

Product Overview

PACKAGES & FEATURES



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Package Overview

SILVER PACKAGE

Feature	Summary
Identity Restoration	Identity Theft victims will be appointed an ICFE Certified restoration specialist who will restore the victim's identity to pre-theft status.
Identity Insurance	Insures against lost wages, attorney's fees and other costs associated with recovering from identity theft. \$10,000 coverage limit.
Resource Center	Provides members with the knowledge and resources to protect themselves and their family from identity theft.

GOLD PACKAGE

Feature	Summary
Monthly Identity Monitoring	We have integrated with leading communications, financial services, retail companies, healthcare providers, and government agencies to provide best in class identity theft detection.
Identity Score	Easy to understand identity score quantifies a customer's current identity theft risk with an absolute and relative value.
Identity Report	Details the positive and negative drivers of the identity score and all activity associated with the user's identity.
Identity Restoration	Identity Theft victims will be appointed an ICFE Certified restoration specialist who will restore the victim's identity to pre-theft status.
Identity Insurance	Insures against lost wages, attorney's fees and other costs associated with recovering from identity theft. \$10,000 coverage limit.
Resource Center	Provides members with the knowledge and resources to protect themselves and their family from identity theft.

PLATINUM PACKAGE

Feature	Summary
Real-Time Identity Monitoring with Alerts	We have integrated with leading communications, financial services, retail companies, healthcare providers, and government agencies to detect ID theft within seconds of occurrence, often weeks before detection by traditional solutions. We perpetually monitor all customers' personal data and provide instant notification of any suspicious activity.
Identity Score	Easy to understand identity score quantifies a customer's current identity theft risk with an absolute and relative value.
Identity Report	Details the positive and negative drivers of the identity score and all activity associated with the user's identity.
Identity Restoration	Identity Theft victims will be appointed an ICFE Certified restoration specialist who will restore the victim's identity to pre-theft status.
Identity Insurance	Insures against lost wages and the other costs associated with recovering from identity theft. \$25,000 coverage limit.
Resource Center	Provides members with the knowledge and resources to protect themselves and their family from identity theft.
Instant Fraud Alerts & Stops	We can block a potentially fraudulent application before an account is opened, goods are shipped or the transaction is completed.
Antivirus / Antispyware Software	Provides instant protection against and detection of computer-based threats such as keystroke loggers, trojans, worms and adware.
Software Firewall	Provides members with a two-way firewall which continuously monitors your internet connection and prevents unauthorized access.
Digital File Vault	Allows users to lock up confidential data in an encrypted vault.
Digital File Shredder	Ensures that identity thieves cannot recover deleted identity data from your computer.
Chat Encryption	Encrypts your chat sessions so your conversations stay protected and private.
Computer System Tune Up	Optimizes your computer performance by removing unnecessary files and registry entries.
Automatic Software Updates	Ensures that the newest software product and signature files are downloaded on a regular basis and installed automatically.

Package Comparison

IdentaVault leverages cutting-edge technology and the nation's largest identity theft database to provide members with the most advanced identity theft protection available. We have developed a 360-degree approach to Identity Theft Protection to provide members with the most complete and cost effective identity theft offerings on the market today. Whether members are looking for basic protection with our Silver Package, the advanced protection of our Gold Package, or the ultimate protection of our Platinum Package, we've got the right solution to safeguard their identities.

Feature		Silver	Gold	Platinum
Identity Restoration	In the unlikely event that a member becomes a victim of identity theft, our ICFE Certified agents will work diligently to restore his/her identity to pre-theft status.	✓	✓	✓
Identity Insurance	Insures against lost wages, attorney's fees and other costs associated with recovery from identity theft.*	\$10,000	\$10,000	\$25,000
Resource Center	Provides members with the knowledge and resources to protect themselves and their family from identity theft.	✓	✓	✓
Identity Score	Provides members with a concrete, easy to understand assessment of their identity theft risk and provides insight to whether their personal information is being used fraudulently.		✓	✓
Identity Reports	Summarizes positive and negative drivers of a member's identity score. In the event fraudulent or suspicious activity is detected, the identity report provides members and our identity restoration specialists with information needed to limit damage and restore their identity.		✓	✓
Monthly Identity Monitoring	Our comprehensive database provides the earliest and most complete detection solution available in the market. Early detection allows us to stop fraud before harm is done, often protecting the victim from damage to their credit and a lengthy identity recovery process.		✓	✓
Real-Time Identity Monitoring & Alerts	Monitors a member's identity on a real-time basis to detect fraud within seconds of occurrence, often weeks before detection by traditional solutions, thus minimizing or potentially eliminating any damage to a member's financial profile.			✓
Instant Fraud Alerts & Stops	Alerts members and blocks certain fraudulent transactions before a fake account is opened or a transaction is completed.			✓
Antivirus / Antispyware Software	Best in class antivirus and antispyware software protects members from programs that track their online activity including password stealers, trojans, worms, keystroke loggers, and other malware.			✓
Software Firewall	Provides members with a two-way firewall which continuously monitors your internet connection and prevents unauthorized access.			✓
Digital File Vault	Confidential files are locked up in an encrypted vault on a member's computer hard drive to safeguard sensitive files from theft, keeping data confidential data protected.			✓
Digital File Shredder	Protects members by permanently removing all traces of confidential data, preventing thieves from ever recovering deleted data.			✓

Package Details

Identity Restoration

Upon detection or notification of suspicious identity related activity, our team will immediately work with the impacted customer to determine if the activity is fraudulent. Upon determination of fraudulent activity, we will appoint a restoration specialist certified by the ICFE (Institute of Consumer Financial Education) who will take the following steps:

1. Contact the affected institutions via our ID Network to instantly halt the fraudulent transaction(s).
2. Obtain a limited power of attorney from customer to allow the restoration specialist to work on the customer's behalf.
3. Place fraud alerts on the customer's credit files with the three major credit bureaus to prevent further damage.
4. Review the customer's identity and credit report to look for other potential fraud. Research and investigate potential damage to customer's identity and make best efforts to restore the customer's identity to pre-event status.
5. File a Police Report with the proper law enforcement authorities.
6. Dispute and/or communicate with the negatively affected financial institutions, creditors, the three major credit bureaus, collection agencies, utility companies, healthcare/insurance providers, the IRS, law enforcement, court representatives, and others as needed.
7. Create and maintain a case file to document the ID theft event. This case file is important to establish the facts surrounding the ID theft event and to establish the customer's rights as a victim. This case file may include contact information for the customer, details of the case as provided by the customer, notes from contacts made on behalf of the customer, responses from entities involved in the cases, and pertinent documentation, including an ID Theft Affidavit, Affidavit of Forgery, Limited Power of Attorney Authorization, Police Report and other applicable documents as required by individual circumstances.
8. Help customer identify whether or not there are grounds to file an ID Theft Insurance claim. Assist customer in filing claim with insurance underwriter when applicable.
9. When fraudulent use of a social security number has occurred, especially in the event of employment fraud, provide assistance with obtaining and reviewing the customer's Social Security Personal Earnings and Benefits Statement.
10. Other assistance required that we might reasonably be able to offer customers on a case-by-case basis.

Identity Theft Insurance

The identity theft insurance policy is underwritten by subsidiaries or affiliates of Chartis Inc and has an aggregate limit of \$10,000 for the Silver and Gold packages, \$25,000 for the Platinum package. Eligible expenses for reimbursement include lost wages as a result of time taken off from work, notary and certified mail charges, fees to re-apply for loans, long distance telephone charges, and attorney fee reimbursement.

Lost Wages

The Identity Theft Insurance covers customers up to \$500 per week of lost wages for a maximum of four weeks. Customers are reimbursed for actual wages lost for time reasonably taken off work as a result of efforts to amend or rectify personal records, true name or identity as a result of identity theft.

Legal Defense

The policy covers reasonable and necessary fees and expenses incurred by customers in defending a civil suit brought against members for non-payment of goods or services or default of a loan or removing any civil judgment wrongfully entered against them as a result of the stolen identity event.

Cost Reimbursement

The policy will also reimburse the customer for reasonable and necessary cost incurred for re-filing applications for loans or other credit instruments that are rejected solely as a result of stolen identity event, cost of notarizing affidavits and other document, long distance phone calls, postage and up to six credit reports.

Resource Center

The resource center provides members with the knowledge and resources to protect themselves and their family from identity theft. Resources include helpful contact information to various government and private entities as well as current news and alerts.

Package Details

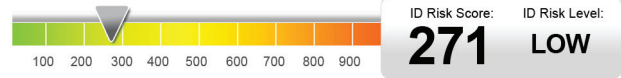
Monthly Identity Monitoring (Gold and Platinum)

Identity theft can inflict financial damage for months or even years before detection occurs. Our cutting edge ID Monitoring solution leverages the nation's largest fraud and transaction network to provide customers with the earliest possible detection of identity theft. Upon account activation, we will analyze the customer's profile against a database of over 650 billion data points, to provide an individual identity risk analysis, report and risk score. As long as customers are enrolled in the program, we monitor their identity elements such as name, address, Social Security number, date of birth and phone number.

Identity Score (Gold and Platinum)

Upon account activation customers will be provided with an initial Identity Score. Additionally, customers will be provided with an updated Identity Score, every subsequent month. The identity score is a statistically generated score ranging from 1-999 that describes the customer's overall identity theft risk. The identity score protects consumer from identity theft by leveraging the same identity theft technology relied upon by leading telecommunications, financial services, retail companies, healthcare providers, and government agencies. In addition to a specific ID Score, customers will receive a qualitative assessment (Low, Moderate, or High).

Your ID Risk Score



Identity Report (Gold and Platinum)

Upon enrollment, and each month thereafter, customers will receive a report detailing all the activity associated with their account. The identity report details the positive and negative drivers of the identity score and all activity associated with the customer's identity.

IdentaVault

PERSONAL ID REPORT

MARIE ETIENNE
123 Main St
JACKSONVILLE, US 32256
P: 111-111-111
info@testemail.com

ID Report #: 39754217294588
Report Date: June 10, 2010

This report evaluates the risk that you have become a victim of identity theft. We evaluate this risk by monitoring your personal identity profile (name, address, phone number, social security number, and date of birth) for new accounts associated with the profile. Listed below is current, new account activity associated with your personal identity profile (you will NOT see long-standing accounts on this report). We classify each new account as fraudulent, questionable, or normal depending on whether the account information matches up with the personal identity profile you've previously provided to us. If any account information appears suspicious to you, please contact us 877-314-7089.

What is an ID Score?
An ID Score measures the likelihood an individual has become a victim of identity theft. Scores range from 001 to 999. The higher your score the more likely you have become a victim of identity theft. The lower your score the fewer mismatches or inconsistencies we detect in your profile.

ID Score vs. Credit Score
An ID Score measures the risk that an individual has become a victim of identity theft. A credit score measures the likelihood an individual will pay back a loan. Consequently, we use an ID score and monitoring to safeguard your identity.

How is Your ID Score Created?
We produce a score by evaluating your personal identity profile against over 1,000 databases and over 650 billion data points. Database examples include credit card applications, cell phone applications, new loan applications, and many others. Specifically, we look for data mismatches, inconsistencies, and patterns commonly associated with fraud using state-of-the-art detection algorithms. The result is your unique ID score.

ID Score: 224
Risk Level: LOW

FRAUDULENT Activity Reported
No Activity Detected

QUESTIONABLE Activity Reported
No Activity Detected

NORMAL Activity Reported

Company: Company A
Application Date: 2010-02-19 00:00:00
Name Match: YES
SSN Match: YES
DOB Match: YES
Partial Address: 123 Main Street, 32233
Partial Home Phone: 111-222-3000

IdentaVault

PERSONAL ID REPORT

Identity Profile Fraud

	Past 12 Months	Past 24 Months	Past 36 Months
Name	NO	NO	NO
SSN	NO	NO	NO
Date of Birth	NO	NO	NO
Address	NO	NO	NO
Phone Number	NO	NO	NO
Email	NO	NO	NO

The table to the left presents each attribute of your personal identity profile and whether there has been identity fraud associated with it in the past three years. The word "Yes" indicates a history of fraud. The word "No" indicates normal activity.

Sources Used for This Identity Report

	Name	Phone Number	Address	Email	SSN	Date of Birth
Credit Card	✓	✓	✓	✓	✓	✓
Wireless Accounts	✓	✓	✓	✓	✓	✓
Mortgage Accounts	✓	✓	✓	✓	✓	✓
Auto Loans	✓	✓	✓	✓	✓	✓
Payday Loans	✓	✓	✓	✓	✓	✓
New Check Order	✓	✓	✓	✓	✓	✓
Postal Address Change	✓	✓	✓	✓	✓	✓
Utilities Accounts	✓	✓	✓	✓	✓	✓
Healthcare Accounts	✓	✓	✓	✓	✓	✓

Package Details

Real-Time Identity Monitoring with Alerts (Platinum Only)

Identity theft can inflict financial damage for months or even years before detection occurs. Our cutting edge ID Monitoring solution leverages the nation's largest fraud and transaction database to detect ID theft within seconds of occurrence, often weeks before detection by traditional solutions.

Upon account activation, we will analyze the customer's profile against a database of over 650 billion data points, to provide an individual identity risk analysis, report and risk score. On an ongoing basis, customers will be provided with active real-time monitoring and will receive instant email alerts in the event new activity occurs in their identity profile. Upon receipt of email alerts, customers are instructed to login to their account to view the updated identity report and determine if fraud may have occurred. Data monitored includes:

- Credit Card Accounts
- Auto Loans
- Utility Accounts
- Wireless Accounts
- Payday Loans
- Healthcare Accounts
- Mortgage Accounts
- Change of Address Records

Antivirus Antispyware Software (Platinum Only)

The U.S. Homeland Security Department recommends the use of Antivirus and Antispyware software to protect you and your family from online identity theft. This is why we provide customers with best-in-class Antivirus and Internet Security Software. Customers can download all computer protection software from the Computer Protection section of the IdentaVault Identity Theft Website.

Feature	Description
Antivirus Protection	Protects against viruses and other malware with industry leading technology
Antispyware Protection	Class I antispyware software blocks concealed programs that track a customer's online and offline activity including password stealers, trojans, worms, keystroke loggers, and other malware.
Antiphishing Protection	Blocks webpages that attempt to steal your credit card data and personal information
Antispam Protection	Stops unwanted mail from reaching your inbox
Software Firewall	Automatically secures your internet connection and helps prevent outsiders from accessing your Wi-Fi network
Automatic Updates	Software is automatically updated to ensure that customers are protected from new viruses and online threats

Other Computer Protection (Platinum Only)

Feature	Description
System Tune-up	Optimizes computer performance by removing unnecessary files and registry entries
Chat Encryption	Encrypts and keeps your instant messenger conversations protected and private
Digital File Vault	Locks up confidential files in an encrypted vaults
Digital File Shredder	Ensures that identity thieves cannot recover deleted identity data from your computer.