

IDENTITY MANAGEMENT SERVICES

Full Product Description, Presented to:

Health X

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And

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Identity Theft **911**[®]

For Health X Partners

Are you or your resident family members at risk for identity theft or need expert assistance with an identity-related concern?

IDENTITY SERVICES from Identity Theft 911 give you unlimited, one-on one access to a highly experienced fraud specialist who will act as a personal advocate in a wide range of identity-compromising situations.

RESOLUTION



For victims of account take-over or identity theft. A fraud specialist will guide you through the process of restoring your identity and handle all of the work, including completed documentation and notification assistance. Victims of identity theft also receive one year of free credit monitoring as well as free fraud monitoring of over 1000 public databases.

PROACTIVE



For Health X Partners who wish to be proactive. In the event that your personal information has been compromised, a fraud specialist will assist in placing a free fraud alert on your credit file to reduce the risk of fraudulent accounts committed in your name. Includes additional preventative measures, depending on the risk.

CHILD RISK



For parents and guardians of minor children at risk. If your child's identity has been fraudulently abused, a fraud specialist will initiate a credit file suppression to help prevent against the further misuse of the minor's personal information, as well as clear up any existing damages. Includes on-demand resolution assistance, if needed.

MILITARY



For active duty military personnel, especially when stationed abroad. A free advocate-assisted 12-month military fraud alert is placed on your credit file to reduce the risk of identity theft. Includes on-demand access to an experienced fraud specialist who can also assist your authorized spouse or other family members.

MEDICAL



For victims of medical identity theft. A fraud specialist is assigned to help undo the damage from fraudulently filed insurance claims and/or bogus medical services obtained in your name to the extent possible. Includes one year of active follow-up.

ESTATE



For surviving spouses. A knowledgeable fraud specialist is assigned to help secure the identity of your departed spouse from potential misuse by identity thieves. Includes minimizing potential risks to your own identity in the case of joint credit files and financial documents.

TRAVEL



For Health X Partners who travel, especially to a foreign country. Specialists are on stand-by 24/7 to assist world-wide with emergency travel documents and arrangement in case your passport, credit cards, or other crucial documents are lost or stolen while traveling. Includes preparedness package and follow-up back home.

RELOCATION



For Health X Partners who move. A fraud specialist is assigned to help safeguard financial, credit, and identity data during your move. The specialist helps ensure uninterrupted access to your financial institutions and accounts, as well as with any needed documentation and proactive measures.

DISASTER



For victims of a hurricane, earthquake, tornado, flood or home fire. A fraud specialist is assigned to help quickly recapture destroyed documentation needed to rebuild your life. The specialist helps ensure uninterrupted access to your financial institutions and accounts and aid with documentation for insurance claims.

IDENTITY THEFT 911

STATEMENT OF PURPOSE

WE ARE PERSONAL ADVOCATES FOR THE INDIVIDUAL. WE BELIEVE THAT INDIVIDUALS WHO ARE CONCERNED THAT THEY MAY BECOME A VICTIM OF IDENTITY THEFT THROUGH EVENTS SUCH AS A LOST OR STOLEN WALLET, ACCOUNT TAKEOVER OR A SECURITY BREACH ARE ENTITLED TO THE ASSISTANCE, EXPERTISE, AND CARE AND CONCERN OF AN ADVOCATE SO THAT THEY MAY ENJOY A SENSE OF PEACE REGARDING THEIR IDENTITY. WE ARE NOT A CALL CENTER - WE WILL NEVER BE A CALL CENTER. WE DO NOT USE "KIT RESOLUTION" AND WE DON'T USE A LIMITED POWER OF ATTORNEY. WE BELIEVE THAT IF YOU ARE TRULY GOING TO TAKE CARE OF A VICTIM, YOU MUST ALSO BE WILLING TO DEVOTE TIME TO ANSWERING ANY AND ALL QUESTIONS THEY MAY HAVE, LISTEN TO THEIR CONCERNS, AND GO THE EXTRA MILE TO RESOLVE THEIR PROBLEM AND RETURN THEIR LIFE TO NORMAL.

IDENTITY THEFT 911'S SERVICES

Identity Theft 911, LLC ("IDT911") provides the premier identity theft restoration service to numerous national insurance carriers, reinsurance companies, financial institutions, universities, and group benefits programs. Our clients choose IDT911 because they insist on best-in-class, white glove services to their customers. Our clients know that IDT911's experienced advocates will focus personal attention on those customers needing our services.

Our clients understand that their customers hold them responsible for any products provided by third-party vendors; therefore, they demand the highest level of expertise and personal service to their customers. As the nation's foremost providers of identity theft crisis resolution, defense and education, IDT911 has the expertise, experience and service standards to make it the only viable choice for its clients.

IDT911 gives victims of identity theft what they need most: one-on-one case management, by an experienced, dedicated personal advocate who understands every aspect of this crime, cares about the impact it has on victims and ensures that each detail receives the attention it deserves. IDT911 extends its services not only to your primary policyholder, but also to **family members** residing in the victim's household.

IDT911 believes that one's identity should be treated as an asset and seeks to assist individuals who are seeking to preserve the integrity of his or her identity. IDT911's clients tell us that we are the only company who has the experience, ability and programs in place to help those who face a personal risk of identity theft or financial fraud through:

- loss of personal, financial and legal documents as the result of a natural disaster, act of terrorism or home fire;
- travelers who have experienced lost or stolen passports, wallets, travel documents, credit and debit cards;

- surviving spouses facing the need to notify credit bureaus, financial institutions, creditors, and governmental agencies after the death of a spouse; and
- individuals who have lost a wallet or handbag, had mail stolen, received a notice that his/her personal information has been included in a database compromise, experienced a home robbery where financial documents have been stolen, or who have experienced any event in which the individual FEARS may result in him or her becoming a victim of identity theft.

Identity Theft 911 crisis resolution services includes:

- One personal advocate will work one-on-one with the victim from the first call until the case is resolved and the victim's life has returned to normal; this allows the victim to receive personalized assistance based on a trusting relationship and ensures that the victim does not have to continually repeat his or her story to whomever may answer his or her telephone call;
- Unlimited toll-free access to the personal advocate for any questions, concerns, and problems; a victim can speak with his/her advocate as often and as long as he or she wishes;
- Advocate provides assistance with proactive issues (lost wallets and notification that the individual is part of a database compromise), as well as account takeover, something which we believe no other company does; this provides peace of mind to the caller, allows for protective measures, and builds customer loyalty for our client companies;
- IDT911 will work to resolve pre-existing cases which may have started years ago, as well as cases in which the theft was done by a family member, both of which are typically excluded by other "resolution" companies. Please note, however, that in cases where the theft occurred as the result of a family member, our advocates can only do so much and resolution may not be completed if the victim is not willing to file a police report and sign a *Fraud Victim Affidavit*;
- Direct assistance with filing police reports through establishing an appointment with the appropriate officer at the victim's local law enforcement, preparing information for the victim to provide the police, and preparing appropriate

- documentation (i.e., the *Fraud Victim Affidavit*, list of fraudulent account numbers, etc.) for the victim to present to law enforcement;
- Completing the answers to the *Fraud Victim Affidavit* so that the victim only has to review and sign in the presence of a notary;
 - Contacting the fraud department of TransUnion via a three-way conference call with the fraud officer, the victim and the advocate. If the victim authorizes it, we will place an appropriate fraud alert with TransUnion, who simultaneously notifies the other two credit bureaus, Experian and Equifax. If available in the victim's home state, credit freezes can also be added to the credit reports. This also provides the victim and the advocate a chance to review 90-days activity on the credit files with the fraud officer and allows the advocate to immediately begin working the case. If the victim needs to remove the fraud alert at a later date due to needing to obtain a home loan or other types of credit, the advocate can contact the credit bureaus, have the alert removed, and then replaced once the victim has obtained credit.
 - Contacting the fraud departments at utility companies, department stores, check clearing companies, financial institutions, etc., and closing compromised or fraudulent accounts, replacing credit cards, opening new accounts, and adding additional protection, such as passwords, to accounts.
 - The advocate works with financial institutions to get monies fraudulently withdrawn from checking and savings accounts replaced in secured accounts for the victim. The advocate will also work with institutions such as brokerage accounts to have stocks or other investments replaced in victims' accounts when they have been fraudulently withdrawn.
 - The advocate deals directly with collection agencies so that the victim does not have the stress of collection calls and is not harassed collectors, some of whom are unscrupulous or threatening and try to force the victim into making payments through intimidation;
 - Prepares all documents and provides direct assistance with notifying and working with governmental agencies, such as the U.S. Postal Service, Internal Revenue Service, Passport Services Office, Social Security Administration, DMV, etc. which may have been impacted by fraud;

- Systematic preparation of all documents and placement of phone calls to notify credit grantors, credit bureaus, and any other entity which in which the identity thief has opened accounts, obtained credit, withdrawn monies, incurred debt, or in any way abused the victim's personal information;
- Working with credit bureaus until the credit files are cleared of all fraudulent accounts, inquiries, collections, and addresses;
- Comprehensive case file creation for insurance and law enforcement
- Automatic enrollment in a suite of monitoring services
- A full year of fraud alerts, follow-up calls, and status checks.

CASE CREATION

- Victimized individual contacts Identity Theft 911
- Identity Theft 911 assigns a personal advocate to victim
- Identity Theft 911 authenticates the victim's identity
- Individual is classified as a victim in Identity Theft 911 database
- Advocate initiates a conference call with the victim and a fraud officer at TransUnion, place a fraud alert on the credit report and review 90 days activity on the credit file
- TransUnion notifies Experian and Equifax
- Credit bureaus send credit reports to victim
- Victim provides copies of credit reports to personal advocate
- Advocate reviews pre-populated Identity Theft Victim's Affidavit with victim
- Advocate interviews victim in detail to ascertain particulars of case
- If a police report has not yet been filed, advocate arranges appointment with law enforcement
- Victim files police report, forwarding copy to advocate

FRAUD DETECTION (PROVIDED TO IDENTITY THEFT VICTIMS AT IDT911'S EXPENSE)

- A 3-in-1 credit report from TransUnion, Equifax, and Experian
- One year of credit monitoring and alerts
 - Alerts are generated when new account applications and address changes are reported at participating credit, retail and wireless service providers.

CRISIS RESOLUTION

- Upon resolution, advocate can provide date/time-stamped case file to law enforcement
- Six months after resolution, advocate follows up with individual to verify sanctity
- Upon verification, the individual's case file is closed
- Individual is provided with fraud alerts and education on identity theft detection and defense

IDENTITY THEFT 911'S APPROACH VERSUS OTHER COMPANIES IN THE INDUSTRY

Neither Identity Theft 911 nor its customers, many of whom have experience with other companies in the industry, believe that Identity Theft 911 has any real competitors. To our knowledge, no other company in the industry does true one-on-one resolution by one advocate per victim, and none have the experience, skills, scope of programs or personalized approach that the IDT911 has.

Most “competing” companies claiming to provide resolution require a victim to sign a Limited Power of Attorney. Both we and our clients believe this creates exposure to liability for the client company and for IDT911, and that forcing the victim to execute a Limited Power of Attorney causes most victims to decline service. One of IDT911's clients began using our services after using one of our purported competitors, Kroll, when the insurance company found that 60% of its policyholders who had experienced identity theft refused to sign a Limited Power of Attorney and were therefore forced to self-resolve.

Other competitors simply send the victim a kit containing a list of phone numbers to credit bureaus, the FTC, etc. and samples of letters that the victim should write and "guidance through the process" by a customer service representative in a call center. Many of these kits contain more offers of credit products for sale and “protective” products at a cost than tips for the helping the victim. Most of our purported competitors are much better than IDT911 at marketing the products they have for sale, but none come slightly close to providing the level of service or the expertise and caring of our advocates, our success at resolution, or the scope of our services.

IDT911's competitors will require your policyholders' personal information upon enrollment in the service, which, in most cases is purely for marketing purposes. IDT911 takes only a policyholder count and will not accept your policyholder information, including names and email addresses, as it is none of our business, is not needed and compromises privacy. Any personal information IDT911 obtains is provided directly by the victim to his or her advocate during the resolution process.

We lead the industry in numbers of households covered, in services provided, in advocacy expertise, in methods of resolution, and in inclusive services. The Company is frequently cited as industry experts and the United States War College has used our materials in certain classes taught at the College. We are an approved vendor at the Pentagon and have performed services for the United States Marine Corps at Camp Pendleton.

We have been told by several of our clients, who have first-hand knowledge of other companies in this arena during preliminary due diligence, that they have signed contracts with IDT911 because no other group does true resolution, has the level of customer service, and approaches this problem in the comprehensive way that IDT911 does. In **our clients** words, other companies may be more dedicated to marketing, but they do not do true resolution and identity theft restoration, nor do they assist with lost wallets, destroyed financial documents, stolen or lost travel documents, and assistance to surviving spouses.

IDENTITY THEFT 911'S ADVOCATES

In the words of our clients, IDT911's advocates are considered to be the most experienced and the most caring in the industry. Our people set IDT911 apart. This is crucial differentiator, as it is our advocates that your customer will be interacting with and by whom the quality of the service that you have endorsed will be judged.

IDT911 hires only those advocates who have financial fraud resolution experience and who have empathy for victims. Our advocates are carefully screened for background, character, personality, skills and experience. All advocates work under close supervision within a secured environment, rather than from "remote locations", a practice

employed by some companies purporting to do resolution (thus one of the reasons they need to use a Limited Power of Attorney). The Company looks for advocates with college degrees, several years of fraud resolution experience at national financial institutions, credit grantors and retail operations, excellent interpersonal skills, and exceptional problem solving abilities.

IDT911's advocates cannot be confused with the typical customer service call center personnel, who are often hourly employees with little or no training or experience in fraud resolution. We view the position of advocate as integral to our company and each is a salaried professional well versed in fraud resolution. Each advocate holds membership in the *International Association of Financial Crimes Investigators (IAFCI)*. All IDT911 advocates must either have or be currently enrolled in the **Certified Fraud Examiners** ("CFE") Program, considered to be the premier certification for anti-fraud professionals worldwide. A CFE is uniquely trained and tested to be a specialist in the deterrence, detection, investigation and resolution of fraud. For an advocate to become a CFE, he or she must be a member of the *Association of Certified Fraud Examiners* ("ACFE"), meet admission requirements of both education and fraud resolution experience, undergo a rigorous test which is approximately ten (10) hours long and for which approximately 100 hours of preparation time is required, prove his or her background credentials to the Board of Regents, adhere to a stringent Code of Professional Ethics, and annually complete 20 hours of continuing professional education, of which ten (10) hours must relate specifically to the detection, deterrence or resolution of fraud. IDT911 advocates also undergo in-house continuing education on fraud resolution and identity theft trends and laws, as well as regulations in related topics such as the FCRA, customer care and service, and the ever-changing arena of laws and regulations governing database breach or compromises.

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ASSISTANCE, EXPERTISE, AND CARE AND CONCERN OF AN ADVOCATE SO THAT THEY MAY ENJOY A SENSE OF PEACE REGARDING THEIR IDENTITY. WE BELIEVE THAT IF YOU ARE TRULY GOING TO TAKE CARE OF A VICTIM, YOU MUST ALSO BE WILLING TO DEVOTE TIME TO ANSWERING ANY AND ALL QUESTIONS THEY MAY HAVE, LISTEN TO THEIR CONCERNS, AND GO THE EXTRA MILE TO RESOLVE THEIR PROBLEM AND RETURN THEIR LIFE TO NORMAL.

One advocate stays with the victim from beginning through end. An advocate can only access his/her victim files and cannot access files of victims being serviced by other advocates. If an advocate is unavailable due to illness or vacation, a victim's file can be accessed by a supervisor, who will either work the case until the advocate returns or will provide temporary access to one other advocate. Extensive case file notes on every action taken on the victim's behalf, all case history, open or pending items, and advocate comments is opened for each victim so that the victim does not have to repeat his/her story. Cases are reviewed throughout by the fraud supervisors.

OTHER SERVICES PROVIDED BY IDT911

As well as identity theft resolution, IDT911 provides additional services which focus on maintaining the integrity of one's personal information.

IDENTITY DOCUMENT RECOVERY (“IDR”)

Disasters, whether large scale such as Hurricane Katrina or personal such as a home fire, are devastating and traumatizing events. Often, victims of disaster lose their most important confidential documents and personal identity documents. While the victim's first concerns center around basic survival needs such as shelter and safety, the need to reassemble these documents arrives very quickly. This can cause a great deal of stress to an individual who has more immediate needs than trying to track down financial records, tax or bank statements, and birth certificates.

In the event that your policyholders face such an unfortunate situation, they can speak with IDT911 and a professional will do everything possible to ease the burden, including:

- Expedite emergency identity authentication;
- Work with financial institutions, governmental agencies, etc. to reassemble documents such as investment statements, bank statements, tax records, property deeds, marriage and/or divorce decrees, birth certificates, passports, etc. so that the victim can focus on more immediate needs;
- Contact family members, employers, and others as requested by the victim should the victim be displaced;
- Notify creditors, financial institutions, the U.S.P.S., and others of a change of address, if appropriate;
- Assist with completion of any aid forms in the event of a natural disaster; and,
- Take preventative steps to protect the victim from fraud

IDENTITY TRAVEL ASSISTANCE (“ITA”)

In the event that your policyholder should have their travel or personal identity documents stolen while traveling abroad or domestically, they can contact IDT911 for immediate assistance, including:

- International toll-free access 24/7; IDT911 has toll-free lines from more than 35 countries around the world and will also accept collect calls from a traveler.
- IDT911 can serve as a centralized communications hub for relaying messages to and from the traveler, governmental agencies, relatives or employers;
- Contact and work with local law enforcement, U.S. Consulates and Embassies, and various governmental agencies to expedite the replacement of passports, visas, driver's licenses, state I.D. cards, and INS documents with as little stress as possible to the stranded traveler;
- Assist the traveler with replacing airline tickets, transportation and coordinating hotel accommodations or finding a safe place to stay while waiting for funds, airline tickets or identity documents;
- Coordinate with the victim's family, friends or employer in transmitting emergency funds through safe channels, including working with the U.S. Department of State to arrange for the victim to access the funds **WITHOUT** identification documents;
- Working with financial institutions to protect credit cards, bank accounts, and where local branches are located, obtain replacement credit or debit cards;
- Access credit files to provide protection measures such as credit file alerts;
- Provide various immediate protective measures for financial, credit and personal data such as credit freezes, account alerts, identity theft passport programs, and entry into the Consumer Sentinel databases; and
- Follow-up with the traveler upon his/her return home to complete the replacement of any stolen credit cards or documents, extend protective measures, and, if necessary, to resolve any fraud or identity theft

SURVIVING SPOUSE ASSISTANCE

Very little is more distressing than the death of a spouse. Unfortunately, the surviving spouse must not only deal with the heartache and loneliness of the death, but also the financial and business details of the deceased spouse. Often, the surviving spouse has no idea how to notify credit card issuers, financial institutions, credit grantors and credit bureaus of the death of a spouse. As identity theft continues to climb, a greater number of surviving spouses are finding that new credit is being extended to the unscrupulous

using the deceased's personal information. Sadly, this abuse is often done by a family member or trusted friend.

IDT911's advocates compassionately assist surviving spouses so that the appropriate designations are placed on the deceased's credit files, driver's license, passport, social security records, financial records, and credit records without impacting the surviving spouse's access to joint credit. In the event that the surviving spouse needs assistance with notification to other entities, the advocate will conduct the following:

- Conduct an initial interview with the client to obtain pertinent details and documents necessary including death certificates.
- Prepares all documents and provides direct assistance with notifying and working with governmental agencies, such as the U.S. Postal Service, Internal Revenue Service, Passport Services Office, Social Security Administration, DMV, etc. which may have been impacted by fraud, as well as all involved creditors and associations.
- Periodic follow up calls to confirm return notifications from all creditors and agencies.
- A six month follow up call to ensure all aspects of notification process have been completed.

It is a small service to help ease the burden during a painful and often confusing time.