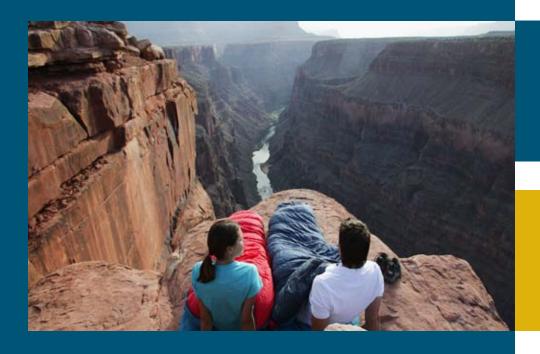
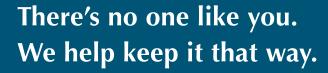


FOR EVERYTHING that makes you... you



Contents





IDENTITY GUARD® promises to help protect what matters most — you. And we'll do everything we can to make sure you've always got the best identity theft protection at the best value.



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Enjoy everything you deserve



As an IDENTITY GUARD® member. there's no need to feel vulnerable. Your service delivers all the benefits you need to help you stay protected.

Identity Monitoring

What is it? It's how we proactively watch over your personally identifying information, such as your Social Security number, credit card numbers and bank account numbers. If we detect them in Internet chat rooms and newsgroups, where identity thieves share your information, we'll promptly alert you.

Credit Bureau Monitoring

How do we do it? Every day, we're keeping an eye on your file at all three credit bureaus, looking for fraudulent activity associated with your accounts. If we notice certain changes in your credit files, we'll promptly alert you to it.

3-Bureau Credit Report + 3 Credit Scores

Why are these important? The quarterly updates we send you include an up-to-date view of your three credit scores to help you stay aware and in control of changes to your credit file.

Computer Protection. What does it include? Take a look:

ZoneAlarm® anti-virus, anti-spyware, and firewall software keeps your computer and Internet activities safe.

ID Vault® remembers your online account logons for you to help keep your online transactions safe from identity theft and fraud schemes such as phishing, pharming and keystroke logging.

MOBILE LOCKBOX® gives you on-the-go secure storage and access to your personal and financial records via your Web-enabled cell phone, PDA, or PC.

PRIVACYPROTECT® encrypts your online connection so your computer isn't susceptible to keylogging software, at home or when you're connected to Wi-Fi hotspots.

Address Monitoring

Why do you need this? If we notice that your address has changed, we'll alert you so you can review the new information and take action if it wasn't you who made the change.

Up to \$1 Million Identity Theft Insurance

What's covered? Good news. If identity thieves steal your money during your IDENTITY GUARD membership, you'll get back your financial losses from the theft.

Lost Wallet Protection

When is this useful? Whether you lose your wallet or someone takes it from you, we can help you cancel your credit card accounts, and give you access for up to \$2,000 emergency cash from your account.

What's your best feature?



Want to Check Your Account Status Quickly? Simply log in to our Member Area to access your Identity Dashboard. You can view your account details online — any time.

go there knowing you've got the best IDENTITY GUARD

features on your side.

Like to stay in-the-know? Always review your Quarterly Credit Updates. They'll keep you up-to-date on your latest credit scores, as well as the details in your credit report.

Did You Miss One of Our Alerts? Find out by logging into our Member Area to review messages in your Message Center.

Always On-the-Go? Be sure to use your MOBILE LOCKBOX® to help keep you safely connected, no matter where you are.

Looking for a safer connection? PRIVACY PROTECT® encrypts every keystroke you make when you're online so your information is never exposed to keyloggers that can to steal your usernames, passwords, credit card numbers, and more.

Forget Your Account Passwords a Lot? No worries. Your ID Vault® remembers them for you, with a big bonus: it helps you stay protected from fraud schemes.

Thinking About Making a Big Purchase? Before you do, check out Credit Analyzer and our other financial calculators in our Member Area to see the impact your financial decisions could make.

Concerned about keeping you and your family safe online? Protect your computer from viruses and other malicious programs by using ZoneAlarm® anti-virus, anti-spyware and firewall software.



Make the most of your service



From checking your credit to keeping friends and family protected we've got you covered.

Check Out Your Identity Dashboard

Need help getting around? Take a quick tour of our Member Area highlights to help you get your membership off on the right foot.

Just visit www.identityguard.com/demo to find out where to look for the information you're most interested in.

Use Your Ouick-Start Guide

It's important to get all of your service features up and running quickly to take full advantage of your membership. Use our Quick-Start Guide to set up your MOBILE LOCKBOX, ID Vault, PRIVACY PROTECT, ZoneAlarm and Internet Surveillance benefits by visiting www.identityguard.com/quickstart.

Refer Your Friends and Family

Now that you've got IDENTITY GUARD looking out for your best interests, why not give your friends and family the benefits they deserve? It's easy to do. Simply click on the referral button in our Member Area (or visit http://subscribe. identityguard.com/refer) to offer them three months of our GOOD START® service — free, with no obligation.



things they're doing.

SUMMER VACATION BACK TO SCHOOL HOLIDAY SEASON

Something you should know



You may think that viewing your credit report once is enough, but the information in it may actually change more often than you think. on your side.

From paying your bills on time to opening new accounts, your credit score is impacted every day by the financial decisions you make. That alone makes getting an ongoing look at your reports and scores the best way to stay up-to-date and on top of potential issues. But keep in mind: there's also much more to who you are than a basic credit report can reveal — which is why we're here for you.

Wondering how real the threat of identity theft really is today?

The 2010 Identity Fraud Report produced by Javelin Strategy and Research Inc. indicates that the threat of identity theft is continuing to increase. The proactive protection IDENTITY GUARD provides remains one of your best defenses against becoming a victim of a crime that seems to be, unfortunately, here to stay.

TAX SEASON SUMMER VACATION BACK TO SCHOOL HOLIDAY SEASON

WHAT'S VULNERABLE? Using your credit card on insecure shopping websites, or handing it over to a shady cashier when you're gift shopping.

Who to contact, and when

Unlimited Toll-Free Personal Member Services

We're here when you need us. And we've got answers to questions about your account, access to credit education specialists, and assistance from our Web support experts. Just give us a call.

ITAC, the Identity Theft Assistance Center

If you become a victim of identity theft during your IDENTITY GUARD membership, call Member Services and ask to speak with an ITAC representative for personal assistance from specialists who can help you get your life back to normal as quickly as possible.

Member Services Is Available at: 1-800-452-2541

Monday through Friday, 8am to 11pm, or Saturday, 9am to 6pm (EST).



Member Services 1-800-452-2541 customersupport@identityguard.com | www.identityguard.com Monday-Friday: 8am-11pm (EST), Saturday: 9am-6pm (EST)



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