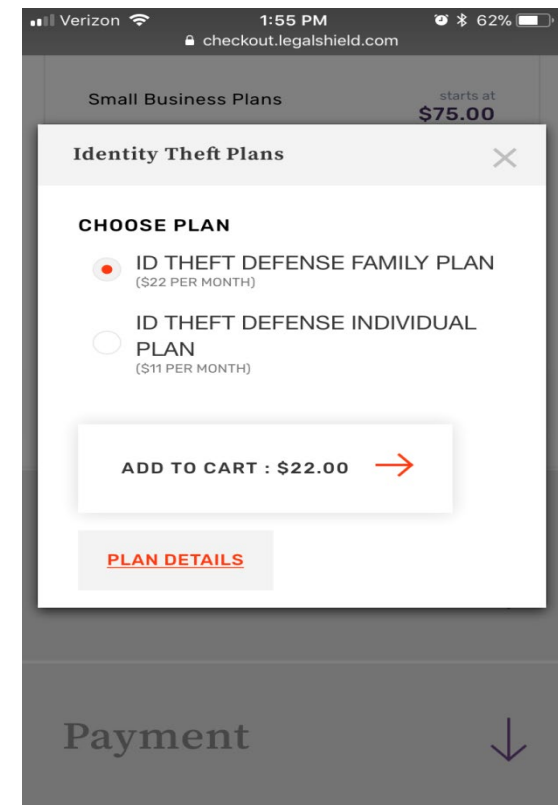
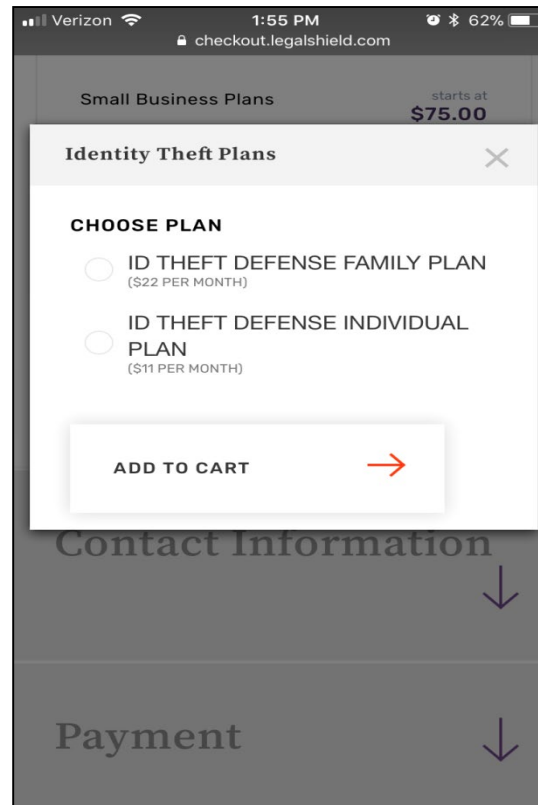
Choose your plan, ID Theft Plans



ID Theft Enrollment Screens

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- Members can choose the ID Theft Defense Family or Individual Plan
- Click the radio(0) button beside the plan
- Click ADD TO CART
- Click the X in the top right corner of your cart to continue to Contact Information



ID Theft Enrollment Contact Info

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- Set up Username and Password
- This Username and Password will be used in the dashboard to input the data being monitored.
- Username must be all lowercase letters
- **Optional to enter spouse information** on this application. This is just the application to purchase the product. Once the member has purchased the product the spouse will receive a separate email with their unique log in and password. The spouse then will go in and enter the information that they want monitored.
- Named member and spouse will not be able to enter each others information together. They will both have two separate log ins to monitor their own identity!

Verizon 1:56 PM 62%

checkout.legalshield.com

Contact Information

MEMBERSHIP USERNAME AND PASSWORD

USERNAME

PASSWORD

CONFIRM PASSWORD

PERSONAL INFORMATION

FIRST NAME

ID Theft Enrollment Payment

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- ☐ Choose Type of Payment
- ☐ Choose payment frequency
- ☐ Enter payment information
- ☐ Click Authorization box
- ☐ Click Privacy Consent
- ☐ Click Next
- ☐ Click Submit

Mail •••• LTE 11:59 AM
checkout.staging.legalshield.com

CREDIT CARD BANK DRAFT

PAYMENT FREQUENCY

☒ Monthly

☐ Annually

Credit Card Number

mm/yy

☒ Authorization for Electronic Premium: I, Miles, authorize LegalShield, to make direct payment by charge/draft of my checking/savings/credit card account from the Financial Institution listed above. (This authority will remain in effect until you notify us in writing to terminate the authorization.)

☒ By submitting this application, I authorize the sharing of my contact information and information regarding my Primerica Legal Protection Program and/or ID Theft Defense account

NEXT

REVIEW

Mail •••• LTE 11:59 AM
checkout.staging.legalshield.com

PAYMENT

REVIEW

PERSONAL INFORMATION [EDIT](#)

Miles Linhart
SSN / SIN: 6789
Home Phone: (678) 983-0596
Date of Birth: 04/24/1979
Username: linhartk1

PAYMENT SUMMARY [EDIT](#)

Payment Method: Credit Card
Credit Card Last Four: 5678
Credit Card Expiration Date: 04/20

☒ I, Miles, authorize LegalShield to make direct payment by charge/draft of your credit card automatically each month until you cancel the membership. You may call LegalShield at 1-800-654-7757 at any time to cancel the membership. Upon cancellation you are entitled to a refund on a pro rata basis of the monthly fee. LegalShield will provide reasonable notice of any change in the monthly payment amount.

SUBMIT

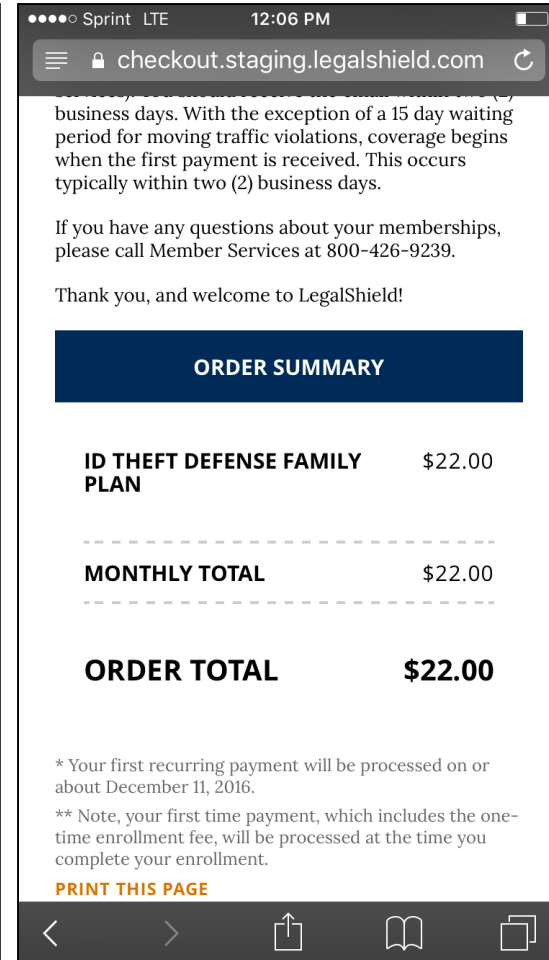
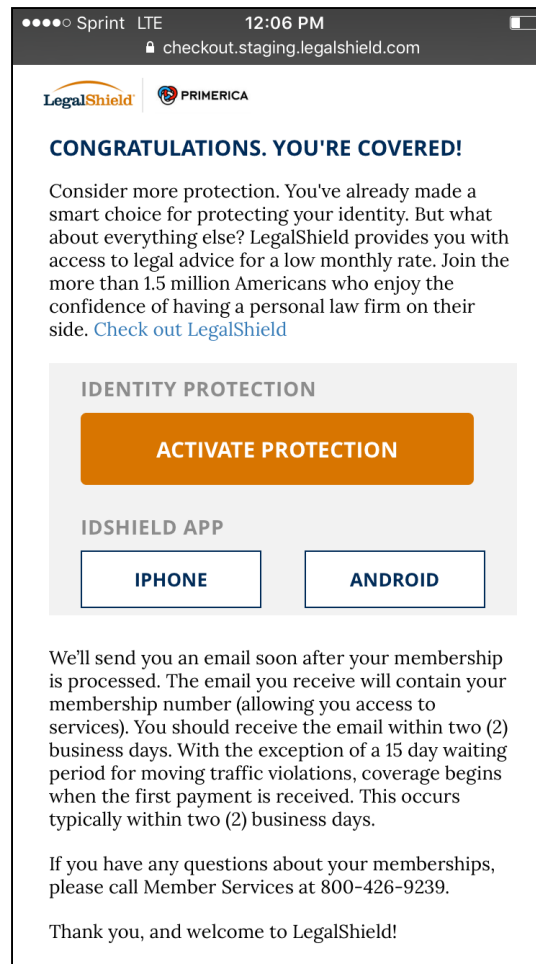
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ID Theft Enrollment Screens

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- Once you click submit
- You will receive a confirmation page with your order total



Member Activation & Communication

Getting Started

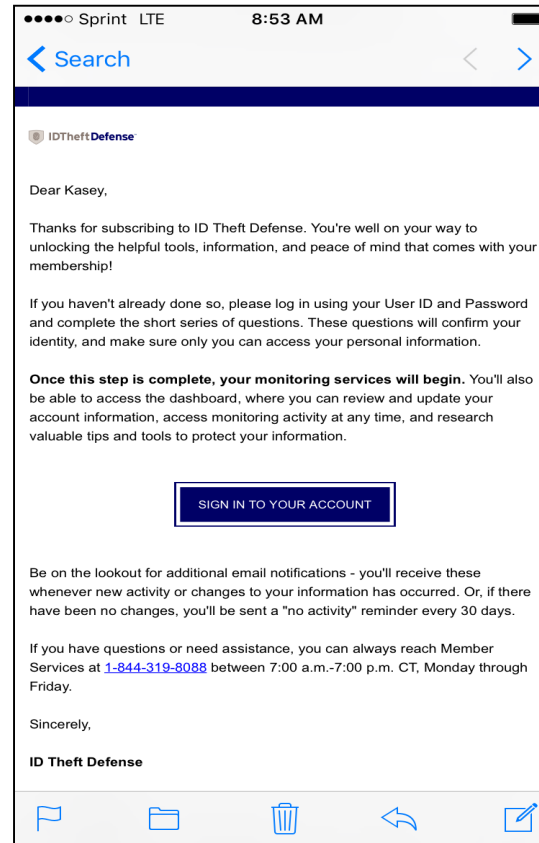
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- Step 1 : Receive Activation email
 - ▣ Membership number is in the activation email
 - ▣ ID Theft Defense link is in the activation email
 - ▣ Spouse will receive a separate email with membership number and link
- Step 2: Member Sign up
 - ▣ Enter your membership number
 - ▣ Answer the 2 knowledge based authentication questions to verify your identity
- Step 3: Enter the information that you want monitored
- Step 4: Download the ID Theft Defense Mobile App
 - ▣ You will have to wait to sign in to the mobile app for 1 business day after signing up

Activation Email

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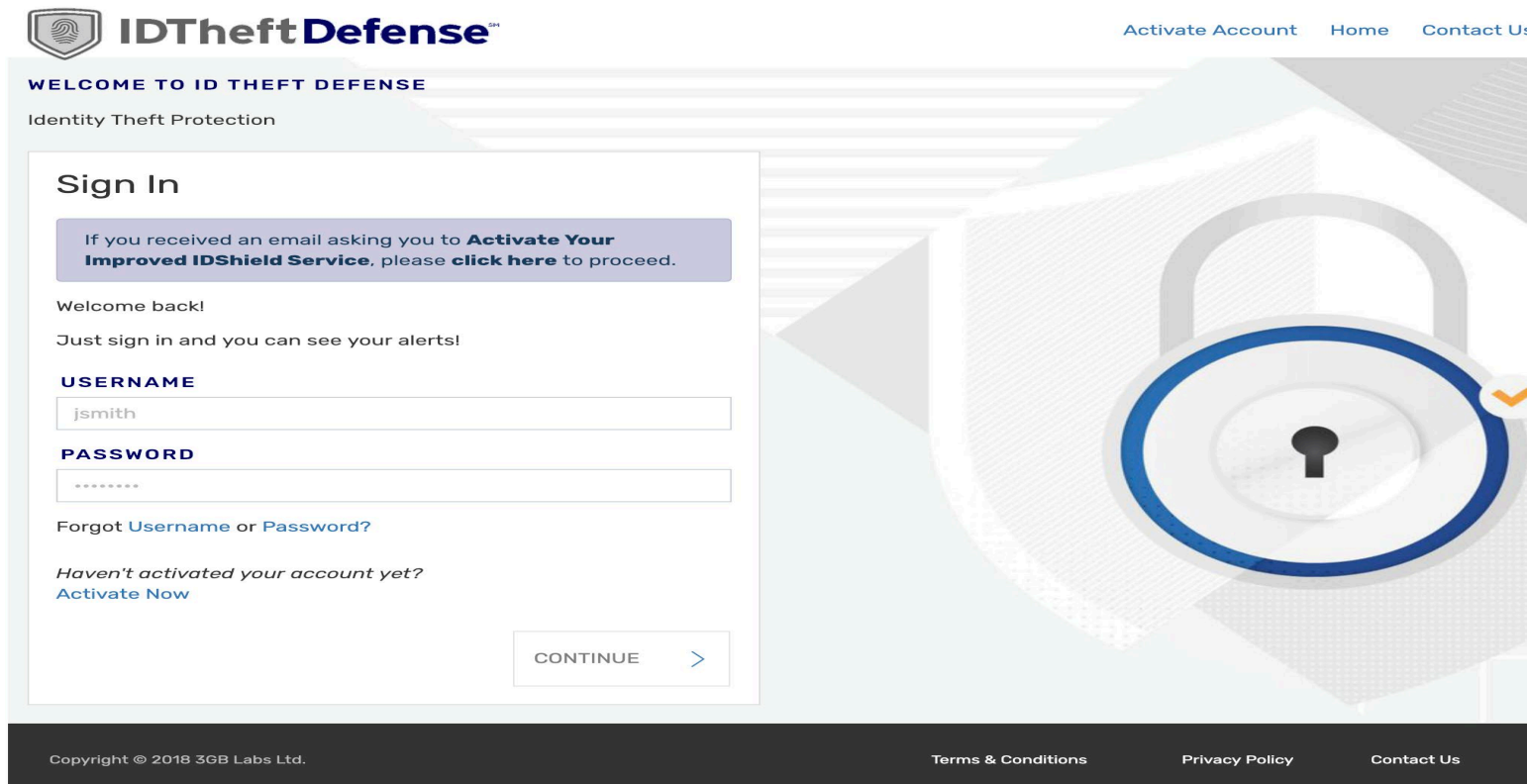
Members will receive an activation email with a link to [Sign Into Your Account](#)



Activate Account(Member)

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Follow the steps by clicking the [Activate Now](#) link



The screenshot shows the IDTheftDefense website. The header includes the logo, navigation links for 'Activate Account', 'Home', and 'Contact Us', and a welcome message. The main content area features a 'Sign In' section with a message about activating the service, a 'Welcome back!' greeting, and fields for 'USERNAME' (containing 'jsmith') and 'PASSWORD'. There are links for 'Forgot Username or Password?' and 'Activate Now'. A 'CONTINUE' button is at the bottom of the sign-in form. The background features a large padlock graphic.

IDTheftDefense™

[Activate Account](#) [Home](#) [Contact Us](#)

WELCOME TO ID THEFT DEFENSE

Identity Theft Protection

Sign In

If you received an email asking you to **Activate Your Improved IDShield Service**, please [click here](#) to proceed.

Welcome back!

Just sign in and you can see your alerts!

USERNAME

PASSWORD

[Forgot Username or Password?](#)

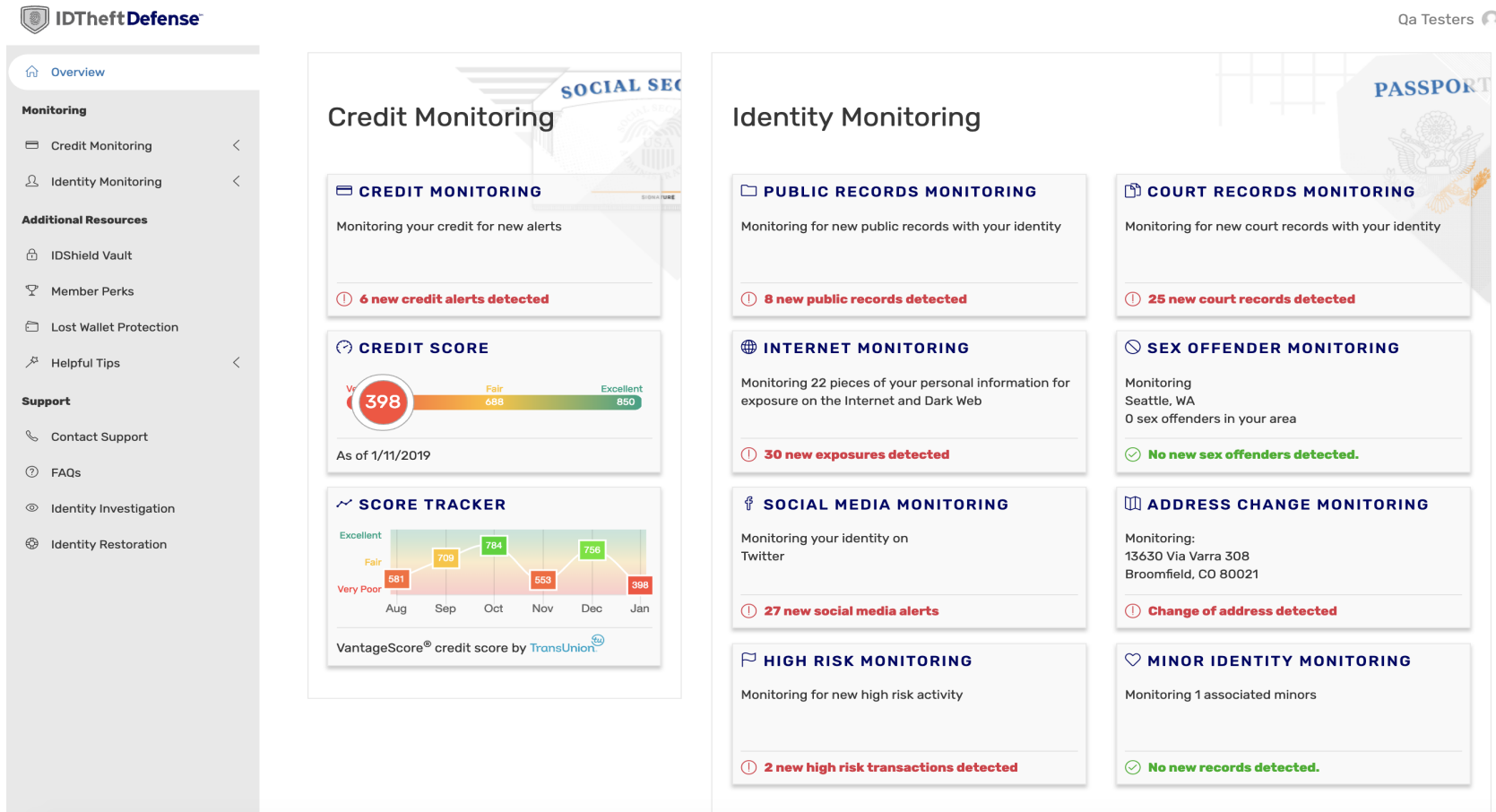
Haven't activated your account yet?
[Activate Now](#)

CONTINUE >

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Mobile App Dashboard

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Mobile App Dashboard with Alerts

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The screenshot displays the IDTheftDefense mobile app dashboard. The top navigation bar includes the IDTheftDefense logo and a user profile icon labeled 'Qa Testers'. A left sidebar menu contains sections for 'Monitoring' (Credit Monitoring, Identity Monitoring), 'Additional Resources' (IDShield Vault, Member Perks, Lost Wallet Protection, Helpful Tips), and 'Support' (Contact Support, FAQs, Identity Investigation, Identity Restoration). The main content area is titled 'Overview' and features a 'NOTIFICATIONS' section with a list of alerts, each with an eye icon to toggle visibility. Below this, there are three main monitoring cards: 'Credit Monitoring' showing 6 new credit alerts detected and a credit score of 398; 'Identity Monitoring' showing 8 new public records detected; and 'Court Records Monitoring' showing 25 new court records detected. Other monitoring options like Internet Monitoring, Sex Offender Monitoring, and Social Media Monitoring are also visible.

IDTheftDefense

Qa Testers

Overview

NOTIFICATIONS

- Address Change Monitoring: A change of address was filed for your home address - 1/24/2019
- Social Media Monitoring: You have new social media alerts to review - 1/24/2019
- Court Records Monitoring: New court records were found under your identity - 1/24/2019
- Internet Monitoring: New exposures of your personal data were found on the Internet or Dark Web - 1/24/2019
- Credit Monitoring: New credit alerts were found - 1/24/2019
- Credit Monitoring: New credit alerts were found - 1/24/2019
- Public Records Monitoring: New public records were found under your identity - 1/24/2019
- High Risk Monitoring: New high risk transactions were detected under your identity - 1/24/2019

Credit Monitoring

CREDIT MONITORING

Monitoring your credit for new alerts

6 new credit alerts detected

CREDIT SCORE

398

Identity Monitoring

PUBLIC RECORDS MONITORING

Monitoring for new public records with your identity

8 new public records detected

COURT RECORDS MONITORING

Monitoring for new court records with your identity

25 new court records detected

INTERNET MONITORING

Monitoring 22 pieces of your personal information for exposure on the Internet and Dark Web

SEX OFFENDER MONITORING

Monitoring Seattle, WA

ID Theft Defense Do's & Don'ts

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DO's

- Do accurately and completely describe all the features of ID Theft Defense to the clients.
- Do complete the initial training to insure you know the product and the sales process.

DON'T's

- Do not represent that Primerica Client Services, Inc. and its representatives provide identity theft protection, restoration services or advice.
- Do not discuss or share a consumer's personal information, such as their credit score or report, with other Primerica representatives, a consumer's spouse, family members, friends or other third parties.
- Do not use a consumer's credit report or credit score information to determine whether the consumer should purchase or apply for other financial services at Primerica or other institutions.
- Do not personally collect any form of payment during the sale of ID Theft Defense. LegalShield will collect all payments.
- Do not use advertising or communication materials that are not created by the Home Office.
- Do not represent or guarantee that ID Theft Defense or the use of ID Theft Defense will improve, repair or otherwise impact a consumer's credit report, credit score or credit rating.
- Do not download or copy any consumer information from ID Theft Defense to any device.

Disclosures

ID THEFT DEFENSE DISCLOSURES

IDTheftDefenseSM (“IDT”) is a product offered by Pre-Paid Legal Services, Inc. d/b/a LegalShield (“LegalShield”) through contractual agreement with Primerica Client Services, Inc. Neither Primerica Client Services, Inc., nor its officers, employees or sales representatives directly or indirectly provide identity theft protection, restoration services or advice. LegalShield provides access to identity theft protection and restoration services. All Licensed Private Investigators are licensed in the state of Oklahoma. IDT plans are available at individual or family rates. A family rate covers the named member, named member’s spouse and up to 10 dependent children under the age of 18. It also provides consultation and restoration services for dependent children ages 18 to 26 who permanently live in the same residence as the named member. For complete terms, coverage, conditions, and limitations please see Primerica Online, IDTheftDefense product page.

A \$1 million insurance policy is issued through a nationally recognized carrier and covers certain costs incurred as a result of a stolen identity event. LegalShield/IDT is not an insurance carrier. Certain limitations apply. Dependent children of the named member or named member’s spouse under the age of 23 who permanently live in the same residence as the named member at the time of the stolen identity event are eligible for the insurance policy coverage.

Home Office Contact Information

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Vice-President, Client Solutions

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Primerica Marketing and Support

Questions about sales, marketing, licensing, etc.

Marketing: IDTheftDefense@primerica.com

Licensing: us_licensing@primerica.com

ID Theft Defense Customer Care

Questions about the product, membership, etc.

(844) 319-8088

IDTheftDefense@primerica.com

RVP Personal Assistance Line

PFS Personal Assistance Line

Commission and licensing questions

(800) 737-5596

(770) 381-5885

Licensing: IDTheftDefense@primerica.com

Commissions: us_plppcommissions@primerica.com **Sales Support**

Territory Sales Managers

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Grow Your Business with Client Solutions

vivint.
SmartHome

 IDTheftDefense™

LegalShield
Total access. Total freedom.

Answer
financial.

Territory Sales Managers



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