

lifePERX

Lifestyle Benefits



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**In 2017, 1 in 6 Americans was a victim of identity theft.
Since the Equifax breach, it is estimated that up to 50% of all
Americans could be a victim in the next 36 months.**

**Identity Theft Protection is no longer a choice.
It's an absolute necessity.**

**The real question is which ID Theft Protection company
should you use?**



COMPANY OVERVIEW

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EDUCATE. PROTECT. RESOLVE.

Proactive Protection, 24/7 with full resolution support

Staying ahead of fraud takes more than tracking credit reports and scores. This program offers a comprehensive fraud, credit, wallet, and internet surveillance service coupled with 24/7 dedicated support to watch over employees' personal information.

Identity Fraud Claims a New Victim Every Two Seconds

This unique program offers household identity management coverage for employees that goes above and beyond the simple credit monitoring providers by offering proactive education, 24/7 access to fraud specialists and investigators, and unlimited resolution assistance to help recover from what has become life's third certainty.

Where CyberScout is today (2017)



660+
Institutions



17.5
Million Households



45
Million Americans



770,000
Breach Services Customers

Our expert fraud resolution team provides service to more than 17.5 million households nationwide, covering 45 million Americans (15% of all households)

NOTE 1: LifeLock covers 4.5 million households

NOTE 2: LifeLock offers to protect you from the Equifax breach by selling you services provided by Equifax

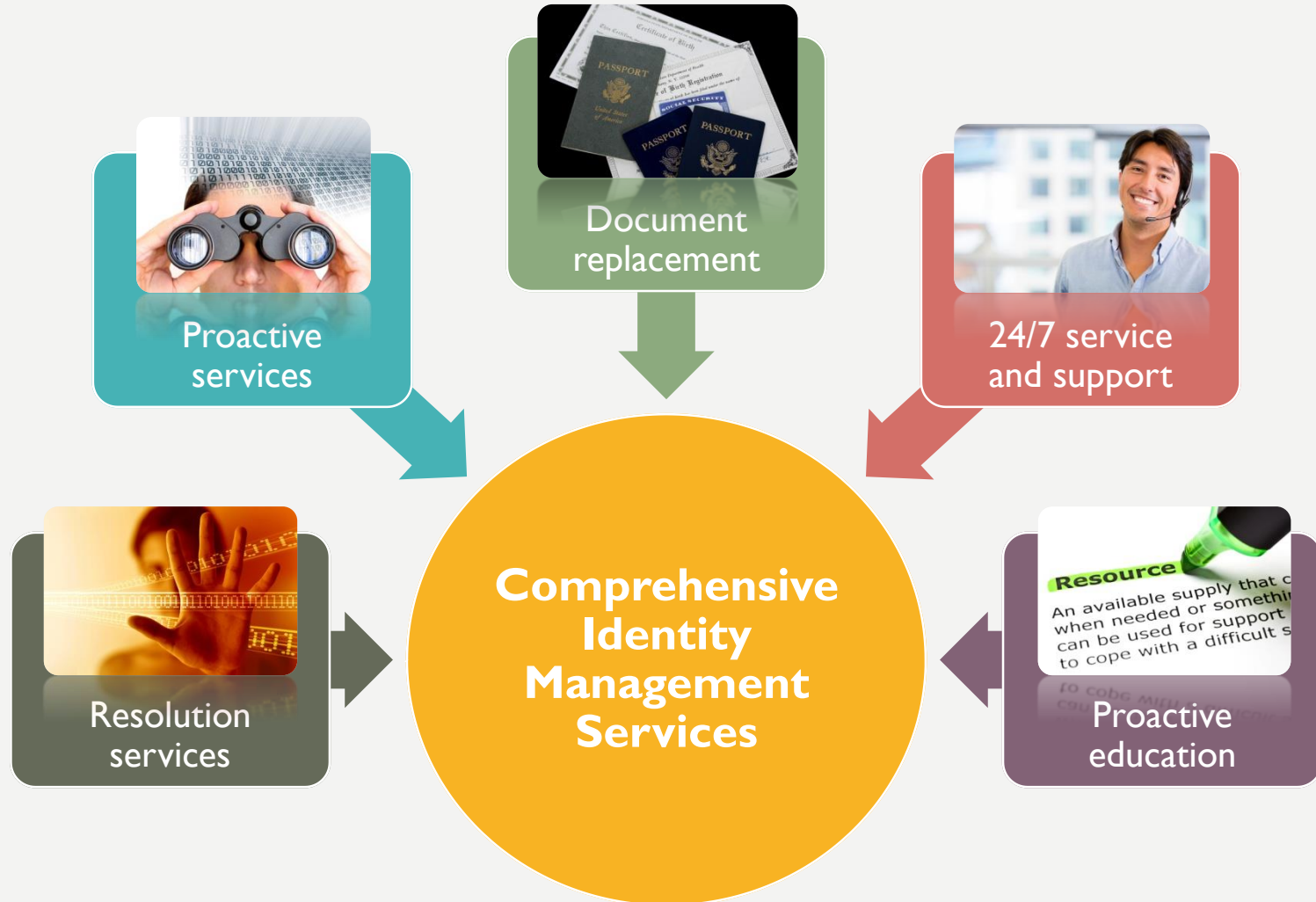
NOTE 3: LifeLock paid a \$100 million FTC settlement for misleading consumers with deceptive claims about its services.

We provide data risk prevention and remediation services to more than 770,000 businesses, including:

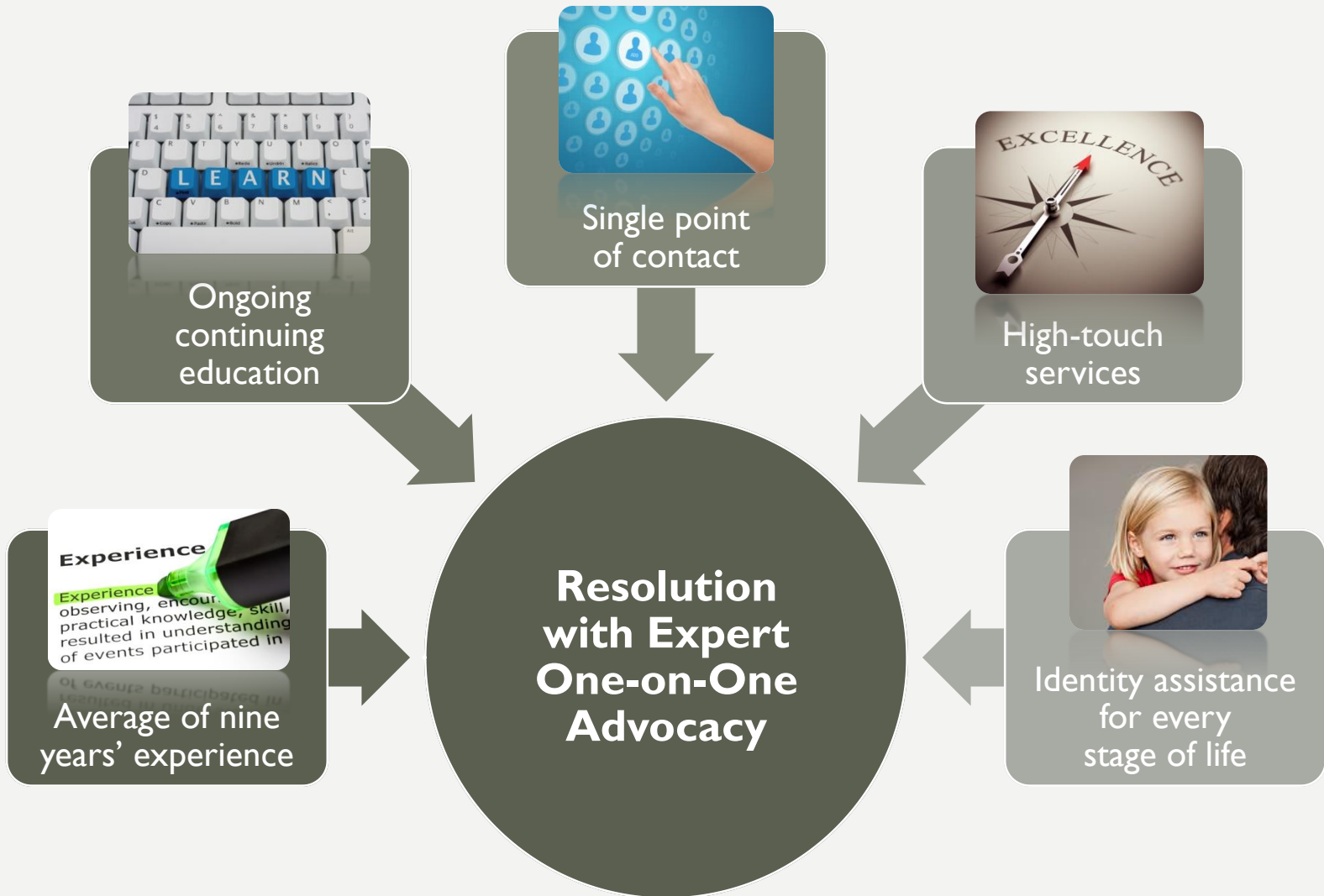
- Insurance carriers, financial institutions, credit unions, healthcare, and employee benefit providers
- Many Fortune 500, as well as, small to midsize companies

EXPERT CONSULTATION AND GUIDANCE

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EXPERT RESOLUTION



WHAT MAKES THIS PROGRAM



Market Opportunity

- No kits, hands-on service
- No Power of Attorney required
- An inclusive process



Complete Solution

- Proactive services
- High-touch service
- Subscription model
- No ulterior motives
- Dedication to customer resolution
- Quality customer service



Exceptional Service

- No outsourcing
- Increased security of customer data
- Consistent service
- Unlimited identity resolution service

YOUR DASHBOARD

Fully Integrated Platform

Provides fraud, credit, Internet and card monitoring service to help keep identities safe.

Easy-to-Use Customer Portal

Provides at-a-glance view of daily activity.

Concierge Resolution Service— 24/7

Delivers product support and remediation services are automatically included with all program levels

Flexible Product Configuration

Enables clients and partners to select specific identity data protection components.


Credit Score Tracking

Offers one-touch access to credit scores and annual credit report with notifications associated with any changes.

Educational Tools

Educational website and tools

Dashboard Homepage



Powered by
IDT911™

[My Account](#) [Logout](#)

Welcome, Jennifer Brooks

Home | Credit Center ▾ | Identity Protection ▾ | Educati

Alert Summary 5 NEW


Change of Address	August 23, 2014
Court Records	August 23, 2014
Payday Loans	August 23, 2014
Sex Offender	August 23, 2014
Social Security Trace	August 23, 2014

Credit Report Summary

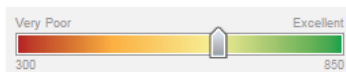
Type	Count	Balance	Payment
Revolving	4	\$1989	\$64
Real Estate	1	\$0	\$0

[View Report](#)

Credit Score Summary




625 TOP 42%
BETWEEN FAIR
AND POOR



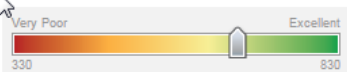
This credit score places you above 42% of the population.

Score Factors

- Too many personal finance accounts
- Too many active bankcard accounts
- Length of time most recent collection has been established is too short




660 TOP 50%
FAIR



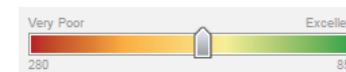
This credit score places you above 50% of the population.

Score Factors

- Not enough revolving debt experience
- Too many active bankcard accounts
- Number of delinquent accounts is too high in proportion to total number of accounts



567 TOP 29%
POOR



This credit score places you above 29% of the population.

Score Factors

- Number of months since most recent delinquency
- Average age of bank revolving trades is too short
- Total account balances are too high in proportion to credit limits

[View Details](#)

Homepage view with Credit Score, Credit Report, and Identity Alert Summaries.

Note: Our program includes one Credit Bureau monitoring.

Credit Report and Monitoring

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Alerts

0 NEW

Good news! You have no alerts at this time. Check back regularly for updated alerts and information.

Reports

View your report in the Summary section below.

Scores

Summary

Personal Information

Credit Inquiries

Creditor Contact Information

Revolving Credit Accounts

Line of Credit Accounts

Real Estate Credit Accounts

Installment Credit Accounts

Open Accounts

Collection Accounts

Other Accounts

Derogatory Information

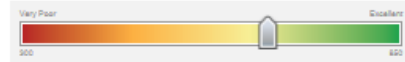
Public Records

Scores



642

TOP 46%
FAIR



This credit score places you above 46% of the population.

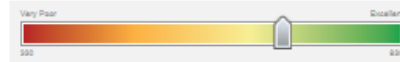
Score Factors

1. Not enough revolving debt experience
2. Number of delinquent accounts is too high in proportion to total number of accounts
3. Bankcard account balances are too high in proportion to credit limits



660

TOP 50%
FAIR



This credit score places you above 50% of the population.

Score Factors

1. Not enough revolving debt experience
2. Too many active bankcard accounts
3. Number of delinquent accounts is too high in proportion to total number of accounts



567

TOP 29%
POOR



This credit score places you above 29% of the population.

Score Factors

1. Number of months since most recent delinquency
2. Average age of bank revolving trades is too short
3. Total account balances are too high in proportion to credit limits

Credit Monitoring of credit-related activity including: credit inquiries, delinquencies, judgments and liens, bankruptcies, and new loans.

Note: Our program includes one credit bureau monitoring.

Expense Reimbursement & Restoration Costs



\$25,000 in out of pocket expense reimbursement

Unlimited restoration services to bring client to pre-theft status backed by a **\$1 million** service guarantee

Summary of ID Theft Protection

- ❑ Identity Theft Protection is an absolute necessity today and it's one of the most important decisions you will make.
- ❑ There are many companies in the market offering Monitoring Services. Most of them outsource this service. LifeLock outsources to Equifax.
- ❑ Most companies that offer Resolution Services provide a “kit” or “to do list” for you to follow.
- ❑ ID Sanctuary, powered by CyberScout, offers complete monitoring services and handles it using its own proprietary search engines.
- ❑ ID Sanctuary, powered by CyberScout, offers a full service Resolution Service, in which they do most of the work behind the scenes, resulting in less time and money spent by the consumer and quicker resolution. There is no limit to the amount CyberScout will spend to restore a client's credit.
- ❑ CyberScout is currently the largest and most reputable cyber security company worldwide and offers the best Identity Theft Protection package on the market today.
- ❑ CyberScout is one of the only companies that will also service pre-existing identity theft at no additional charge.