

Protecting What Matters Most

Complete Identity Protection

PrivacyArmor offers consumers a comprehensive, proactive identity theft defense. Our proprietary technology makes InfoArmor's identity protection more than enough to help fight 21st century crime.



SNAPD^{2.0} Identity Monitoring

We monitor identities to uncover identity fraud at its inception. Now with High Risk Transaction alerts, more fraud is detected sooner, including unauthorized account access, fund transfers and password resets.



CreditArmor

CreditArmor offers an annual credit report, monthly credit scores, and monitoring of your TransUnion credit file for no additional charge. Activate these credit services in your online portal with our complements.



Internet Surveillance

By scouring an ever-evolving network of compromised machines, we detect information misuse and compromised credentials in the Underground Internet and alert consumers with unparalleled accuracy.



Digital Identity

This interactive, easy-to-read report summarizes what a real-time deep Internet search finds out about a subscriber, offers a Privacy Grade and tips to better secure personal information.

Monthly Rates

Employee only - \$7.95

Family coverage - \$13.95



**NEW
2015**



Social Media Reputation Monitoring - January, 2015
We monitor your Facebook, LinkedIn, Twitter, and Instagram profile to give actionable alerts of reputational damage including racist, violent, derogatory, vulgar, or inappropriate comments. Let us keep tabs on your digital footprint so you don't have to.



Privacy Advocate Remediation

Our Privacy Advocates are CITRMS[®] Certified and ITRC Trained to be experts in identity restoration. If we detect suspicious activity, a Privacy Advocate will act as a dedicated case manager to act on behalf of the victim and resolve the issue from start to case completion.



\$25,000 Identity Theft Insurance Policy

Protect consumers from the financial damages of identity theft with our \$25,000 Identity Theft Insurance Policy* for associated costs, legal defense expenses, and lost wages.



Solicitation Reduction

We reduce the root cause of up to 20% of identity theft by decreasing junk mail, stopping pre-approved credit offers, and ending telemarketing calls.

*Identity theft insurance underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Learn more about the advantages of identity monitoring.

Information Protection



Security is Priority One

InfoArmor solutions are created to be SSAE 16, ISO 27001 and DISA STIG compliant, requiring adherence to rigorous data storage practices. We not only passed a security audit by one of the nation's largest banks, but we regularly conduct third party intrusion testing/audits.

As a partner you will feel confident knowing customer data is only stored in a state-of-the-art data center. That data is only accessible via secure, encrypted connections. The databases are on non-public networks behind firewalls using network address translation and address control lists. In addition, our intrusion monitoring and detection systems are constantly looking for anomalies in real-time. InfoArmor has security protocols enabling a limited number of professionals to access data on a "need to know" basis.

All facilities employ the latest security measures as well as state-of-the-art surveillance and alarm systems. No data is stored onsite and no critical data is stored on computers outside of the secure data centers.

Consumer Commitment

Your customers, members or employees will rest assured knowing that their personal information, including their Social Security number, name, address, phone and date of birth, are handled with the utmost care.

In order to protect the security of their information, we use rigorous measures, including:

- 128-bit SSL encryption whenever information is transmitted or stored
- Information resides on secure servers where only our software can access it
- Employee background checks and training in our strict privacy practices

We protect information like our jobs depend upon it, because they do.



How does InfoArmor protect me?

By proactively monitoring for fraud, we can detect and stop fraud sooner than other solutions. Our broad coverage includes detecting fraud from sources such as wireless accounts, automobile and mortgage loans, compromised credentials, High Risk Transactions (such as unauthorized account access, fund transfers and password resets) and more, to detect fraud before major damage is done. When we detect suspicious activity using your information we will alert you and help you restore your identity and minimize damages.

What is Internet Surveillance?

Internet Surveillance is a product that scans the Underground Internet for your personal information. Internet Surveillance scours an ever-evolving complex of over 30,000 compromised machines, networks and web services identified by InfoArmor and leading cyber security firms. Whether it is personal identifying information (i.e. name, address or Social Security number), a medical insurance card or an email address, it is designed to find breached data and alerts subscribers in real-time.

What is a Digital Identity report?

This interactive, easy-to-read report not only summarizes what a real-time deep Internet search finds out about a subscriber, but also offers them a Privacy Grade with tips to better secure their information. Digital Identity goes far beyond normal typical Internet search and showcases a subscriber's exposure on the Internet.

How does InfoArmor prevent my identity from being misused?

InfoArmor believes in proactive prevention to protect your identity from misuse. When you sign up for the service you will be presented with the option to reduce unwanted solicitations such as junk mail, telephone solicitations, and preapproved credit offers. This alone can remove the root cause of up to 20% of identity theft. This is a good start to keeping your information out of the hands of fraudsters.

Our technology is predictive, meaning that we can detect when an identity is at an elevated risk for identity theft and take the necessary precautions. If you fall under this category, we may place fraud alerts, credit freezes and pull credit reports to prevent fraud from occurring.

Additionally, when fraud is detected, we know about it sooner than credit solutions because our technology detects fraud at point of application rather than waiting for it to hit your credit report, long after damage has been done. In addition, as of January 1, 2014 PrivacyArmor now includes free credit monitoring, a monthly credit score and an annual credit report to protect your finances. Our system provides complete 360° protection to deter, detect, and defend against identity theft.

How do I know that my identity is secure?

We send monthly identity updates confirming that your identity is secure. InfoArmor's Privacy Advocates will do everything in their power to contact you as soon as we detect an issue or suspicious activity. We will

always contact you by phone when we see suspicious activity to discuss next steps. We are monitoring your identity so that you don't have to.

What should I do if my identity is stolen?

Our Privacy Advocates will work on your behalf to restore your identity from start to case completion. Privacy Advocates are Certified Identity Theft Risk Management Specialists (CITRMS[®]) and receive continued support from the Identity Theft Resource Center. They are experts in identity restoration and are committed to doing the work necessary to restore your identity for you.

What if my Privacy Advocate can't get a hold of me if they find out I have been a victim?

InfoArmor's Privacy Advocates will do everything in their power to contact you by telephone as soon as we detect an issue. We will reach out by phone three separate times before trying alternate measures to contact you. We will also email you three times to contact you to let you know that there has been an issue with your personal information. Our final attempt will be a letter to your home address asking you to call us in regards to your identity.

What is covered under your Identity Theft Insurance Policy*?

InfoArmor's Identity Theft Insurance Policy protects against financial damages of identity theft such as associated costs, legal defense expenses and lost wages. For a copy of the full policy, please contact us.

How does InfoArmor compare to other services, like credit monitoring?

InfoArmor detects a different type of identity theft that is not related to credit accounts. InfoArmor's identity monitoring provides a broader range of protection by monitoring for misuse of not only credit, but a variety of data sources. Credit is an important component in identity protection, but it represents a piece of the whole issue of identity protection. Beginning January 1, 2014 InfoArmor's service now includes (free of charge) an annual credit report, monthly credit scores and continuous monitoring.

Is it safe to give InfoArmor my information?

Yes. InfoArmor adheres to a comprehensive information security policy that applies to all employees, consultants, contractors and vendors that interact with InfoArmor and its information assets. Customer data is stored in a state-of-the-art data center (SAS 70 Type II and DISA STIG compliant). That data is only accessible via secure, encrypted connections.

Do you provide a credit report to subscribers?

We believe that credit is one component of your identity that should be periodically reviewed for accuracy as a check to ensure fraud has not occurred. Currently, we remind our subscribers to pull their free credit reports through annualcreditreport.com three times a year to see a complete snapshot of their credit. This is a good complement to our more robust identity monitoring solution.

Because we realize that credit *is* an important component to financial security, we now offer a free credit report each year, monthly credit scores, and continuous credit monitoring starting January 1, 2014. Adding credit reports, scores, and monitoring will make the process even easier through InfoArmor's one-stop—shop portal.

Is the credit score you provide my FICO score?

The CreditArmor score we offer is not a FICO score. The score displayed on your CreditArmor tab comes directly from TransUnion and is referred to in the industry as your **TRANSRISK SCORE**. While the FICO score is most commonly used in financial sectors to determine credit worthiness, the **TRANSRISK** score shares the same scoring range as FICO. Both scores have a floor of 350 and an 850 ceiling. Scoring fluctuations with your **TRANSRISK** score follow similar rules to that of FICO but when a FICO score is accessed it also takes into account an Equifax and Experian score.

Why is your CreditArmor score so much lower than the score my bank provided?

Depending on the reason your bank was pulling your credit score, it's possible they may be pulling a different type of score – with a different low and high – than the one InfoArmor provides. If your bank pulled your score to determine eligibility for a financial product or loan, it's possible they pulled your VANTAGE credit score. While all scoring systems share a similar objective, the VANTAGE score utilizes a different range. A VANTAGE score can go as high as 990. The credit score we provide through CreditArmor will top out at 850.

Should I place a fraud alert on my credit bureau files?

We will only recommend the use of fraud alerts if you have a reason to believe that your identity has been compromised or our systems show that your identity is at a high risk of identity theft. We utilize proprietary technology to monitor your identity, we don't simply place fraud alerts and hope it prevents fraud like some of our competitors.

Some competitors offer \$1,000,000 guarantees. Why is your coverage \$25,000?

Other companies try to impress you with \$1,000,000; however, the ITRC reports that the average identity theft victim lost \$2,104 in 2009 per incident. That's a lot of money, but it doesn't warrant \$1 million dollars.

Our policy is backed by a legitimate and respected insurance company, AIG. If you do become a victim of identity theft while enrolled in our service, a dedicated Privacy Advocate will help you file a claim with AIG to reclaim funds related to the theft.

What should I do if I have questions after I enroll?

All account questions post enrollment should be directed to InfoArmor Privacy Advocates, available Monday thru Friday 9:00am to 7:00pm Central Time. Any calls placed outside of normal business hours are routed to voicemail box and messages are guaranteed a call back within two hours of office opening on the following business day.

Is there an age limit for children to enroll?

There is no age limit for children to enroll. You can enroll your small children all the way through older children off at college (18+) or still living with you at home. There is no age requirement for InfoArmor's PrivacyArmor program.

What happens if I no longer work at my company? Will I still be covered?

If you leave your company, you can keep your coverage. You will receive an email from InfoArmor to let you know that we have been notified of your job status change and that you may continue coverage by using a credit/debit/bank account for the same price. Your enrolled family members may continue coverage as well.

What if people outside of my household want to enroll (parents, grandparents, cousins, nephews, nieces, etc.)? How do they enroll and do they also get the same discounted price?

Yes, people outside of your household may call our Privacy Advocate team to enroll. They will get the same discounted price of \$7.95 but will pay per person per month with credit/ debit/ bank account.

Who is included in the "Family" price?

InfoArmor's PrivacyArmor benefit is available to United States citizens residing in the country. (Also residents of Puerto Rico and Guam) All ages are welcome and there is no age limit for children to enroll (i.e., infants all the way through adult children supported by their parents) may be enrolled. Family is defined as individuals under "house" or under wallet.

Full Service Remediation

Privacy Advocates®

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration.

In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to completely restore their identity.

The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

InfoArmor's Privacy Advocates have been trained by and receive continued support from the Identity Theft Resource Center, the primary national non-profit that focuses on identity theft.

Privacy Advocates are also Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

Identity Theft Restoration Includes:

- Dedicated case manager to act on behalf of the victim
- Identity restoration experts trained by the Identity Theft Resource Center
- Investigation and confirmation of fraudulent activity including known, unknown, and potentially complicated sources of identity theft
- Resolution of key issues by maintaining and explaining the fraud victim's rights
- Placing phone calls and preparing appropriate documentation on the victim's behalf including anything from dispute letters to defensible complaints
- Issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies, Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- Completing and providing copies of all documentation, correspondence, forms and letters for the victim's records
- Contacting, following up and escalating issues with affected agencies and institutions
- Providing restoration beyond just credit including criminal, DMV, medical records, etc.
- Real time access to public records such as DMV, criminal, address changes, liens, judgments and more

Committed to world-class privacy and identity protection.