

Millions of people are victims of consumer fraud and identity theft every year.\*

You Need  
**IDTheftDefense®**



**IDTheftDefense®**

Identity Theft Protection and Restoration Services



**IDTheftDefense®**  
PLATINUM

Identity Theft Protection and Restoration Services

# Identity theft and other types of cyber fraud continue to be a growing issue both in the United States and globally.\*

Victims lose billions of dollars each year in the U.S. to identify theft, and can spend an exorbitant amount of time and money dealing with identity theft and its consequences.\* The criminals are getting better at their craft. And they're not going away. You need the protection of an established institution that understands the many potential threats, how to protect against them, and how to restore your identity to its pre-theft status. You deserve the peace of mind IDTheftDefense®/IDTheftDefense® Platinum identity theft protection and restoration services can provide.



## MONITOR

### More of what matters

The IDTheftDefense® plan monitors your Personally Identifiable Information (PII), not just your Social Security number, credit cards and bank accounts. It monitors much more. If any change in your status is detected, you receive an alert via push notification to a mobile device.



## CONSULTATION

### When you need it

IDTheftDefense identity specialists are available to provide consultations on an unlimited number of identity-related issues or concerns. You don't have to be a victim of identity theft to take advantage of consultation services. Talk with an identity specialist when you have questions about a recent data breach or receive a suspicious email or phone call. You can even get tips for proactively protecting your personal information.



## RESTORE

### Your identity

IDTheftDefense members have access to consultation services provided by our licensed private investigators if an identity theft event does occur. The investigator will do whatever it takes for as long as it takes to restore your identity to its pre-theft status. The investigator will work on your behalf to resolve the issue by contacting the appropriate government agencies, financial institutions, credit bureaus and collection agencies.

How do you beat criminals?

## WITH THE BEST TEAM POSSIBLE.

IDTheftDefense restoration services are:

- **FULL SERVICE**

Investigators will work on IDTheftDefense members' behalf to resolve their identity theft issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies.

- **RETROACTIVE**

Even if you have a preexisting stolen identity event, you will still receive restoration services.

- **UNLIMITED SERVICE GUARANTEE**

IDTheftDefense consultants will do whatever it takes, for as long as it takes, to restore your identity to its pre-theft status.

## CONNECTED. PROTECTED.

IDTheftDefense is looking out for you, with convenient ways to stay in touch.

- Trained and experienced identity theft specialists are ready to provide you with advice when you need it.
- The IDTheftDefense app keeps you connected wherever you are. Download it and have an identity theft specialist at your fingertips, ready to help.
- Online dashboard monitoring via the app or website is updated daily, so you see right away if your identity has been compromised.
- Alerts are sent so that you can review changes to your credit and personal information.

# IDTheftDefense® Plan Features

More Value for Your Money



Financial Threshold Account Monitoring		•
Reputation Management		•
Reputation Score		•
Three Bureaus Credit Monitoring		•
Full-Service Restoration	•	•
Unlimited Service Guarantee	•	•
Social Media Monitoring	•	•
Monthly Credit Score Tracker	•	•
Online Privacy Management	•	•
High Risk Application and Transaction Monitoring	•	•
Instant Hard Credit Inquiry Alerts	•	•
Bank Account Number Monitoring	•	•
New Application Alerts via SSN/PII	•	•
Username Monitoring	•	•
Sex Offender Monitoring & Alerts	•	•
Sex Offender Search	•	•
Identity Fraud Protection**	Up to \$1 Million	Up to \$3 Million
Medical Data Report Consultation	•	•
Mother's Maiden Name Monitoring	•	•
NPI Monitoring on Dark Web	•	•
Solicitation Reduction Links	•	•
Telecom Monitoring	•	•
Rent-to-Own Monitoring	•	•
Buy-Here Pay-Here Auto Loan Monitoring	•	•
Auto Pawn/Title Pawn Monitoring	•	•
Sub-Prime Loan Monitoring	•	•
Public Records Monitoring	•	•
Court Records Monitoring	•	•
Payday Loan Monitoring	•	•
Address Change Verification	•	•
Dark Web Monitoring	•	•
Identity Threat Alerts	•	•
Mobile App	•	•
Auto Monitoring (Named Member Only)	•	•
Consultation on any Cyber-Security Topic	•	•
Data Breach Notifications	•	•
Lost Wallet Consultation	•	•
Live Member Support	•	•
24/7 Emergency Assistance	•	•
Cyberbullying Consultation	•	•
Minor Child Monitoring (Family Plan Only)	•	•



## IDTheftDefense®

### INDIVIDUAL PLAN

(For just you)

**\$11.00 per month**

### FAMILY PLAN

(For you, spouse/domestic partner, up to 10 eligible dependent children under the age of 18. Eligible dependent children ages 18-26 who either live at home or are a full-time student and have never been married are eligible for consultation and restoration services only.)

**\$22.00 per month**

## IDTheftDefense® Platinum

### INDIVIDUAL PLAN

(For just you)

**\$17.00 per month**

### FAMILY PLAN

(For you, spouse/domestic partner and up to 10 eligible dependent children under the age of 18. Eligible dependent children ages 18-26 who either live at home or are a full-time student and have never been married are eligible for consultation and restoration services only.)

**\$32.00 per month**

## IDTheftDefense Plan Provides You With THOROUGH RESTORATION

- One point of contact throughout the process to shoulder your burden.
- Organize details of open identity theft issues and search for other instances of identity theft.
- Cases are open for 120 days after resolution to help ensure that you have not been targeted again.
- Review your credit history for any possible fraud in areas such as:
  - Public records (liens, judgments, bankruptcies)
  - Credit accounts (new and/or derogatory)
  - Addresses
  - Prior employment
  - Explain your rights, process and responsibilities involved.
- File fraud alerts and disputes with reporting agencies and creditors as needed.
- IDTheftDefense works to restore your identity to its pre-theft status.

## Unlimited Service GUARANTEE

The IDTheftDefense plan includes an unlimited service guarantee. If you become a victim of identity theft, IDTheftDefense will do whatever it takes, for as long as it takes, to restore your identity to its pre-theft status.

## From \$1 MILLION to \$3 MILLION Identity Fraud Protection

The IDTheftDefense membership offers up to \$1 million in Identity Fraud Protection, and up to \$3 million in coverage with IDTheftDefense Platinum. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event.

IDTheftDefense® and IDTheftDefense® Platinum ("IDTD") identity theft protection and restoration services are offered by contractual agreement between Primerica Client Services, Inc. and Pre-Paid Legal Services, Inc. ("PPLSI"). Neither Primerica Client Services, Inc. nor its officers, employees, or sales representatives directly or indirectly provide identity theft protection, restoration services or advice. All Licensed Private Investigators are licensed in the state of Oklahoma. IDTD plans are available at individual or family rates. A family plan covers the Named Member, Named Member's spouse or domestic partner and up to 10 dependent children under the age of 18. Consultation and restoration services are available for eligible dependent children ages 18 to 26 who have never been married and are full time students or permanently live in the same residence as the Named Member. For complete terms, coverage, conditions, and limitations, please see Primerica Online, IDTheftDefense product page.

\* AARP.org, "Identity Fraud Cost Americans \$43 Billion in 2023," April 10, 2024

\*\* An Identity Fraud Protection Plan is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.