WHAT IS IDENTITY THEFT?

Identity theft is when someone steals your personal information for their gain and your loss.

In other words, criminals pretend they’re you to do bad things. If the wrong people get their hands on your Social Security number, birthdate or any other personal information, they could potentially empty financial accounts, buy property and even commit crimes—all in your name. Sometimes it could take months or years before anyone even notices and the restoration could take equally as long.

Take the time to learn more. When your level of identity theft awareness goes up, you can better defend yourself and educate others against the fastest growing crime in America.¹
Identity theft is the fastest growing crime in America.¹ From data breaches to all you do online, it’s getting easier for criminals to steal your personal information. Here are some interesting statistics that can help you understand how important it is to have the best in identity theft protection.

1 IN 4
Number of people in the U.S. who have experienced identity theft³

13 MILLION
Number of U.S. adults who were identity fraud victims in 2015²

2 SECONDS
Amount of time that passes before someone becomes a victim of identity theft²

1 IN 8
Number of consumers who were notified of a data breach in 2015²

$15 BILLION
Cost of identity fraud losses in 2015²

Questions? Please visit LifeLock.com or call 1-800-LifeLock (543-3562). A U.S.-based agent is available to help.

²-2016 Identity Fraud, Javelin Strategy & Research, February 2016
³-Based on sample of 2,045 respondents to monthly online consumer survey conducted by MSI International on behalf of LifeLock, Oct 2015 - Mar 2016.
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HOW CRIMINALS COMMIT ID THEFT

ID thieves are always looking for ways to steal your personal information. Here are some of their tactics.

Mail Theft
Thieves will steal mail directly from unlocked and low visibility mailboxes, enabling them to access your personal information from bills, statements, etc.

ATM Overlays
Thieves could install these devices at ATM machines and gas pumps to steal your account information when you insert your card.

Dumpster Diving
Thieves will sort through garbage to find old bills, recent receipts and other discarded personal information.

Change of Address
Thieves will change your address and divert your mail into the wrong hands.

Data Breaches
If the companies you do business with store your personal information—even a huge insurance or medical corporation—your identity could be compromised in a large-scale data breach.

Malware & Viruses
With the number of new viruses, your computer and your information can be hacked through websites, Internet programs or file-sharing networks allowing thieves to access your private personal information.

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HOW CRIMINALS COMMIT ID THEFT

Stolen Wallet
While some thieves might be after your wallet or purse for money, others are more interested in your personal identification, which they could use to steal much more than just your cash.

Online Shopping
If you mistakenly shop at a fictitious retail website or through unsecured payment systems, your credit and debit cards could be at risk.

Shoulder Surfing
Thieves stand behind you with a camera—or even their own eyes—and watch as you enter passwords, personal identification numbers or private information.

The Dark Web
This is an underground, online community where criminals can go to buy and sell your personal information.

Keystroke Logging
On public computers, gas pump displays and ATM keypads, criminals can install technologies to record the buttons you press as you enter card numbers or passwords.

Phishing
These are fake emails that can look surprisingly legitimate. If you get tricked into clicking a link or providing information, thieves can get your passwords and account numbers.

Vishing
Phone scams that request personal information either by a direct caller or through voice messages can be used to steal your identity.

Smishing
Phishing through a Short Message Service (SMS) or text message. The message will direct you to visit a website or call a phone number.
HOW THIEVES CAN USE YOUR STOLEN INFORMATION

Once a criminal has what they need to pretend they’re you, they can start doing very bad things for their gain and your loss. Here are four examples.

**Tax-Related ID Theft**
By only using a stolen Social Security number and birthdate, identity thieves can file a fake tax return in your name.

**Drain Accounts**
Under your name, thieves can withdraw money or make major purchases like a house or car while you’re stuck with the bill.

**Medical ID Theft**
You may not notice this type of theft until it’s time for medical treatment or an insurance claim. Thieves can use your name or insurance information to receive medical care.

**Open New Accounts**
Thieves can open accounts for credit cards, loans, utility accounts and more in order to make purchases or steal funds. These accounts may not be detected for a year or more.

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LIFELOCK’S THREE-LAYERED APPROACH TO PROTECTION

M**ONITOR & ALERT**

We have the largest alert network with proprietary identity monitoring technology that scans hundreds of millions of transactions every second looking for many kinds of threats that can be part of identity theft.

R**ESTORE**

Should you become a victim of identity theft while a LifeLock member, you will have a dedicated Identity Restoration Specialist who will work to resolve the issue. With our $1 Million Service Guarantee, we’ll even spend up to $1 million on lawyers and experts to help restore your good name.

R**EIMBURSE**

Should you ever become a victim of identity theft, LifeLock will reimburse you dollar for dollar for lost funds, up to $25,000, $100,000 or $1 million based on your membership protection level.

**IDENTITY THEFT RESOLUTION. DON’T GO THROUGH IT ALONE.**

If you ever become a victim of identity theft, the complex process of resolving the problem can be difficult, frustrating and time consuming at best. Let the trained specialists at LifeLock help you get back to being you.

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# THE LIFELOCK RESTORATION PROCESS

If you become a victim of identity theft, our U.S.-based Identity Restoration Team will work to resolve the issues so you can focus on more important things. Here’s the eight-step process.

<table>
<thead>
<tr>
<th>Step 1:</th>
<th>Member signs a Limited Power of Attorney form so LifeLock can work with merchants on the member’s behalf during the restoration process.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2:</td>
<td>LifeLock will collect credit, DMV and criminal background reports as well as financial statements and risk assessments.</td>
</tr>
<tr>
<td>Step 3:</td>
<td>LifeLock sets a seven-year fraud alert, and determines if lawyers, accountants or investigators are needed.</td>
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<tr>
<td>Step 4:</td>
<td>LifeLock will contact the places where fraud occurred, submit applicable evidence, mediate claims and process credit disputes.</td>
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<tr>
<td>Step 5:</td>
<td>LifeLock settles insurance claims.</td>
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<tr>
<td>Step 6:</td>
<td>If needed, LifeLock will secure legal representation, represent member in court and pay court fees and costs.</td>
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<tr>
<td>Step 7:</td>
<td>LifeLock will document and organize correspondence in case of future ID fraud events.</td>
</tr>
<tr>
<td>Step 8:</td>
<td>Finally, LifeLock will request a release letter of fraud and check for a clean 90-day credit report.</td>
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</tbody>
</table>

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No one can prevent all identity theft.

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Since identity theft is the fastest growing crime in America, it’s important to go with an identity theft protection company that is a leader in the industry.

• Founded in 2005
• Trusted by Over 4 Million Members
• Available From a Variety of Partners, Employers and Retailers
• We Will Never Sell Your Data
• LifeLock was named a Top Trusted Website by the Online Trust Alliance in 2015 and 2016

“Great Service”

★★★★★

“I have had LifeLock for several years with upgrading to Ultimate Plus within the past year. They have thwarted attempts at my personal information twice in the past month. I would probably have never known of these if I hadn’t had LifeLock. Thanks for taking care of this, LifeLock.”

Tres S, Current Ultimate Plus Member since Jan 2009

“Thank You!”

★★★★★

“I so appreciate the security I have regarding my identity and my accounts. The alerts I just received regarding a new account I am opening gives me assurance that you are keeping a close watch on things for me. Thank you.”

Pat S, Member since Oct 2013

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Here are seven places where a small change can make a big difference.

Get LifeLock Identity Theft Protection
- LifeLock offers protection beyond free credit monitoring
- 24/7 Identity Protection Agents to answer any questions
- A $1 Million Service Guarantee ‡
- A dedicated Identity Restoration Specialist if you become a victim

In Your Wallet/At Your Home
- Use crosscut shredders for all personal, financial or legal records as well as documents and correspondences
- Retrieve mail promptly and be sure to investigate if your mail seems late
- Don’t carry unnecessary identifying personal information
- Keep your wallet and purse secured when out in public

Shopping Online
- Create Internet passwords with combinations of letters and numbers
- Avoid creating passwords that are too obvious or used for too many accounts.
- Keep passwords out of plain sight
- Make sure business and shopping are getting done on a secure site before submitting any info—you can tell if it’s secure by a lock featured in the search bar and uses “https” addresses
- Check billing statements for the correct company name, amount and purchase information
- Only share the necessary information when creating a login account or page

Credit and Debit Cards
- Use credit cards instead of debit cards when possible
- Take advantage of free credit monitoring services
- Don’t swipe your cards multiple times or through separate machines
- Make sure that cashiers swipe your cards in front of you
- Check your entire statement every month for every card and banking account
- Avoid carrying any debit or credit cards that aren’t absolutely necessary
- Cancel a card immediately if suspicious charges are found

At the Bank
- Avoid giving personal information over the phone to anyone who claims they are working for a bank or credit card company unless you previously initiated contact
- Use direct deposit when possible
- Investigate late statements or correspondences from your bank
- Use traveler’s checks when possible
- Take advantage of free credit monitoring services

Phone, Email and Computer
- Be suspicious of any unexpected emails asking for personal information
- Physically destroy your hard drive before selling or discarding your computer
- Install reputable anti-virus software and keep it up-to-date

In the Mail
- Avoid placing outgoing mail into unlocked curb side mailboxes
- Don’t write account numbers or personal information on the outside of envelopes
- Have the post office hold your mail if you’re leaving town for more than a day or two

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