

Agenda

- Identity theft defined
- Types of identity theft
- The impact on employees
- IDShield

What Employers Should Know

Impact on Workers

Identity theft is the #1 consumer complaint filed with the Federal Trade Commission for 15 consecutive years

FTC 2014 Consumer Sentinel Network Data Book

How Employers Can Help

- Offer identity theft protection that includes:
 - Protection for all five major types of identity theft
 - Consultation with consumer financial experts
 - Identity restoration with a licensed private investigator
- Host "Lunch and Learn" programs at the employer site to educate workers
- Publish articles about identity theft in your employee communications

The Business Benefit







Great benefits at no cost to employer

Less unplanned down time, fewer distracted employees Higher employee retention and satisfaction

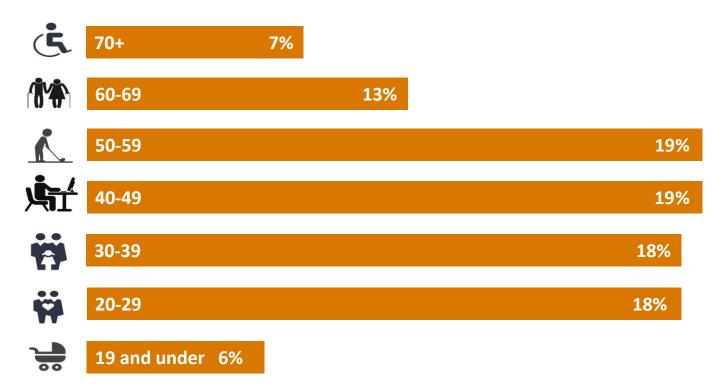


Identity Theft: The fraudulent acquisition and use of a person's private identifying information, usually for financial gain

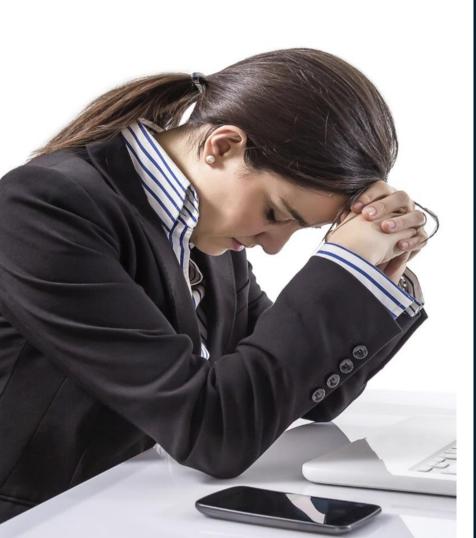
Types of Identity Theft

Criminal	Using stolen IDs as personal identification during an arrest.
Social Security	Using a victim's Social Security number to obtain employment or commit tax fraud.
Medical	Using personal information to make medical insurance claims.
Financial	Accessing financial information or obtaining credit using someone else's ID.
Synthetic	Using multiple victims' ID or information to create another identity.

It Can Happen To Anyone



Source: Federal Trade Commission's Consumer Sentinel Network complaints in 2014



IMPACT ON YOU

- Problems securing loans
- Harassment from debt collectors
- Possible arrest for crimes committed by thief
- Red flags on background checks
- Difficulty focusing at work
- Increased absenteeism



IDShield We Monitor What Matters

- Your Privacy
 - SSN
 - DOB
 - Driver's License #
 - Passport #
 - Address
 - Email
 - Web persona
 - And more!

- Your Security
 - Bank account #
 - Credit card #
 - And more!



IDShield

We Care

 Always Here for You

 -24/7/365 emergency hotline
 -Unlimited nonemergency consultation
 -Free mobile app



IDShield

We Restore Your Identity

- Team of Licensed Private Investigators

 Do whatever it takes
 As long as it takes
 - -Clear your records for life
- \$5 Million Service Guarantee

Kroll provides these identity theft services exclusively to LegalShield members



IDShield The Oldest New Name • More than 1M members • More than 200,000 personal identity consultations • Nearly 10,000 individual identities restored



Up to 90% of member inquiries are covered by the plan with no additional fees. All other requests for service are entitled to a 25% discount on the law firm's hourly rate (including pre-existing issues). Review the membership contract for your selected plan and state or province of residence for full details on benefits, limitations, exclusions.

LegalShield Family Legal Plan

- Personal Legal Advice unlimited number of issues
- 24/7 emergency access for covered situations
- Letters/calls made on member's behalf
- Contracts/documents review up to 15 pages
- Lawyers Prepare
 - Will, Living Will, Power of Attorney for Personal Care, Power of Attorney for Property
- 25% Preferred Member Discounts^{*}



- THE APPS Tap. Call. Equal Access. • YOUR Law firm
- YOUR IDShield advisor
- OUR member services
- •24/7/365 emergency
 - **access** (for covered items)



Download for free at the App Store or Google Play.

Human Resources



- Employee hiring and firing
- Employee handbooks
- Distinguishing employees from contractors
- Conducting background checks
- Worker's compensation issues
- Affordable Care Act

Financial Management



- Debt collection
- General liability insurance review
- Disaster and recovery planning
- Vendor disputes
- Online payment setup and security
- Small claims court

Legal Issues



- Regulatory compliance
- Commercial leases
- Cyber security and reputation management
- Contract review
- Intellectual property issues
- 25% Preferred Member Discount

Services vary by plan**

*All other business related requests for service are entitled to a 25% discount to the law firm's hourly rate (including pre-existing issues).

**Review the membership contract for your selected plan and province of residence for full details on benefits, limitations, exclusions.

The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage you have selected. Please remember that only the plan contract can give actual terms, coverage, amounts, conditions, and exclusions. Check benefit availability in your state/province. This information is for use by LegalShield, its affiliates and its independent associates. No guarantee of promise or increased income or business is implied. Individual results and success as an independent sales associate depends on individual effort and abilities.



THANK YOU!