



Enroll in Identity Guard

Get Today's Most Advanced, Comprehensive
Personal Cybersecurity



Help Protect your Identity with the Power
of IBM Watson® Artificial Intelligence

Think You're Protected?

Bank and credit card alerts do not tell you if someone uses your information to apply for a job, purchase a cell phone, or use your Social Security number (SSN) to open new accounts.

Credit reports won't tell you if a criminal has hijacked your identity for non-financial purposes.

A credit freeze cannot prevent someone from draining your bank account or filing a tax return to collect your refund.





Your Digital Self Needs Protection. And We're Here to Help.

With good, comes bad. With more data being entered across multiple personal devices and stored digitally than ever before, the chances of falling victim to online phishing scams, account hacks and personal data breach — are increasing daily.

Cyber criminals are out on the prowl continuously hunting for new ways to steal your information through access to social forums, contact lists, sites you've visited, or services you've signed up for and engaged with. If left unprotected and exposed, all is fodder for someone else's malicious use and unauthorized activities.

Did You Know?

ID theft happens **every two seconds**¹

Account takeover fraud **tripled in 2018**²

16.7M victims in 2017³

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What is Identity Theft?

Identity theft is the deliberate and unauthorized use of someone else's personal information, usually as a method to gain a financial advantage, or to obtain credit and other benefits.

There are numerous ways that cyber criminals go about getting to your information, and their prowess is constantly evolving, directly contributing to the increasing number of people effected annually.



Malware: Emails from what appears to be a known contact or reputable company with an attachment file, which when opened releases code that embeds itself and collects your personal information without you knowing it.



Phishing: Fake emails sent to solicit your personal information, often posing as a reputable company, and directing you to provide personal information.



Data Breaches: When organizations are hacked, cyber criminals are typically going after the private records of customers' or employees' personal information such as social security and credit card numbers.

Common Types of Identity Theft

Synthetic ID Theft: Your personal information is stolen and then combined with fake information that allows cyber criminals to create a whole new identity to access new lines of credit or accounts.

Social Security Number Theft: Your Social Security number can be used to open financial accounts, steal money, or access opportunities and services available only to Social Security holders.

Financial ID Theft: Your credit card and bank account information is used to purchase goods and services, or to access new credit cards or financial services.

Driver License Theft: Your driver's license number can be used by criminals caught in an illegal act, or to avoid going to court, ultimately putting the criminal charges in your name.

Tax Refund Fraud: Cyber thieves will steal your Social Security number, and then file a false tax return with the IRS to collect the refund.

Child Identity Theft: Your child's Social Security number is used to access government services, financial accounts, loans, and more.



The Impact of Identity Theft

Having to recover from an incident of identity theft is a major inconvenience to your normal routine. Identity theft leaves a lasting impact on:

- You
- Your family
- Your friends
- Your colleagues
- Your workplace
- Your professional networks
- Your focus
- Your future goals & dreams

The Human and Emotional Toll

When a person has their identity stolen and fraudulently used, it causes immediate disruption to personal finances, lifestyle and job productivity. There's also a health and emotional toll that's not as often talked about. A recent survey of victims revealed:⁴

- 80%** felt annoyed or frustrated
- 75%** were severely distressed
- 67%** were afraid for their financial future
- 66%** felt violated



Take Control of Your Digital Life with Identity Guard

Empower yourself against the reality of identity theft, by securing your digital presence with Identity Guard. Through constant monitoring of millions of pieces of information that make up a person's identity, combined with state-of-the-art machine learning technology for 24/7 proactive threats and vulnerability monitoring — you can have secure peace of mind.



Presenting Identity Guard with the Powerful Processing of IBM Watson Artificial Intelligence (AI)

Most comprehensive identity protection solution available today

Be Empowered

You'll live your digital life with less concern when you have comprehensive personal cyber-security helping to protect your financial and personal details.

The Fastest Alerts in the Industry⁶

In most cases alerts arrive in just three seconds. This lets you know that a credit request has been made, someone is attempting to open a new account in your name or make a change to an existing account. If you didn't do these things, you can take action immediately to prevent or limit any damage.

Extensive Monitoring Coverage

In addition to direct relationships with all three credit bureaus, Identity Guard utilizes 70+ data sources to provide comprehensive coverage.



Harness State-of-the-art Technology

By leveraging the processing power of IBM Watson AI technology, Identity Guard's solution can scour and analyze billions of data points to discover potential vulnerabilities where personal information may be at risk.

U.S.-Based Customer Care

As soon as a threat is detected, you can always count on expert guidance, as well as a personal case manager to work directly with you from start to end, and until everything is completely resolved and restored.

\$1 Million Insurance with Stolen Funds Reimbursement⁵

You are covered by a guaranteed \$1 Million Identity Theft Insurance policy to help you with covered losses or stolen funds that resulted from the incident.

Cover an Entire Household

The problems of spouses, children and parents can weigh heavily on your mind. Our family plans cover all adults and children living at a single address.

Identity Guard offers a comprehensive solution for protection against identity theft, account hacks, and personal data breaches.





¹2014 Identity Fraud Study,¹ Javelin Strategy & Research

²2018 Javelin Strategy & Research, ID Fraud Study

³2016 Cost of Data Breach Study, Ponemon Institute

⁴The Aftermath 2017, Identity Theft Resource Center

⁵Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

⁶ath Power Consulting, February 2018