



ID Experts Restore™

Identity Theft Restoration Service

In 2006, 8.4 million Americans fell victim to identity crimes — about 4% of the population.¹ Victims can spend hundreds of hours over the course of years trying to recover their identities and resolve theft-related problems.²

Public concern about identity theft is increasing; more than 33 million U.S. adults already use credit monitoring and other ID protection services, and the market is expected to grow at double-digit rates for the next several years.

ID Experts™ has developed the most comprehensive, fully managed identity theft restoration service for protecting individuals, families and businesses. Now you can offer this unique and personalized service to your clients, members or employees at a very low group cost, to build loyalty and generate revenue while providing peace of mind.

WHY ID EXPERTS RESTORE?

ID Experts Restore™ is a fully managed identity theft restoration service for groups that provides the *complete* coverage that victims expect and need:

- ID Experts has a 100% success rate with victim identity resolution and the most experienced ICFE³-certified identity restoration experts in the business.
- Victims are assigned a personal, certified identity-restoration expert who takes over and acts on their behalf as opposed to assisted services that simply guide them through the stressful process.
- The restoration expert assesses damages and works with creditors, banks, lending institutions, government agencies, debt collection agencies and others to restore the victim's identity.
- Once identity restoration is complete, we keep the case on file for 36 months in case of further fraud or litigation.

About ID Experts

Founded in 2003, ID Experts™ has helped thousands of victims of identity theft, and today we protect millions of Americans from this growing problem. We work with some of America's largest corporations, government agencies and universities, offering ID theft protection services to their employees, members and customers, and helping organizations that have experienced a data breach to notify, protect and aid the people whose personal data has been lost or stolen.

"My Recovery Expert was very professional and comforting. Once I explained what happened, she knew exactly what to do, then explained how she was going to work on my case and what I could expect. She helped reduce my stress so I could get on with my life. Her dedication was unbelievable. I recommend this service to anyone."

— ID Experts member



1. Source: Javelin Strategy and Research. "2007 Identity Fraud Survey Report." February 2007.

2. Source: Federal Trade Commission 2006 Identity Theft Survey Report. November, 2007. Available at www.ftc.gov.

3. ICFE-Certified = Certified Identity Theft Risk Management Specialists. Visit www.financial-education-icfe.org for more information.



ID Experts Restore: Good for Your Business and Your Clients

BENEFIT	FEATURES
Fully Managed Identity Theft Restoration	<ul style="list-style-type: none"> • Give your clients peace of mind with our 100% success rate of restoring victims' identities to pre-theft status. • Eliminate the loss of time and productivity, costs and frustration usually associated with the identity theft restoration process. • Create a positive experience with identity theft restoration to build customer and employee loyalty and motivate them to recommend your business to others. • Create a unique identity theft restoration solution that helps differentiate your insurance, financial, membership or employee benefits services at a very low group cost. • Increase confidence in using your cost-effective online services.
ICFE-certified, Identity Restoration Experts	<ul style="list-style-type: none"> • Offer a trusted service and benefit that meets the highest standards of quality and protection. • Eliminate hundreds of hours of lost productivity with thorough assessment and restoration services by a certified expert.
One Year of FREE Victim Credit Monitoring	<ul style="list-style-type: none"> • Help ensure that any ensuing ID fraud is identified and dealt with promptly, containing costs and damage. • Create a high-perceived value and sense of security for victims with the ongoing free monitoring.
No Limiting Exclusions	<ul style="list-style-type: none"> • Protect your customers and employees against <i>all</i> identity fraud, even that which is perpetrated by family members — up to 20% of identity theft.
Free ID Theft Restoration for Data Breach Victims	<ul style="list-style-type: none"> • In the event of an internal data breach, when using ID Experts Breach Respond™, our team of experts takes quick action, limiting damage to the breached population and to your business reputation. • Eliminate the cost of victims' identity theft restoration by leveraging their existing enrollment in the ID Experts Restore group service.
Co-branded Online Education	<ul style="list-style-type: none"> • Provide free, ongoing awareness of and education about identity theft to clients and employees, thus building brand esteem and loyalty.
Document Recovery Assistance	<ul style="list-style-type: none"> • Extend assistance to victims by guiding them in the recovery of “breeder documents,” such as a driver's license, passport or Social Security card. These documents give identity thieves the opportunity to do more damage to the victim through new account creation, criminal activities, etc.
Support for Multiple Business Models and New Revenue Opportunities	<ul style="list-style-type: none"> • Combine ID Experts Restore with your business services as a core benefit or on a fee basis. • Create new revenue potential by offering complementary identity theft restoration and protection solutions from ID Experts on a fee basis.
Cost-effective Identity Restoration Service	<ul style="list-style-type: none"> • Offer the most comprehensive and trusted fully managed identity theft restoration at a cost equal to the less-effective assisted restoration services. • Provide a personalized level of service at a very affordable group cost.

Identity Theft: A Crime with Long-term Consequences

It takes about 14 months for a person to realize he or she is even a victim of identity theft. By then, the damage has been done; victims may have problems getting a loan, a job, an

apartment, or even writing checks. In the worst case, they may even face criminal charges for crimes committed under their stolen identity.

Businesses also suffer the impact of this growing crime through customer distrust of cost-effective online services and lost employee productivity.





HOW ID EXPERTS RESTORE WORKS

