

It's no secret:  
Identity Theft is a major  
problem in America.



Think you're not at risk?  
*Unfortunately you are.*

- ☐ Do you hand your credit card to servers at restaurants?
- ☐ Do you sign your credit cards?
- ☐ Do you supply personal information over the internet?
- ☐ Do you keep your Social Security number in your wallet or purse?
- ☐ Do you leave mail at your home or business for the postal carrier to collect?
- ☐ Do you shred unwanted mail with personal information?

## Would you know what to do if it happened to you?

- ☐ **Call** your bank and/or credit card company
- ☐ **Contact** the three major credit repositories
- ☐ **Go through the helpful but extensive steps** recommended by the Federal Trade Commission in its 30-page consumer support publication
- ☐ **Fill out and submit the affidavit form** supplied by the FTC to dispute new, unauthorized accounts
- ☐ Spend countless hours and an average of **\$1,500 in out-of-pocket expenses\*** in your efforts to resolve the many problems caused by identity thieves

## OR with the Identity Theft Shield™:

- ☒ Get **REGULAR MONITORING** of your credit report and let the **experts in the field do the work for you!**

## Covers you and your spouse

\* Federal Trade Commission

“People whose identities have been stolen can spend months or years—and thousands of dollars—cleaning up the mess the thieves have made of their good name and credit record.”

—Federal Trade Commission: *When Bad Things Happen to Your Good Name*, September 2002



## The experienced experts in the field...on your side

Marketed by  
**Pre-Paid Legal Services, Inc.**

Services provided by  
**Kroll Background America**

With the *Identity Theft Shield* you're backed by experienced professionals from a division of the world's leading risk consulting company.

For more information, please contact your  
Pre-Paid Legal Independent Associate

Get the  
experts  
on your side.



Your credit rating  
**Your name**  
Your peace of mind

Identity theft victims spend  
countless hours and an average  
of \$1,500\* in the quest to clear  
their name.

\*Federal Trade Commission



A professional thief can assume  
your identity in just a few hours,  
but it can take years for you  
to restore your credit standing.

## Credit Report

Evaluate your current credit standing with:

- An up-to-date credit report through Experian at no added cost
- A personal credit score calculated by an independent scoring service
- A detailed analysis of your personal credit score

**Experts recommend that you review your credit report regularly. The Identity Theft Shield makes it easy.**

## Continuous Credit Monitoring

Suspicious activity will be brought to your attention, providing you with early detection.

You'll receive prompt notice if the credit repository is notified by Experian that:

- New accounts have been opened in your name
- Derogatory notations have been added to your credit report
- Public records have been added to your report
- Inquiries have been made against your report
- A change of address has been requested



**Get the experts on your side.**

## Identity Restoration

Identity theft can be devastating, and the process of restoring your name can be overwhelming and costly. You need more than “do it yourself” information if it happens to you.

**With the Identity Theft Shield™ a trained expert will take the steps to restore your name and credit for you!**

- **Help reduce your out-of-pocket expenses and time spent away from work with valuable services from detection to resolution**

- **Fraud alert notifications will be sent on your behalf and applicable follow up will be done with affected agencies and institutions**, including: credit card companies, financial institutions, all three credit repositories, Social Security Administration, Federal Trade Commission, Department of Motor Vehicles, law enforcement personnel, and the U.S. Postal Service
- **Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware of**, including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent

**You'll have a toll-free number to report any potential discrepancy in your credit report.**

**If the discrepancy is identity theft, a Fraud Restoration package will be rushed to you and our investigators will assist you every step of the way.**

**Don't wait until it happens—enroll and get peace of mind today.**

**Identity Restoration** will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or your child participated in, directed, or had knowledge of. Restoration services will not be provided for a known stolen identity event that occurred prior to enrollment date. You must be an active member to receive restoration services. Services provided do not cover financial losses arising from the identity theft. A signed limited power of attorney must be provided to Kroll when an Identity Theft Restoration case is opened in order for Kroll to work on your behalf and/or provide the Proactive Database Searches listed. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.