

Would you know what to do if it happened to you?

Think you're not at risk?...



Unfortunately you are.

- Do you hand your credit card to servers at restaurants?
- Do you sign your credit cards?
- Do you supply personal information over the internet?
- Do you keep your Social Security number in your wallet or purse?
- Do you leave mail at your home or business for the postal carrier to collect?
- Do you shred unwanted mail with personal information?

- **Call** your bank and/or credit card company
- **Contact** the three major credit repositories
- **Go through the helpful but extensive steps** recommended by the Federal Trade Commission in its 30-page consumer support publication
- **Fill out and submit the affidavit form** supplied by the FTC to dispute new, unauthorized accounts
- Spend countless hours and an average of **\$1,200 in out-of-pocket expenses*** in your efforts to resolve the many problems caused by identity thieves

OR with the Identity Theft ShieldSM:

- ✓ Get **REGULAR MONITORING** of your credit report and let the **experts in the field do the work for you!**

IdentityTheft SHIELDSM
This plan covers you and your spouse

* Federal Trade Commission

With the **Identity Theft ShieldSM** you're backed by experienced professionals from a division of the world's leading risk consulting company.

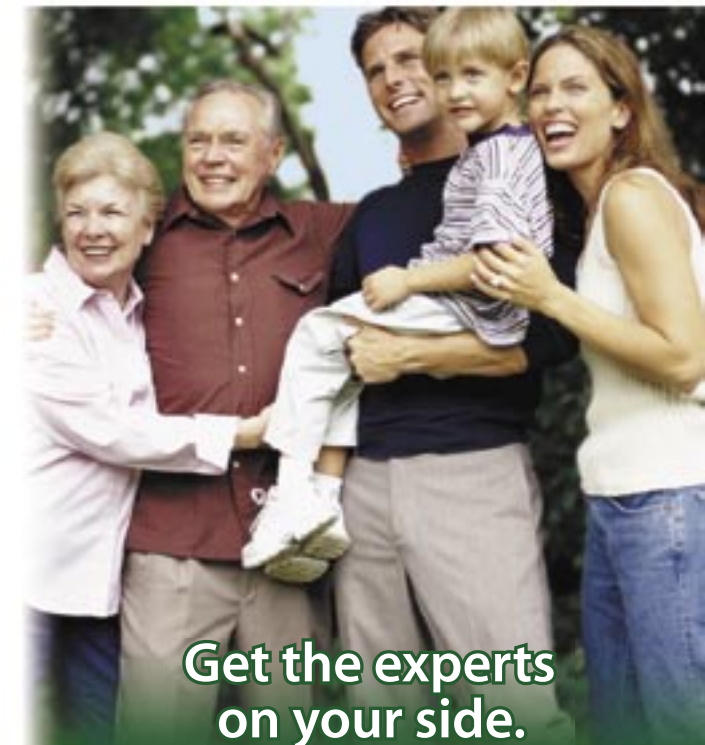
People whose identities have been stolen can spend months or years—and thousands of dollars—cleaning up the mess the thieves have made of their good name and credit record.

—Federal Trade Commission: When Bad Things Happen to Your Good Name, September 2002

The experienced experts in the field...on your side

Marketed by: **Pre-Paid Legal Services, Inc.**
Services provided by: **Kroll Background America**

For more information, please contact your Pre-Paid Legal Independent Associate



Get the experts on your side.



Your credit rating...

Your name...

Your peace of mind...

Get the experts on your side.

Credit Report

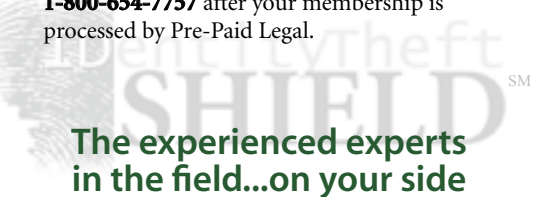
- Evaluate your current credit standing with:
- An up-to-date credit report through Experian at no added cost
 - A personal credit score calculated by an independent scoring service
 - A detailed analysis of your personal credit score

Experts recommend that you review your credit report regularly. The Identity Theft Shield makes it easy.

Continuous Credit Monitoring

- Suspicious activity will be brought to your attention, providing you with early detection.
- You'll receive prompt notice if the credit repository (Experian) is notified that:
- New accounts have been opened in your name
 - Derogatory notations have been added to your credit report
 - Public records have been added to your report
 - Inquiries have been made against your report
 - A change of address has been requested

After you enroll, we'll mail your membership materials to you. This benefit is available to you after you complete a "Consumer Report and Monitoring Authorization Form" provided in your membership materials or you may call **1-800-654-7757** after your membership is processed by Pre-Paid Legal.



The experienced experts in the field...on your side

Identity Restoration

Coverage begins as of your membership effective date. Identity theft can be devastating, and the process of restoring your name can be overwhelming and costly. You need more than "do it yourself" information if it happens to you.

With the Identity Theft ShieldSM a trained expert will take the steps to restore your name and credit for you!

- **Help reduce your out-of-pocket expenses and time spent away from work with valuable services from detection to resolution**
- **Our Licensed Investigators will work on your behalf** to help correct identity theft issues you have with affected agencies and institutions, including: Credit card companies, Financial Institutions, All three credit repositories, Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, U.S. Postal Service, Law enforcement personnel... and other organizations that may be affected.
- **Fraud alert notifications** will be sent on your behalf to all three credit repositories, Social Security administration, Federal Trade Commission, U.S. Postal Service and affected credit card companies and financial institutions.
- **Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware of**, including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent

You'll have a toll-free number to report any potential discrepancy in your credit report.

If the discrepancy is identity theft, a Fraud Restoration package will be rushed to you and our investigators will assist you every step of the way.

Don't wait until it happens - enroll and get peace of mind today.

Identity Restoration will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or your child participated in, directed, or had knowledge of. Restoration services will not be provided for a known stolen identity event that occurred prior to enrollment date. You must be an active member to receive restoration services. Services are available for pre-existing conditions at a discounted rate. Services provided do not cover financial losses arising from the identity theft. A signed limited power of attorney must be provided to Kroll when an Identity Theft Restoration case is opened in order for Kroll to work on your behalf and/or provide the Proactive Database Searches listed. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.



A professional thief can assume your identity in just a few hours, but it can take years for you to restore your identity.

Identity theft victims spend countless hours and an average of \$1,200* in the quest to clear their name.

*Federal Trade Commission