

IDENTITY THEFT PROTECTION COMPARISON



Service Provider Contact Info Website	<u>Zander Insurance</u> 1-800-356-4282 www.zanderins.com/idtheft	<u>LifeLock</u> 1-800-780-7505 www.lifelock.com	<u>Identity Guard</u> 1-800-452-2541 www.identityguard.com	<u>AARP *Via TrustedID (An Equifax Company)</u> 1-800-686-8300 www.aarpidprotection.com
COST (RETAIL FIGURES) *Family plans includes 2 spouses and 2 children residing within same household.	\$6.75/Month ~ Single \$12.90/Month ~ Family*	\$8.99/Month ~ Standard \$17.99/Month ~ Advantage \$26.99/Month ~ Ultimate Plus \$5.39/Month ~ Junior Add On	\$26.99/Month ~ Family Plan* \$24.99/Month ~ Couple Plan \$17.99/Month ~ Individual Plan	\$12.99/Month ~ Single \$24.99/Month ~ Family*
COVERAGE/FEATURES				
30-Day Free Trial	No	Yes	Yes	14-Day Free Trial for Family Plan
U.S. Based Restoration Team	Yes	Yes		
Social Security Monitoring	Yes	Yes	Yes	Yes
Lost Wallet Protection	Yes	Yes	No	Yes
Address Change Monitoring	Yes	Yes	Yes on Individual & Family	Yes
"Black Market" Website				
Surveillance/Monitoring	Yes	Yes	Yes	Yes
ID Verification Alerts	Yes	Yes	Yes	Yes
3-Bureau Credit Monitoring & Credit Scores	Recommend using free tools like annualcreditreport.com	Yes	Yes-Total (every 3 mo.) & Family (monthly)	Yes
Quarterly Credit Report Updates	Yes	Yes	Yes	Yes
Identity Theft Victim Assistance	Yes	Limited Assistance	Limited Assistance	Limited Assistance
\$1 Million Identity Theft Insurance	Yes	Yes (Stolen Funds Reimbursement)	Yes	Yes
Child Identity Monitoring	Yes	Yes	Yes - Family Plan	Yes
Financial Fraud	Yes	Yes	Yes	Yes
Criminal Activity	Yes	Yes	Yes	Yes
Medical ID Theft	Yes	Yes	Yes	Yes
Tax Fraud	Yes	Yes	Yes	Yes
Employment Fraud	Yes	Yes	Yes	Yes
Benefits Fraud	Yes	Yes	Yes	Yes
Family Fraud	Yes	Yes	Yes	Yes
ID Verification Alerts	Yes	Yes	Yes	Yes
Alias Monitoring	No	Yes on Ultimate	Yes (included with Court Records Scanning)	Yes
Court Records Scanning	No	Yes on Ultimate	Yes	Yes
Access via Mobile App	No-Only Web Access	Yes	Yes	No-Only Web Access & Text Alerts
PC Antivirus Software & Encryption	No	No	Yes	No
Social Network Monitoring	No	Yes on Ultimate	Yes	Yes
RECOVERY SERVICES				
Advocate Assigned to Restore Credit	Yes, however the initial call to report fraudulent charges must be done by account holder and their bank/credit card company.	Limited-Can assist with 3 way conference call to stop credit/debit cards, order new ones.	Limited-Can assist with 3 way conference call to stop credit/debit cards, order new ones.	Limited-Can assist with 3 way conference call to stop credit/debit cards, order new ones.
Company Takes Over all the work to restore your identity	Your personal advocate will handle all disputes and file paperwork on your behalf due to fraud.	Limited Assistance-Account holder to complete, sign & return paperwork.	Limited Assistance-Account holder to complete, sign & return paperwork.	Limited Assistance-Account holder to complete, sign & return paperwork.
Recovery Service covers all types of ID Theft	Yes	Yes	Yes	Yes
Recovery Limit - Time & effort spent by company to restore your credit.	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED
Dependent Coverage	To Age 25	To Age 18	To Age 18	To Age 25
REIMBURSEMENT				
	\$1 Million	\$1 Million	\$1 Million	\$1 Million

Reimbursement includes but is not limited to lost wages, attorney fees, travel expenses, babysitter, postage, etc., or additional out of pocket expenses incurred as a result of identity theft.

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