



IDTheftDefenseSM

IDT Services Individual Plan & Family Plan

- In the description below, the terms “we” and “our” shall mean IDT and the terms “member” and “you” shall mean the IDT Member.
- The Named Member shall be eligible for coverage under the individual plan.
- Members eligible for services under the family plan shall include:
 - a. The Named Member.
 - b. The Named Member’s spouse.
 - c. Up to 10 dependent children under the age of 18 of the Named Member or Named Member’s spouse.
 - d. Dependent children of the Named Member or Named Member’s spouse ages 18-26 who permanently live in the same residence as the Named Member are eligible for consultation and restoration services only. Note that monitoring services are not available for dependent children ages 18-26. Note that the insurance policy coverage is only available for dependent children under the age of 23 who permanently live in the same residence as the Named Member at the time of the stolen identity event.

Restoration Services

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 (LPI). 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.

Insurance Policy

The Named member, the Named member's spouse and 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 following Insurance Policy Coverage:

IDT includes a \$1 Million Insurance Policy provided by a leading carrier. This covers costs as a result of a stolen identity event – such as:

- Costs for refiling, notarization, and credit reports
- Travel expenses
- Elder and child care
- Lost wages
- Legal defense fees and expenses

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

Monitoring Services

The Named member, the Named member's spouse and eligible dependent children of the Named member or Named member's spouse under the age of 18 are eligible to receive the following Monitoring services:

Auto-Monitoring

IDT begins monitoring a Named Member's Personally Identifiable Information (PII) as soon as their 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. Enrollees must be able to properly answer two questions about their credit history to successfully authenticate their account.

The following services are available for auto monitoring:

- Credit Monitoring
- Dark Web and Internet Monitoring
- Username/Password (Credentials) Monitoring
- Court Records Monitoring
- Public Records Monitoring
- Address Change Monitoring
- High Risk Application and Transaction Monitoring

Only the Named Member is subject to auto monitoring. Spouse and dependent child monitoring will require separate set-up by accessing the member portal.

Dark Web and Internet Monitoring

Billions of records are for sale on the dark web so real-

time monitoring is vital. IDT's Dark Web and Internet Monitoring provides extensive scans of online sources for identity data and sends members real-time alerts if their PII is found. IDT reviews thousands of websites and data points across the dark web to see if member information has been exposed.

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 Application Monitoring
- Rent-to-Own Monitoring
- Buy Here/Pay Here Auto Loans
- Auto Pawns/Title Pawns
- Enhanced Sub-Prime Loans





Username/Password (Credentials) Monitoring:

IDT monitors the internet for instances where a member's username and password credentials have been exposed. When these are found together online, it presents a strong indication that their online accounts have been compromised. The service continuously scans for a member's username/password combo and will alert the member with details so they can follow up and change their login information on any accounts that use the exposed credentials.

Continuous Credit Monitoring

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 Judgments
- New Employment
- New Collection

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.

Credit Freeze and Fraud Alert Assistance

IDT's investigators will provide the member assistance with placing a credit freeze and/or fraud alert on their credit reports in the event of a breach or other identity theft incident. If their identity is stolen the LPI will issue fraud alerts to all three credit bureaus and with reporting agencies and creditors as needed.

High Risk Application and Transaction Monitoring

Financial institutions use specific tech to verify the identity of new account holders before processing high-risk transactions. IDT monitors these processes to determine if details for a new bank account or large money transfer are associated with a member's personal data. Our application and transaction monitoring can potentially catch identity theft 90 days faster than traditional credit monitoring alone. Furthermore, IDT can better secure a member's online financial records by monitoring unauthorized use of username and password combinations used for online banking or insurance

accounts.

This service monitors processes related to:

- Instant Credit Applications
- Financial Account Updates
- Credit Line Increases
- Money Transfers
- Activity on New Accounts
- Customer Payment Activity
- Online W-2 Access
- Online Prescription Management
- Fund Transfers

Public Records Monitoring

IDT monitors over 78 billion public record reports from more than 10,000 diverse sources to screen for 34 different pieces of PII – including name, address, phone number, email, SSN and more. The records contain the public, private and regulated data of over 283 million U.S. consumers which are checked for matches of participant information.

These reports include details on:

- Bankruptcy
- Motor Vehicle Records
- Driver's License Records
- Criminal Records
- Business Licenses
- Tax Assessor Records
- Residencies
- Lease History
- Registrations
- Deeds

Court Records Monitoring

IDT can determine if a member's identity is associated with a criminal act by monitoring court records connected to their name, SSN and date of birth.

Criminals can fraudulently use stolen identities, causing victim's info to falsely appear on citations, arrest records, felonies, traffic offenses and convictions. IDT monitors millions of dockets from the Administration of the Courts, the Department of Corrections, county courts and other legal agencies in search of participant data. If a match is found, the participant will receive an alert with the details.

Payday Loan Monitoring

IDT provides non-credit loan monitoring for short-term payday or similar cash advance loans. We screen online, rent-to-own and payday lender storefronts for unauthorized activity.

Telecom Monitoring

Monitors phone number history associated with an individual and any phone number changes with a database of more than 1.2 billion landlines and mobile phones. Members will be assured that their phone number is not being redirected.

Address Change Monitoring

IDT monitors member's address history in the United States Postal Service through the National Change of Address database, providing an 18-month snapshot of the nearly 40 million Americans who move each year. This service scans for change of address requests and sends a notification if participant information appears in the database.

Child Monitoring

With the IDT Family Plan, we'll monitor up to 10 eligible dependent children under the age of 18. Members receive an alert if their child's SSN is used to create any new accounts or included in credit applications, loans, court documents, etc.





Social Media Monitoring

In addition to privacy concerns, IDT can monitor social media accounts for reputational risks as well. We'll watch over the member's Facebook, Twitter, LinkedIn and Instagram accounts to see if personal information has been exposed through images, captions, posts and comments. We'll even inform a member when their social content presents reputational risks such as foul language, drug references or discriminatory terms. Members can control the sensitivity level of their alerts based on options chosen in their account settings - including categories for profanity, violence and more.

Sex Offender Monitoring and Alerts

Members can learn if a registered sex offender lives near them. They'll also receive alerts when a new offender moves into their neighborhood, out of their neighborhood or if someone in their neighborhood becomes registered. Members can search within a five-mile radius of their home address.

Sub-Prime Loan Monitoring

Sub-prime loan monitoring searches transaction data for rent-to-own, buy-here pay-here auto dealers, title pawn and sub-prime loan applications. Members will be notified when new transactions are discovered.

New Application Alerts

For certain types of account applications, third parties will take members' information, compare it to public records and return a fraud score. IDT scans a national ID verification database to determine if a new application has been opened with members' information. We continuously monitor to see if any new accounts or transactions appear.

Death Index Monitoring

IDT searches the National SSN Death Index and will send an alert if the member's information is found in the database.

Consultation Services

All members are eligible to receive the following Consultation Services:

Unlimited Consultation

Members have access to unlimited consultation and advice on any identity-related issues or concerns. A member doesn't have to be the victim of identity theft to take advantage of our consultation services.

24/7 Emergency Assistance

In the event of an identity theft emergency, IDT provides emergency access to live support 24/7, ensuring members can get help right away.

Lost Wallet Support

Losing a wallet can be stressful, but our investigators are there to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.

Solicitation Reduction

Reducing mail and phone solicitation helps lower the risk of thieves finding personal information to exploit. Our identity theft specialists are available to provide advice and assistance to reduce the number of unsolicited offers for credit cards and insurance participants receive.

Medical Data Report

Our site provides a link to sources of medical data reports. Members can retrieve and review these reports for inaccurate or fraudulent information.

IDT Mobile App

Members have available to them a convenient mobile app to access their benefits. Members simply login with the user name and password they created for their member portal to access this app.

Features Include:

- Push notifications for identity threats
- Monthly credit score tracker
- Direct Access to IDT investigators
- 24/7 emergency assistance
- Ability to track and edit monitored information

Language Support

IDT is staffed to provide language support in English, Spanish and French.

Live Member Support

IDT's Licensed Private Investigators and Member Services team is available from 7 a.m. to 7 p.m. CT Monday-Friday. Member support will also be available 24/7 for a covered emergency.

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.

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.

The following are not covered by the IDT 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.

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