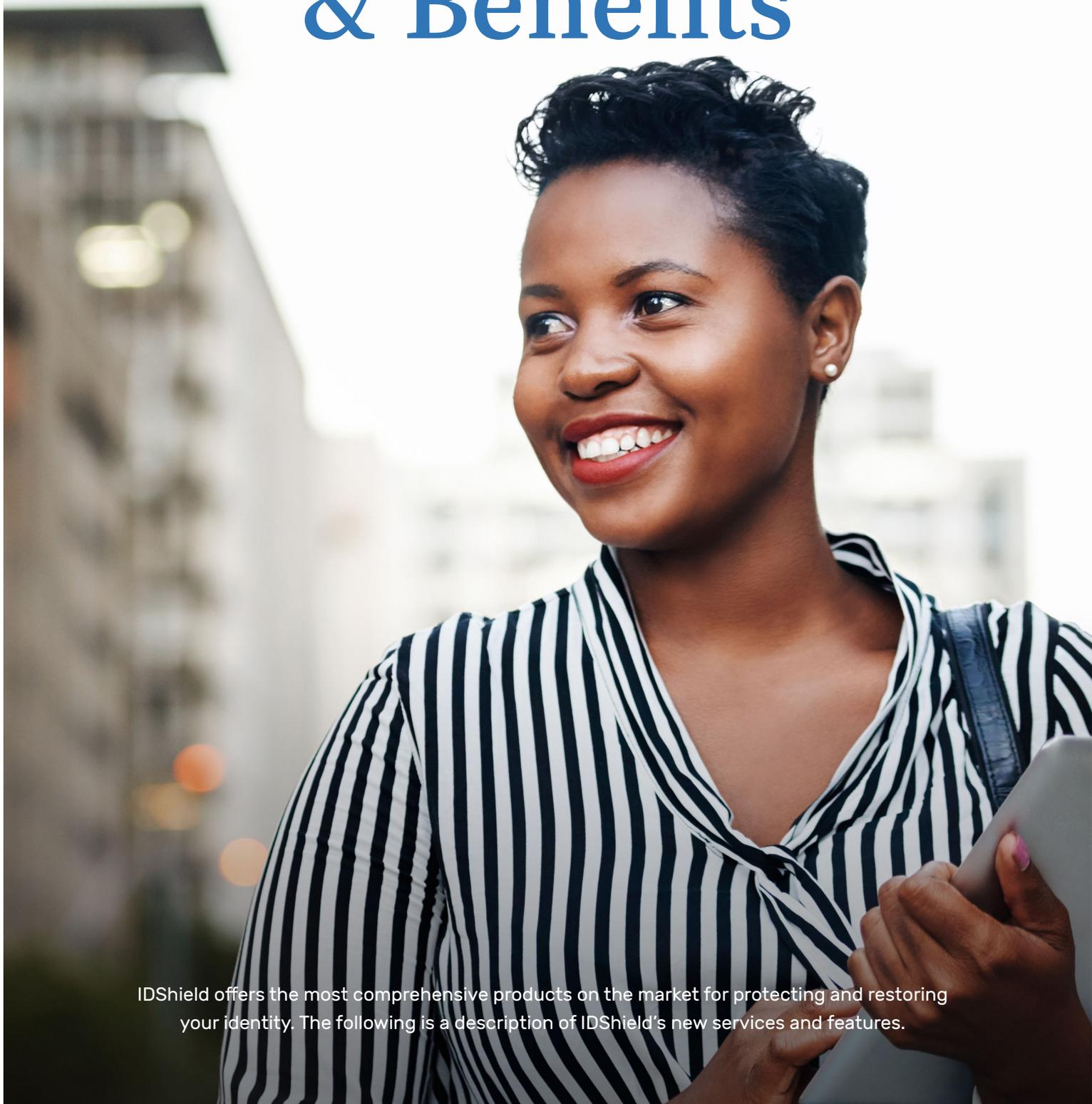




2019

New Features & Benefits



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



IDShield New Feature Descriptions

In keeping with our mission to provide exceptional products and services, we're making IDShield 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

IDShield 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 via a mobile push notification or an email. The member then logs into the app or their web-based 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

IDShield 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. IDShield 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, IDShield triggers an alert. IDShield monitors the only network endorsed by the American Banker's 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, IDShield triggers an alert.

Username/Password (Credentials) Monitoring

IDShield 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 a mobile push notification or an email. The member then logs into the app or their web-based 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

IDShield 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 pay 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**

(LegalShield/IDShield is not an insurance carrier.)

Comprehensive Dark Web Internet Monitoring

IDShield 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

IDShield 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.

The PII information that is monitored includes:

- 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
- Username and Password Combinations (up to 10)
- Mother's Maiden Name
- National Provider Identifier Number (up to 10)
- Telecomm Account Application Monitoring
- Rent-to-Own Monitoring
- Buy Here/Pay Here Auto Dealers
- Auto Pawn/Title Pawn
- Enhanced Sub-Prime
- Username/Password Breach Scan



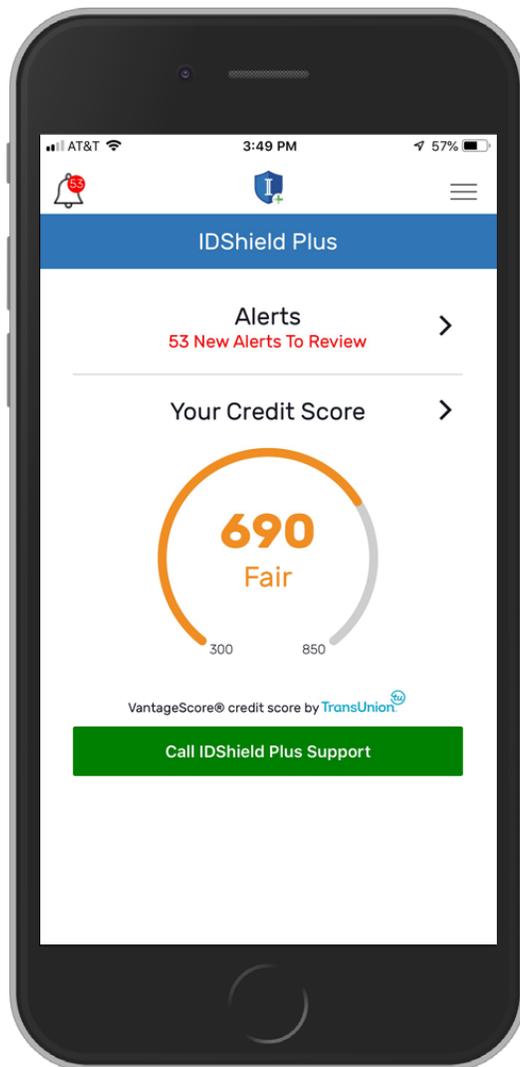
New and Retained Features Comparison

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 Reports Linking to MIB Reports	✓	✓
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 Dealers	✓	✓
Auto Pawn/Title Pawn	✓	✓
Enhanced Sub-Prime	✓	✓
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	✓	✓
Mobile App	✓	✓
Auto Monitoring	✓	✓
Consultation	✓	✓
Sex Offender Consultation	✓	✓
Data Breach Notifications	✓	✓
Lost Wallet Consultation	✓	✓
Comprehensive Restoration	✓	✓
Live Member Support	✓	✓
24/7 Emergency Assistance	✓	✓



Our New Mobile App for Members



With the IDShield Plus mobile app you can track your alerts and have on-the-go access, 24/7!

- Identity threat and credit inquiry alerts
- Credit score tracker—updated monthly
- Direct access to IDShield’s Licensed Private Investigators
- 24/7 emergency access
- Track and edit monitored information
- And more!



IDShield is a product of LegalShield and provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see a summary plan description. Licensed Private Investigators are licensed in the state of Oklahoma.

IDShield plans are available at individual or family rates. A family rate covers the member, member’s spouse and up to 10 dependents up to the ages 18. Also provides consultation and restoration to dependent children age 18 to 26.