



LegalShield Identity Theft PlanSM

Your identity is personal. Keep it that way. Identity theft affects millions of Americans each year. And while it can take just minutes to happen to you, recovering from the financial damage and emotional toll it inflicts often takes years. Victims of identity theft can face issues such as lost job opportunities, problems with securing a loan, harassment from debt collectors, or even possible arrest for crimes committed by the identity thief. To better avoid these issues, the LegalShield Identity Theft Plan equips you with the information and expertise you need to help prevent theft and resolve issues related to identity theft.

Arm yourself and your family.

To ensure you have the best coverage possible, the LegalShield Identity Theft Plan covers not only you and your spouse but also includes up to 8 dependents under the age of 18.

Benefits include:

Credit Report and Personal Credit Score

Conveniently log in to our secure website for access to your up-to-date credit report based on data from Experian, including a detailed analysis of your personal credit score.

Continuous Monitoring with Safety Alerts

With our secure website, you can continuously monitor your Experian credit report and receive email alerts regarding any activity on your credit file.

Identity Consultation and Restoration Services

If you ever encounter or have questions about how to guard yourself against identity theft, we've retained the experts at Kroll, the world's leading consulting company in identity theft restoration, to assist you. If you find you are a victim, sign a Limited Power of Attorney and Kroll will step in and take over the restoration process for you. Restoration includes the following:

- **Seven-year fraud alert notifications will be sent to all three national credit repositories**
- **Proactive searches of local and national databases for any activity in your name**

If you choose not to sign a Limited Power of Attorney, Kroll advisors will instead assist you in taking these actions.

Safeguard for MinorsSM

This benefit provides coverage for up to 8 dependents under the age of 18 and gives valuable information on credit education, including advice on the best practices for the use of a child's Social Security number. It also includes monitoring and alerts for credit files in your child's name. Experts are available for consultation and can provide immediate support as needed, including placing alerts, disputing fraudulent accounts, providing available credit reports, and assisting with obtaining a police report.

Learn more about LegalShield Identity Theft Plan at
www.legalshield.com/info/idtmn



LegalShield Identity Theft Restoration

LegalShield has retained Kroll to take over your restoration process - all you have to do is sign a **Limited Power of Attorney** and forward it to Kroll to begin the process. If you prefer not to sign a Limited Power of Attorney, Kroll will assist you in taking action yourself. The items listed below are common scenarios performed during identity restoration. There may be additional areas of work performed depending on specific identity theft situations.

RESTORATION PREPARATION

Benefit	Limited POA	No POA
Assist in organizing details of issues	✓	✓
Explain fraud victim's rights	✓	✓
Educate you on the process and your responsibilities	✓	✓
Assist in gathering and completing paperwork, including police reports	✓	✓
Send Fraud Packet to victim List of Contact Numbers (for immediate fraud alerts):	✓	✓
<ul style="list-style-type: none"> • Equifax Fraud Center • Experian Fraud Center • TransUnion Fraud Center • Federal Trade Commission • Social Security Administration • United States Postal Service 		
Issue Fraud Alert to all three credit repositories	✓	✓
Provide fraud victim assistance material	✓	✓
Assist you with questions as you work through the process	✓	✓

WHENEVER A FRAUD ISSUE WARRANTS

Benefit	Limited POA	No POA
Determine if creditors extended credit due to misuse of your identifying information	✓	
Confirm creditor contact information	✓	
Contact creditors and collection agencies to dispute all fraudulent accounts	✓	
Notify and work with the collection agencies of creditors holding fraudulent accounts	✓	
Turn over any current accounts to fraud, requesting affidavits of documentation forwarded to you	✓	
Search Criminal Data in your country of residence to look for criminal activity being committed in your name	✓	
Search U.S. Criminal Records indicator to search a wide variety of national criminal databases	✓	
Search Department of Motor Vehicles records in your state	✓	
Perform a Social Security trace to look for additional addresses that may be attached to your name	✓	
Perform a Social Security Death Index search to verify if you have been submitted to Social Security	✓	
Determine if you have been submitted as having been involved in fraudulent banking activities	✓	
Assist you in working with law enforcement personnel	✓	
Use licensed attorneys where appropriate to perform these duties	✓	
Offer additional assistance that can be reasonably provided based on your issue	✓	✓
Provide a list of attorneys who may be able to help you with legal issues—any subsequent relationship is exclusively between you and the attorney	✓	✓

RESTORATION PROCESS

Within 24 hours of receiving the signed Limited Power of Attorney, Kroll will:

Benefit	Limited POA	No POA
Issue Fraud Alert to Social Security Administration (SSA)	✓	
Issue Fraud Alert to Federal Trade Commission (FTC)	✓	
Issue Fraud Alert to U.S. Postal Service (USPS)	✓	

After receiving both signed Limited Power of Attorney and tri-merged credit report, Kroll will:

Benefit	Limited POA	No POA
Issue Fraud Victim statements and work with all three national repositories (Experian, TransUnion, Equifax) to restore credit accuracy	✓	
Review credit history with you and verify if fraud includes items like:	✓	✓
<ul style="list-style-type: none"> • Public Records (Liens, judgments, bankruptcies) • Credit Accounts (New and/or derogatory) • Address • Prior employment 		
Issue Fraud Alert to and work with affected financial institutions and credit card companies	✓	

CASE CLOSING PROCESS

Benefit	Limited POA	No POA
Provide a tri-merged credit bureau report follow up 120 days after resolution of your identity theft issues	✓	
Update member	✓	
Continue restoration until complete	✓	
Responsibility for Kroll's Fraud Solutions Practice will cease when Kroll receives verification from you that the issue is resolved	✓	✓

Limitation and Exclusions for Comprehensive Restoration by Kroll: Coverage is not provided for the following events: Legal Remedy - Any Stolen Identity Event where the victim is unable or unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences. Dishonest Acts - Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) who suffered the fraud personally participated in, directed or had knowledge of such acts. Financial Loss - Membership Services do not cover any financial losses attributed to the Stolen Identity Event, including but not limited to, money stolen from a wallet or other monetary losses, unauthorized purchases of retail goods or services online, by phone, by mail or direct. Pre-existing Stolen Identity Event Limitations - If the victim either had knowledge of, or reasonably should have had knowledge of, the pre-existing stolen identity event based on information provided to the victim prior to enrollment in the program, such an event and the consequences related to it are not covered. Business - A covered stolen identity event does not include business losses, including but not limited to the theft or unauthorized or illegal use of the victim's business name, DBA or any other method of identifying the victim's business activity. Dormancy or inactivity - If the victim cannot or does not provide the items designated in paragraph 1 above, or, having initiated restoration, if the victim fails to respond to or cooperate in activity facilitated by Kroll for the purpose of ID restoration. Incurable - Because of the nature of the activity associated with identity theft, some issues cannot be resolved. For example, if a fraudulent act results in the victim's name being improperly placed on a government agency's restricted list (e.g., a "no fly" list) neither Kroll nor LegalShield can promise removal of the victim's name. Legal services are not separately provided under ID theft restoration services. Once a dependent reaches the age of 18 they are required to purchase their own policy to continue coverage. LegalShield Plan members should consult their individual plans to determine availability of legal services. Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal CasualtySM, Inc.; Pre-Paid Legal Access, Inc.; In FL: Pre-Paid Legal Services, Inc. of Florida; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation