U.S. LEGAL SERVICES

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Identity Defender

The Need for ID Theft Protection & Response is real. Identity theft is one of the fastest growing crimes in the nation. Your identity is at risk! One out of every five Americans becomes a victim of identity theft.

- An identity is stolen every 2 seconds. (Javelin Strategy & Research Center, 2014)
- Identity Theft tops list of consumer complaints filed with FTC for the last 13 consecutive years. (FTC.Gov)
- Average financial loss per identity theft incident is $4,930 (Javelin Strategy & Research Center, 2014)
- In 2013, there were 12 million Americans that were victims of identity theft. Financial losses attributed to identity theft totaled $21 billion. (Javelin Strategy & Research, 2014)
- 2013 had the highest year of data breaches, with 740 million records exposed. (Online Trade Alliance, 2014 Data Protection and Readiness Guide)

The Identity Theft Solution. The **Identity Defender** is designed to help defend against the fastest growing crime in the nation. The Identity Defender will provide access to the **Fraud Resolution Services (FRS)** who assist consumers at the inception of a fraud related emergency. A fraud resolution advisor is trained to evaluate the incident and what steps need to be taken to resolve the theft, including but not limited to(member authorization is required for the below benefits):

- Placing fraud alerts, freezing credit and filing disputes and affidavits on the member's behalf (Power of Attorney required for this benefit.)
- Dash Board Review and Monitoring Alerts: 24/7/365- See your "Risk Alert Score" and current alerts for suspicious activity against your name, SSN, date of birth, address, email address and telephone number.
- Monitored Transactions: Online "high risk" events, often pre-credit issuance transactions, are monitored in "real/near-time" 24/7/365, including banking, brokerage, MoneyGram, telecommunications, medical (MIB), cell phone, DocuSign, PayPal and EBay accounts- online transactions.
- Unlimited access to highly trained Fraud Resolution Specialists to assist in restoring your identity
- Free 60 minute telephone consultation with an ID Protection Financial Counselor to assist in rebuilding your credit
- Up to $25,000 in identity theft expense reimbursement (available to primary member and spouse)*
- Lost Purse or Lost Wallet Benefits

Fight back when your identity is stolen and to restore your identity and good credit with Identity Defender.
Simply put, you can't get better Identity Theft Protection anywhere.

Start defending yourself **TODAY!****
To enroll or learn more, visit **www.uslegalservices.net**
or call **800.356.LAWS (5297)**

Identity Defender $9.95 per month

**Limited to four (4) family members per plan

*Insurance underwritten by member companies of AIG. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Coverage not available to residents of New York and may not be available in other jurisdictions. Not sponsored or approved by the United States Government or any Department or Agency thereof.