# iLOCK360





### HAVE YOU EVER?

☐ Worried about being a victim of identity theft?	☐ Needed your Will prepared or updated
Your personal information impacted by a data breach?	☐ Been overcharged for a repair or paid an unfair bill
Concerned about your childs' or loved ones' identities?	☐ Had trouble with a warranty or defective product
Lost your wallet?	☐ Signed a contract
☐ Is your credit being impacted by financial fraud?	☐ Received a moving traffic violation
Feared the security of your medical information?	☐ Had concerns regarding child support

# WHAT ARE ILOCK360 AND LEGALSHIELD?

iLOCK360 is a comprehensive identity theft monitoring, full-service identity restoration service that helps you stay vigilant in protecting your identity. Identity theft is now the fastest growing crime in the U.S. - occurring once every 2 seconds.

LegalShield was founded in 1972, with the mission to make equal justice under law a reality for all North Americans. As a LegalShield member, you can talk to a lawyer on any personal legal matter, no matter how trivial or traumatic, all without worrying about high hourly costs.

## YOUR MEMBERSHIPS INCLUDE



#### **FULL-SERVICE IDENTITY RESTORATION.**

Rest assured that iLOCK360 will work on your behalf to restore your identity. Our experts can complete all restoration activities for you, and we can even help you with pre-existing conditions.



#### PEACE OF MIND.

56% of victims have to take time off work to resolve an identity theft case on their own. With iLOCK360, you have experienced professionals in your corner to restore your identity, so you can spend your time doing what you do best.



### CyberAlert<sup>SM</sup> Dark Web Surveillance

Our exclusive technology scours the Dark Web 24/7/365 to identify trading or selling of your personal information.

- one Social Security Number two Medical ID Numbers
- two Phone Numbers
- two Email Addresses
- five Credit/Debit Cards
- five Bank Accounts
- one Driver's License Number
- one Passport

- A valid email address is *required* for enrollment in iLOCK360. All iLOCK360 alerts and notifications are sent via email. Consider utilizing an email that you check regularly.
- Account activation & setup of monitored elements is required upon the start of your district's new benefit plan year.



- Personal Legal Advice on unlimited issues
- ✓ Letters/calls made on your behalf
- ✓ Contracts & documents reviewed (up to 15 pages)



- ✓ Residential Loan Document Assistance
- Lawyers prepare your Will, your Living Will and your Health Care Power of Attorney
- ✓ Moving Traffic Violations (available 15 days after enrollment)
- ✓ IRS Audit Assistance
  - Trial Defense (if named defendant/respondent in a covered) civil action suit)
- ✓ Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)
- 25% Preferred Member Discount (Bankruptcy, Criminal Charges, DUI, Other Matters, etc.)



24/7 Emergency Access for covered situations

Monthly Payroll Deduction	BASIC	EMPLOYEE	FAMILY
iLOCK360	District-Paid	\$8.95	18.95
LegalShield		\$18.95	\$18.95
iLOCK360 + LegalShield		\$27.90	\$33.90

BEST PRICING YOU CAN FIND. **SAVE \$4** by purchasing the *combined* iLOCK360 + LegalShield Plan TODAY during Open Enrollment

All district employees receive free Basic coverage that includes only CyberAlert<sup>SM</sup>

For more information, please call your Independent Associate:

# Learn more about the protections that iLOCK360 offers:

PLAN FEATURES	SERVICE DESCRIPTION	
IDENTITY THEFT RESOLUTION SERVICES		
Full-Service Identity Theft Restoration & Lost Wallet Protection  MOST VALUABLE SERVICE. Dependable help that's just a phone call away!	If your identity is compromised, a U.Sbased certified Identity Theft Restoration Specialist will work on your behalf to restore your good name, so that you can get on with your life. All restoration activities can be completed for you, and your case will be managed until your identity is fully restored. Even pre-existing conditions can be dealt with.  Restoration Specialists offer robust case knowledge in both credit and non-credit fraud situations and can help you with closing accounts, re-ordering cards, placing a fraud alert with each of the three credit bureaus, and removing fraudulent activity from your credit report.	V V
\$1M Identity Theft Insurance	If you incur expenses associated with your identity theft recovery, you will be covered with \$1M reimbursement (\$0 deductible). Covered costs include:  • Lost wages or income  • Attorney and legal fees  • Expenses incurred for refiling of loans, grants and other lines of credit  • Costs of childcare and/or elderly care incurred as a result of identity restoration	V
COMPREHENSIVE IDENTITY MONITORING		
CyberAlert <sup>TM</sup> monitors:  • one Social Security Number  • two Phone Numbers  • two Email Addresses  • five Credit/Debit Cards  • two Medical ID Numbers  • five Bank Accounts  • one Drivers License Number  • one Passport	We scour Internet properties, including the Dark Web, as well as hacker websites, blogs, bulletin boards, peer-to-peer sharing networks and chat rooms to identify the illegal trading and selling of your personal information.	<b>~ ~</b>
Change of Address Monitoring	A thief may try to establish "your" new identity by changing your address.  Receive an alert if your mail is redirected through the USPS National Change of Address (NCOA) Registry.	V
Court/Criminal Records Monitoring	Tracks municipal court systems and <b>notifies you if a crime has been committed</b> under your name and date of birth.	~
Payday Loan Monitoring	High-interest, easy-to-obtain payday loans can negatively impact your credit score. <b>Alerts you if a non-credit loan been opened using your identity</b> at a payday or quick cash loan provider.	~
Social Security Number Trace	Provides you with a <b>report of all names and/or aliases as well as current and reported addresses associated with your Social Security number.</b> If there are findings that you don't recognize, this could be a sign of possible identity theft.	<b>~ ~</b>
CREDIT MONITORING SERVICES		
Bank Account Takeover & Credit Card Application Monitoring	Notifies you when your <b>Social Security number and personal information</b> have been used to apply for or open a new bank or credit card account; or if changes have been made to your existing bank account - such as an attempt to add a new account holder.	V
Daily Monitoring of Experian Credit Bureau	Provides credit protection with monitoring from Experian. Provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.	~
ScoreTracker	Receive a monthly report that helps you <b>understand how your credit score has trended over time</b> and what is impacting it with credit score insight.	~
ADVANCED TOOLS		
Sex Offender Alerts	Keep your family safe and aware of <b>where registered sex offenders live</b> in your immediate area. You'll also be notified when a new one moves to your area.	~
Social Media Monitoring	Receive notifications if the content you share on social media could pose a <b>privacy or reputational risk</b> . With Family coverage, you can monitor your child's social media presence.	~
✓ adults ✓ children to age 18		

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