



Identity Theft Programs



Fasten Your IdentitySM

The Premier Membership Program includes:

- A personal FCRA-trained Recovery Advocate assigned to manage the case
- Our team of experts will develop a personalized identity recovery plan to address the victim's specific issues
- Through a limited power of attorney, we will work on the victim's behalf and handle all the necessary research, phone calls, letters, follow-ups and case documentation
- We will also contact and file disputes with creditors, bill collectors, banks, mortgage companies, and agencies such as the DMV, the SS Administration, and the U.S. Postal Service
- We are committed to continue to work with the victim until his/her identity has been restored to its pre-theft status
- Pro-active follow-up for 12 months

Premier Family

The Premier Family Membership extends these great benefits to the member's spouse, domestic partner, and/or qualified dependents (up to age 25 and sharing the primary member's address).

The Elite Membership Program includes all the benefits of the Premier Membership plus:

- Automatic Annual Credit Report and Credit Score (available to current members with valid e-mail addresses)
- Continuous credit monitoring with daily alerts or new or suspicious activity
- Identity Theft Expense Reimbursement Plan designed to reimburse for related expenses incurred in recovering the victim's identity up to \$25,000 with NO deductible*
- Useful e-newsletters** as well as website access to the latest identity theft news and prevention tips

*Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. For questions about coverage, please contact idtheft@aig.com or 866-826-4974. Coverage not available to residents of New York, and may not be available in other jurisdictions.

**Available with a valid e-mail address

Elite Family

The Elite Family Membership extends these great benefits to the member's spouse, domestic partner, and/or qualified dependents (up to age 25 and sharing the primary member's address).

**Your risk of being in an auto accident: 1 in 130.
Your risk of being an ID theft victim: 1 in 27.**

You'll protect yourself in case of an auto accident, but what about in the event of ID theft?

Identity Theft is one of the fastest growing crimes in the U.S. Know the Facts.

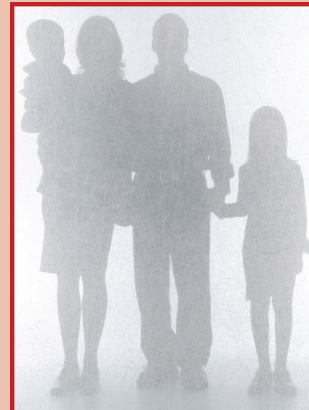
Identity Theft is when someone uses your name, address, Social Security number, bank or credit card account number, or other identifying information without your knowledge to commit fraud or other crimes.

Thieves get your data not only from low-tech methods like purses, wallets, and mailboxes, but also from high-tech ways such as double-swiping credit cards, and insecure transactions over the internet.

Consequences for victims are astounding with 12% of victims getting a wrongful criminal record. In addition to experiencing fraudulent credit card charges and overdrawn bank accounts, victims often discover **falsified vehicle purchases**, home loans, and utility charges, just to name a few examples.

Recovering on your own. According to a 2005 survey*, the average person will spend more than 81 hours of their own time trying to recover from the effects of identity theft. One-third said they have been unable to repair their tainted identities.

*Source: June 2005 Nationwide Survey, Nationwide Mutual Insurance



**ID Theft
Affects
People of
All Ages.**