



Protecting What Matters Most

PrivacyArmor®

PrivacyArmor offers consumers a comprehensive and proactive defense against identity theft. Features include:

SNAPD® Identity Monitoring

We create a SNAPD identity blueprint (an acronym for **S**ocial Security number, **N**ame, **A**ddress, **P**hone and **D**ate of birth) to monitor over 700 billion data elements (and growing by 45 million more daily) from sources such as new credit cards, wireless accounts, retail credit accounts, automobile loans, mortgage loans, payday loans, check and check reorders, utility accounts and change of address requests.

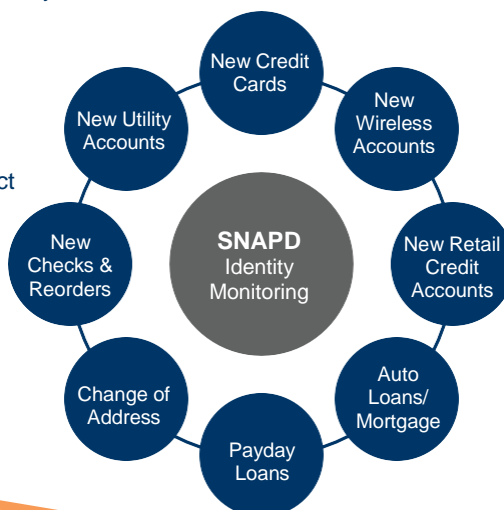
InfoArmor is capable of identifying anomalies indicative of fraudulent activity up to 90 days sooner than credit monitoring. This patented technology makes InfoArmor's identity protection more than enough to stand up to 21st century crime.

Privacy Advocate® Remediation

Our Privacy Advocates are CITRMS® Certified and ITRC Trained to be experts in identity restoration. If we detect suspicious activity a Privacy Advocate will:

- Initiate a **live phone call** to discuss any fraudulent activity associated with the account
- Act as a **dedicated case manager** to act on behalf of the victim and resolve the issue from start to case completion
- Implement **preventative steps** to proactively prevent fraud

PrivacyArmor covers the member and spouse or domestic partner.



Additional PrivacyArmor features include:

IdentityMD

Whether it is learning about ID theft, protecting a wallet's contents, or even restoring an identity following fraudulent events, IdentityMD is designed to offer interactive, step-by-step assistance.

Out of Pocket Expense Coverage

Protect consumers from the financial damages of identity theft with our \$25,000 identity fraud reimbursement policy that is underwritten by Travelers Insurance.

Solicitation Reduction

We help reduce the root cause of up to 20% of identity theft by reducing junk mail, stopping pre-approved credit offers, and ending telemarketing calls.

Plan Cost:

- **InfoArmor + LegalGUARD*: \$27.45 per month, via SMU payroll deduction.**