



New Features & Benefits



IDTheftDefense™ is one of the most comprehensive products on the market for protecting and restoring your identity. The following is a description of IDTheftDefense's™ new services and features.



IDTheftDefenseSM

New Feature Descriptions

In keeping with the mission to provide exceptional products and services, LegalShield® is making IDTheftDefenseSM better than ever, with even more benefits to help keep your identity safe. Get to know the new state-of-the-art protection features today!

Instant Hard Credit Inquiry Alerts

IDTheftDefenseSM Hard Credit Inquiry Alerting is a service that monitors for hard credit inquiries and alerts the member if inquiries or activities are found. After an inquiry is discovered, the member receives an alert. The member then logs into their account to view the details of the alert and can take follow up action if needed.

Credit report inquiries show up when the member or someone has used their personally identifiable information (PII) to apply for a bank/credit card, auto loan or lease, student loan, business loan, home equity loan or mortgage loan, installment loan, recreational merchandise loan, retail loan, utility query or rental query.

High Risk Application and Transaction Monitoring

IDTheftDefenseSM High Risk Application and Transaction Monitoring monitors for new account application data. Financial institutions and other companies use a specific account application technology that can verify the member's identity before they process high-risk transactions such as opening a new bank account or large money transfers. This service can detect fraudulent activity weeks before approval and we can then alert the issuing organization of any fraudulent activity. IDTheftDefenseSM will monitor these processes and can post an alert if a participating institution tried to verify the member's identity for a high-risk transaction.





New Application Alerts

When an application is submitted for certain types of accounts, a third party will take the information provided, and compare it to what is already known in public records registries and return a fraud score. The account issuer can then make a decision as to whether or not they want to issue an account. When this process occurs, IDTheftDefenseSM triggers an alert. IDTheftDefenseSM monitors the only network endorsed by the American Bankers Association.

Additionally, with existing accounts there may be times when the account issuer wants to confirm that the member is who they say they are before allowing a suspicious or high-risk transaction. In this case, they will be asked verification questions. When these questions occur, IDTheftDefenseSM triggers an alert.

Username/Password (Credentials) Monitoring

IDTheftDefenseSM Credential Screening is a service that monitors the internet, dark web and deep web for exposed credentials (a username paired with a password). An identity theft alert is created if the member's credentials are found together online.

Members will receive an alert via an email. The member then logs into their account to view the details of the alert. They can follow up to change their passwords across all their accounts that use that exposed username and password combination.

Enhanced Sex Offender Monitoring and Alerts

IDTheftDefenseSM Sex Offender Monitoring reports on registered sex offenders within the member's geographic area. It includes the location of the offender, the name and details of the offender, a photo ID, and the offense they committed. It defaults to the address associated with the member account and they will receive alerts when new offenders move into that neighborhood, out of that neighborhood or if someone within that neighborhood becomes registered.

\$1 Million Insurance

The \$1M insurance policy through a large, nationally-recognized carrier, will cover the member for the following, subject to additional policy details:

1. **Costs** – Reasonable and necessary costs incurred by the member as a result of a stolen identity event
2. **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
3. **Legal defense fees and expenses**
4. **Unauthorized Electronic Fund Transfer**

IDTheftDefenseSM is not an insurance carrier or provider.

Comprehensive Dark Web Internet Monitoring

IDTheftDefenseSM Dark Web and Internet Monitoring provides extensive scans of online sources for identity data. This personally identifiable information (PII) can be found on the dark web and deep web where cyber criminals will buy data to use to commit identity theft and other crimes. There are billions of records for sale on the dark web so it is important to monitor it in real-time, right after the data is found (not once a month).

Public Records and Court Records Monitoring

IDTheftDefenseSM Public Records and Court Records Monitoring screens over 78 billion public records from over 10,000 diverse sources, comprising public, private, regulated, emerging and derived data. This data includes bankruptcy, motor vehicle records, driver's license records, criminal records, professional and business licenses, pilot licenses, tax assessor records, residences, lease history, merchant vessels, registrations (DEA, vehicle, concealed weapons, and voter registration), national property and deeds, Social Security number verifiers and death list, phones, and general contact information.

We monitor the following information:

Full Name

Date of Birth

Social Security Number

Driver's License

Passport Number

Mailing Address

Phone Numbers (up to 10)

Bank Account Numbers (up to 10)

Credit/Debit Card Numbers (up to 10)

Retail Card Numbers (up to 10)

Medical ID Numbers (up to 10)

Investment Account Number (up to 10)

Username and Password Combinations
(up to 10)

Mother's Maiden Name

National Provider Identifier Number

Telecom Account Applications

Rent-to-Own

Buy Here/Pay Here Auto Loans

Auto Pawns/Title Pawns

Enhanced Sub-Prime Loans



IDTheftDefenseSM

New and Retained Features Comparison

NEW Features Added		
	Individual	Family
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 Data Report Consultation	✓	✓
Mother's Maiden Name Monitoring	✓	✓
NPI Monitoring on Dark Web	✓	✓
Solicitation Reduction Links	✓	✓
Telecom Account Application Monitoring	✓	✓
Rent-to-Own Monitoring	✓	✓
Buy Here Pay Here Auto Loans	✓	✓
Auto Pawn/Title Pawn	✓	✓
Enhanced Sub-Prime Loans	✓	✓
Username/Password Breach Scan	✓	✓
Public Records Monitoring	✓	✓
Unlimited Service Guarantee	✓	✓

Retained Present Features		
	Individual	Family
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	✓	✓

IDTheftDefenseSM ("IDTD") 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. IDTD 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/IDTD 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.