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Why Digital Privacy and Device Protection Are Important



YOUR DATA IS NOT AS SAFE AS YOU MIGHT THINK.

68% increase in data compromises in 2021¹

53 million

Americans records compromised in the first half of 2022.2

\$10.5 trillion

in damages due to global data theft expected by 2025³

530K

Zoom accounts were sold on the Dark Web⁴

715%

increase in ransomware attacks⁵

The threat of cybercrime is not going away.

The integration of technology into almost every component of human life not only opens new possibilities but also offers countless undefined gateways for criminal activities.







How Sensitive Data Becomes Vulnerable

More and more what we do takes place online. We work, study, shop, pay bills, and connect with family and friends. All of these activities create a digital footprint that can be used by cyberciminals to steal your identity.





How Cyberthieves Steal Your Data

ISP and Wi-Fi snooping



Malware



Trackers & Ads



Digital Fingerprint



Swiping sensitive documents



Fake websites



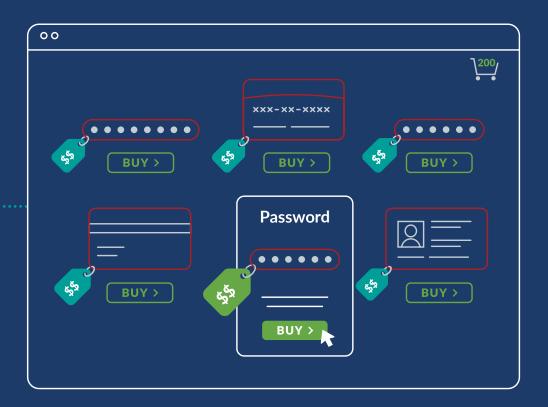
Microphone & Webcam snooping





They Then Sell That Data on the Dark Web





Cybercriminals Use That Data to Commit More Crimes



Commit Identity Fraud



Pay Their Own Bills



Create Counterfeit Cards



Apply for Credit Cards



Transfer Money



Make False Insurance Claims



Buy Prescription Drugs



Apply for Loans



Commit Tax Fraud



Buy Goods



This Causes Countless Problems for Victims of Cybercrime

When cybercriminals purchase data on the Dark Web, they can use it to apply for credit cards, take over bank accounts, pay bills, apply for loans, and even make false insurance claims. As a result, a victim can face an average of 150 hours of lost time trying to undo the damage, as well as financial ruin, lost benefits, higher insurance rates, stress, permanent damage to their reputation, and much more.



Avg. 150 Hours of Lost Time⁵



Financial Ruin



Damaged Credit Profile



Lost Benefits



Problems with IRS



Rejected for College Financial Aid



Damaged Reputation



Legal Entanglements



Utilities Shutoff



Today's environment calls for a comprehensive approach that helps prevent AND defend against identity theft.

What Is IDSeal Identity Theft Protection?

Value Proposition

Most other products in this space focus on a customer's accounts and credit cards - but not the damage that can be done when one's identity is compromised. With identity theft protection from IDSeal, your customers' data is monitored so closely that...



If someone applies for a credit card in their name, they'll know.



If someone opens a payday loan in their name, they'll know.



If someone applies for a change of address in their name, they'll know.



If someone gets arrested using their identity, they'll know.

With IDSeal, you get a first-of-its-kind personal privacy suite called IDSeal Pro-Tec to proactively protect your data from being stolen. But if your data does fall into the wrong hands, you also get advanced identity protection to help keep it safe. It's a single, full-spectrum solution.

IDSeal provides one of the most comprehensive identity theft protection solutions on earth. Backed by more than 20 years of cybersecurity experience, IDSeal works 24/7 to proactively thwart cybercriminals and reactively protect people.



IDSeal Puts a Protective Shield Around Your Family's Data

Comprehensive identity protection can help shield you from fraud, minimize damage, ease hassles, compensate you for certain losses, and generally help you sleep easier at night.

Monitoring & Alerts: IDSeal constantly scours the web, alerts you if your personal data is being used to commit crimes and provides next steps.

Restoration: If your identity is stolen, IDSeal will partner with you and help manage the process of recovering your identity so the impact on your life is minimal.

Reimbursement: IDSeal provides an insurance policy that covers the cost of reinstating your identity up to \$1 million.

IDSeal Also Comes with IDSeal Pro-Tec, a Complete Digital Privacy and Protection Suite

Surf, shop and socialize without worry. IDSeal Pro-Tec provides 360° protection that proactively helps safeguard multiple devices from cybercriminals in real time and alerts you if your identity may have been compromised. It helps you:

- Keep your private information private
- Safely and privately surf the web
- Shield your devices from digital threats
- Keep your data safe and protected

IDSeal Pro-Tec



Dark Web Scanner

VPN

6

Antivirus Software

0-1

Login Encryption

& Password Vault



Safe Browsing



Digital Fingerprint Scrambler



Browsing Tracks Scanner & Cleaner



Ad Blocker & Tracking Blocker



And More!

Identity Protection



Dark Web Monitoring



Account Takeover Monitoring



Medical Identity
Monitoring





Financial Transaction Monitoring



Identity Theft Insurance



Social Media Monitoring

ID Theft Restoration



3 Bureau Credit Monitoring



And More!

Sensitive Document
Detection & Encrypted
Documents Vault

Identity Theft Protection

What it is	How it protects you
Monitoring	
Financial Transaction Monitoring	Monitors financial transactions across all linked accounts (checking, savings, investment, retirement, credit cards) and includes customizable alerts to employees with any potential suspicious activities. Includes up to 2 years of transaction history to verify accuracy.
Medical Identity Monitoring	Detects medical identity theft through daily monitoring of new medical claim activities. You will receive alerts to determine if claims are legitimate or fraudulent.
Digital Spy Dark Web Monitoring. Monitor up to 10 of the following: Email addresses Phone Numbers Credit Cards/Debit Cards Bank Account Numbers Retail or Membership Cards Medical ID Numbers SSN Dark Web Monitoring Driver's License Number Dark Web Monitoring Passport Dark Web Monitoring	Upon signing up, this feature scans your personal information against billions of compromised records. On a daily basis, the feature scours over 600k websites, blogs, bulletin boards, peer-to-peer sharing networks and IRC chat rooms to identify the illegal trading and selling of your personal information.
Sex Offender Monitoring	Provides a monthly report of all registered sex offenders living in your neighborhood. You will receive an alert if a new sex offender moves in or if a sex offender registers using your address. Additionally, identifies if a sex offender has used your identity on a sex offender registry.

What it is	How it protects you
Social Media Monitoring	Detect oversharing of personal information that can be used against you to commit identity theft.
Financial Account Takeover Monitoring Bank account applications Bank account opening Bank account takeover	Leverages an advanced early warning network to identify if new accounts are opened in your name or if changes are made to your bank accounts.
Credit Card Application/Opening Monitoring	Notifies you if somebody applies for or opens a credit card in your name.
Smart SSN Tracker	Provides users with a report of all names and aliases associated with their SSN and notifies then if a new one is added.
Change of Address Monitoring	Reports if an individual's mail has been redirected though the US Postal Service.
Court and Criminal Record Monitoring	Scans your personal information against 500 million criminal court records, 60 million incarceration records, and 99 million Department of Correction records to see if a crime has been committed in your name.
Alternative Loan Monitoring	Alternative Loan Monitoring notifies you if a non-credit loan has been opened using your credentials. Monitors payday and quick cash loans that do not require a SSN or credit inquiry.

What it is	How it protects you
Alerts	
Identity Management Dashboard	Gives you a custom dashboard that provides a summary of your identity status.
Mobile App	Gives you alerts on-the-go through an Apple or Android device.
Email Alerts	Sends you email alerts when your personal information is detected through one of our monitoring features.
Detailed Alert Pages	Gives you access to pages associated with each feature to assess any alerts and understand what to do if your information has been compromised.
Credit	
3B Credit Monitoring	Monitor your Experian, TransUnion and Equifax credit reports daily for any changes to your credit file in order to identify signs of fraud and identity theft.
Monthly 1B VantageScore® Powered by Experian ⁱⁱ	Track your Experian credit score to identify signs of fraud and monitor your financial wellbeing on a monthly basis.

What it is	How it protects you
Bi-Annual 3B VantageScore®	Track your Experian, TransUnion and Equifax scores on a bi-annual basis to get a more comprehensive look at your VantageScore health.
Bi-Annual 3B Credit Report	Get access to your Experian, Equifax and TransUnion credit report twice a year.
Credit Score Tracker	Track the progress of your 1-bureau VantageScore® over time. Update your 3-bureau VantageScore® every 6-months for a more comprehensive view.
Real-Time Credit Monitoring	Notifies you immediately to changes to your Experian credit file so that you can rapidly respond.
Real-Time Authorization Monitoring	Monitors an advanced network of over 500 organizations to check for accounts that are being opened in your name. Includes checking for fraudulent student loans, utility accounts, payroll cash advances, and online merchants.

What it is	How it protects you
Privacy Tips	
Do Not Call Registry	We recommend you add your number to a Do Not Call list to prevent telemarketers from calling.
Credit Freeze	Puts a halt to companies requesting to view your credit reports before approving you for a new account. Please note: Experian will place a credit freeze on the credit report, however, calls must be made to Equifax and TransUnion to place a freeze and obtain PINs for each agency.
Fraud Alert 3BR	Notifies potential credit grantors to verify your identity before extending credit in your name in case someone is using your information without your consent. Please note: Once a fraud alert is placed on the credit report, Experian will share the fraud alert with Equifax and TransUnion.
Opt-Out Credit Card Offers	We recommend that you add yourself to an Opt-Out Credit Card Offers list to prevents firm offers of credit or insurance which can easily be stolen from your mail to commit identity theft.
Recover	
Up to \$1M Identity Theft Insurance*	Offers reimbursement, up to \$1M with \$0 deductible, for expenses associated with your identity theft recovery.
Real-Time Chat	Get real-time responses without having to make a phone call if you have questions about your services. Customer Service and Technical Support are open 10 AM to 7 PM EST Monday through Friday.

Fully Managed Identity Restoration	If your identity is compromised, get assigned a certified U.Sbased restoration expert who will work with you and on your behalf to restore your identity.
Lost Wallet Protection	Contact a specialist to add-on a first level of protection. A specialist will do this by adding a Fraud Alert or Credit Freeze to your credit report. We will provide additional insight on what steps to take and how to possibly recover lost funds.
24/7 Recovery Service & U.S. Based Restoration Service	Reach an IDSeal representative to troubleshoot issues, get customer service or open a restoration case at any time of the day.



IDSeal Pro-Tec Digital Privacy and Device Protection Suite

The IDSeal Pro-Tec Security Suite Includes All-In-One Device Protection, Antivirus, & VPN





KEEPS YOUR PRIVATE INFORMATION PRIVATE

IDSeal Pro-Tec scans your computer for login credentials, documents, and other sensitive personal information, then encrypts this data at your discretion and hides it in a secure vault on your computer so you can control the access. Camera and microphone blockers protect you from bad actors that might try to eavesdrop or peep into your personal life.



KEEPS YOUR DEVICES SAFE FROM DIGITAL THREATS

IDSeal Antivirus defends your devices from the latest viruses, malware, ransomware, trojans, and spyware, while helping to keep your device operating at peak performance. It features an easy installation process, monitoring and alerts capabilities, and even has email protection, blocking and securing any threats found in incoming emails.



SAFELY & PRIVATELY SURF THE WEB WITHOUT A CARE

With IDSeal Pro-Tec's secure **VPN**, you can browse the web safely from anywhere, confident that your online activity will be private. IDSeal Pro-Tec keeps websites from tracking where you go, what you do, and what you buy, and limits your personal digital information from being accessed by malicious criminals. And, our Safe Browsing feature guards against unsafe websites, hacking attempts, malicious scripts, and other online threats.

^{*}Not all features are available on all platforms.

14 Protection & Security Features*



Antivirus

IDSeal Antivirus offers protection from malicious programs that threaten personal computers and Android mobile devices that meet the Minimum System Requirements. IDSeal Antivirus utilizes active protection mechanisms that monitor, block, and alert when a threat is detected. Harmful incoming emails are blocked and quarantined and your computer can be automatically scanned for threats on a defined schedule. Easy to install and use, IDSeal Antivirus also includes extra tools and features such as a history cleaner and start-up manager to help keep your computer protected and operating efficiently.



Virtual Private Network (VPN)

The VPN feature provides online privacy by allowing you to connect to a VPN server so you can mask your IP address and send your internet data through a secure encrypted tunnel established between you and your endpoint so that you can keep your internet activity and location private. Please note that some countries and companies block the use of VPNs.



Privacy Advisor

The privacy advisor feature evaluates the permissions on your Device, categorizes them by risk level, and makes recommendations regarding these settings to improve privacy. This feature is only available on Android devices.



Dark Web Scanner

The dark web scanner employs a unique algorithm that allows you to search for occurrences of your passwords or email addresses in databases that have been stolen by hackers and are being bought and sold on the dark web.



Login Encryption & Password Vault

This feature lets you scan your Device for traceable login credentials you have used with websites, portals, or service providers and then encrypt those passwords and store them in a vault for safekeeping.



Tracking Blocker

The tracking blocker feature works to block tracking records that include your personal digital information that can be used by third parties and hackers.



Digital Fingerprint Scrambler

This feature takes the data a website collects behind-the-scenes and uses to identify your Device, known as your "digital fingerprint", and scrambles it either automatically or on-demand, creating a fake digital fingerprint in its place so websites won't be able to track your personal browsing patterns.



Browsing Tracks Scanner & Cleaner

This feature allows you to deep clean your Device by removing browsing records, cookies, and other items that track your browsing patterns so that you can proactively reduce the chances of those credentials being stored and abused. The set-and-forget setting lets you automatically block cookies that are suspected of being privacy-risking or malicious.



Sensitive Document Detection

The sensitive document detection feature locates documents on your Devices that may contain sensitive information such as bank account or credit card numbers and other personally identifying information.

14 Protection & Security Features*



Encrypted Document Vault

Store sensitive documents using the encrypted documents vault feature so that they are safeguarded in one secured location, both encrypted and masked, as protection against your information being found and abused.



Safe Browsing/Real-time Protection

This feature gives you confidence to browse the web freely by warning you when you encounter unsafe websites that could expose you to malware, spyware, viruses, and other malicious scripts and monitoring your Device for phishing attempts, blocking them in real time, and alerting you.



Personal Profile Protection

The personal profile protection feature helps limit identifying information that could be stolen from your Device by making it easy to find and delete all the user profiles (phone numbers, email addresses, mailing addresses, credit card information, etc.) that are stored on your Device in connection with "auto-fill" functions.



Webcam & Microphone Blocker

This feature allows you to digitally block malicious attempts to access your Device's camera and microphone by third parties that may try to eavesdrop or peep into your personal life.



Ad Blocker

Enabling this feature blocks both static and dynamic banner ads, making your browsing experience more efficient and enjoyable by allowing you to surf the web without annoying flashing banners and distracting ads.



How Is IDSeal Different?

IDSEAL VS. OTHER COMPETITORS

Your data is sealed. Most identity-protection solutions monitor your credit, but leave your identity largely exposed. Cybercriminals can still commit fraud under this model. IDSeal developed comprehensive protection - a 24/7 security perimeter around your credit, finances and life.

Best Value!

Feature Comparison

Platinum Plan

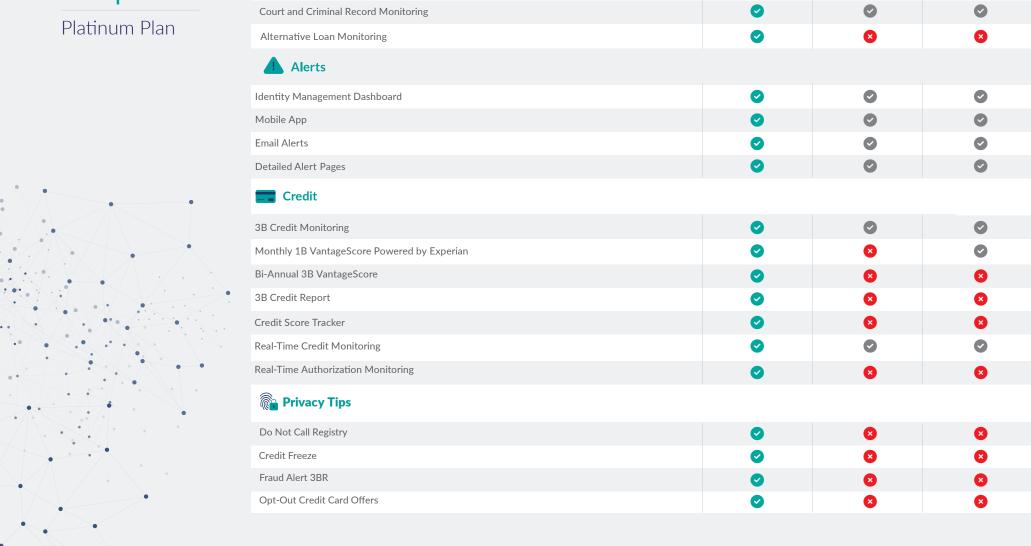
Monitoring	*289.90 Annually	NortonLifeLock \$349.99 Annually ¹	☐ I D E N T I T Y G U A R D \$299.99 Annually
Financial Transaction Monitoring	②	•	•
Medical Identity Monitoring	②	8	×
Digital Spy Dark Web Monitoring. Monitor up to 10 of the following:			
· Email Addresses		•	•
· Phone Numbers	②	•	•
· Credit Cards/Debit Cards		•	•
· Bank Account Numbers	•	•	•
· Retail or Membership Cards		•	•
· Medical ID Numbers	•	•	•
SSN Dark Web Monitoring		•	•
Driver's License Number Dark Web Monitoring	•	•	8
Passport Dark Web Monitoring	•	8	8
Sex Offender Monitoring	•	•	×
Social Media Monitoring	•	•	•
Financial Account Takeover Monitoring (Bank account applications, opening, and takeover)	•	•	•
Credit Card Application / Opening Monitoring	•	•	•
Smart SSN Tracker	•	•	×

¹ Promotional Price \$299.88 first year, then renews at \$349.99/year.

Feature Comparison

Monitoring

Change of Address Monitoring



I DENTITY GUARD

IDSeal

⊘ NortonLifeLock

Feature Comparison

Platinum Plan

Recover	IDSeal	▼ NortonLife Lock	V I DENTITY GUARD
Up to \$1M Identity Theft Insurance	•	•	0
Real-Time Chat (Billing)		×	8
Fully Managed Identity Restoration	•	•	•
Lost Wallet Protection	•	•	8
24/7 Recovery Service & U.S. Based Restoration Service	•	•	0
Device Protection with IDSeal			
VPN- Virtual Private Network	•	•	8
Antivirus Software	•	•	×
Dark Web Scanner	②	×	×
Login Encryption/Password Vault	•	•	×
Personal Profile Protection		•	8
Ad Blocker	•	•	8
Safe Browsing/Real-Time Protection Alerts	•	8	•
Tracking Blocker	•	•	8
Digital Fingerprint Scrambler	•	8	8
Browsing Tracks Scanner and Cleaner	•	8	8
Encrypted Document Vault	•	8	×
Sensitive Document Detection	•	×	×
Webcam & Microphone Blocker	•	•	8
Privacy Advisor (Android)	•	×	8
S Plan Value Comparison	Best Value! TDSeal	✓ NortonLifeLock	V I DENTITY GUARD
Annual Price by Product	\$289.90	\$349.99¹	\$299.99
Features Offered by Product	48	28	19
Total Features Compared	48	48	48

¹ Promotional Price \$299.88 first year, then renews at \$349.99/year. Please Note: not all IDSeal Pro-Tec features are available on all platforms.

Platinum Plan Options

PLATINUM

\$289.90/yr.1

SAVE with Annual Plan

Get 12 Months for the Price of 10!

\$28.99/mo with a Monthly Plan

Identity Theft Protection for 1 Adult



for up to 2 Devices

Sales Tax & Fees Apply
Renews at \$289.90 per year.

PLATINUM PLUS

\$349.90/yr."

SAVE with Annual Plan

Get 12 Months for the Price of 10!

\$34.99/mo with a Monthly Plan

Identity Theft Protection for 1 Adult + 10 Kids





for up to 4 Devices

Sales Tax & Fees Apply
"Renews at \$349.90 per year.



Feature Comparison

Family Plan

	O30 P WOWO.		
	IDSeal	✓ NortonLife Lock ⁻	T I DENTITY GUARD
Monitoring	\$439.90 Annually	\$689.99 Annually ¹	Comparable Plan Not Offered
Financial Transaction Monitoring	•	•	8
Medical Identity Monitoring	Ø	×	8
Digital Spy Dark Web Monitoring. Monitor up to 10 of the following:			
· Email Addresses	•	•	8
· Phone Numbers	②	•	8
· Credit Cards/Debit Cards	②	•	×
· Bank Account Numbers	②	•	8
· Retail or Membership Cards	•	•	8
· Medical ID Numbers	②	•	×
SSN Dark Web Monitoring	②	•	×
Driver's License Number Dark Web Monitoring	②	•	8
Passport Dark Web Monitoring	•	×	8
Sex Offender Monitoring	②	•	×
Social Media Monitoring	•	•	8
Financial Account Takeover Monitoring (Bank account applications, opening, and takeover)	②	•	8
Credit Card Application / Opening Monitoring	•	•	8
Smart SSN Tracker	②	•	×
Change of Address Monitoring	•	•	×
Court and Criminal Record Monitoring	•	•	×
Alternative Loan Monitoring	Ø	×	×

Best Value!

¹ Promotional Price \$419.88 first year, then renews at \$689.99/year.

Feature Comparison

Family Plan

A Alerts	IDSea	✓ NortonLife Lock ⁻	T I D E N T I T Y G U A R D
Identity Management Dashboard	•	•	8
Mobile App	•	•	×
Email Alerts	•	•	×
Detailed Alert Pages	•	•	×
Credit			
3B Credit Monitoring	•	•	×
Monthly 1B VantageScore Powered by Experian		×	×
Bi-Annual 3B VantageScore	•	×	×
3B Credit Report	•	×	×
Credit Score Tracker	•	×	8
Real-Time Credit Monitoring	•	•	8
Real-Time Authorization Monitoring	•	×	×
Privacy Tips			
Do Not Call Registry	•	×	×
Credit Freeze	•	×	8
Fraud Alert 3BR	•	×	8
Opt-Out Credit Card Offers	•	×	×
Recover			
Up to \$1M Identity Theft Insurance	•	•	×
Real-Time Chat (Billing)	•	×	8
Fully Managed Identity Restoration	•	•	×
Lost Wallet Protection	•	•	8
24/7 Recovery Service & U.S. Based Restoration Service	•	•	8

Feature Comparison

Family Plan

Device Protection with ** IDSeal Pro-Tec*	IDSeal	√ NortonLife Lock [.]	T I DENTITY GUARD
VPN- Virtual Private Network	•	•	×
Antivirus Software	•	•	×
Dark Web Scanner	②	×	×
Login Encryption/Password Vault	•	•	×
Personal Profile Protection	•	•	×
Ad Blocker	•	•	×
Safe Browsing/Real-Time Protection Alerts	•	×	×
Tracking Blocker	•	•	×
Digital Fingerprint Scrambler	•	8	×
Browsing Tracks Scanner and Cleaner	•	×	×
Encrypted Document Vault	•	8	×
Sensitive Document Detection	•	8	×
Webcam & Microphone Blocker	•	•	×
Privacy Advisor (Android)	⊘	8	8
Plan Value Comparison	Best Value!	▼ NortonLife Lack	T I D E N T I T Y G U A R D
Annual Price by Product	\$439.90	\$689.99¹	Comparable Plan Not Offered
Features Offered by Product	48	28	N/A
Total Features Compared	48	48	48

¹ Promotional Price \$419.88 first year, then renews at \$689.99/year. *Please Note: not all IDSeal Pro-Tec features are available on all platforms.

I Family Plan Options

FAMILY

\$439.90/yr.i

SAVE with Annual Plan

Get 12 Months for the Price of 10!

\$43.99/mo with a Monthly Plan

Identity Theft Protection for 2 Adults



for up to 4 Devices

Sales Tax & Fees Apply

[†] Renews at **\$439.90** per year. *Not currently available for upgrade.

Available for new customers with new email address.

FAMILY PLUS

\$549.90/yr."

SAVE with Annual Plan

Get 12 Months for the Price of 10!

\$54.99/mo with a Monthly Plan

Identity Theft Protection for 2 Adults + 10 Kids





| IDSeal

for up to 8 Devices

Sales Tax & Fees Apply

"Renews at \$549.90 per year.

*Not currently available for upgrade.

Available for new customers with new email address.



Feature Comparison | Operating System

IDSeal Pro-Tec	Windows	Android	macOS	iOS
VPN - Virtual Private Network	•	•	•	•
Antivirus Software	•	•	•	
Dark Web Scanner	•	•	•	•
Login Encryption/Password Vault	•		•	
Personal Profile Protection	•			
Ad Blocker	•		•	•
Safe Browsing/Real-Time Protection Alerts	•			
Tracking Blocker	•	•	•	•
Digital Fingerprint Scrambler	•	•	•	
Browsing Tracks Scanner and Cleaner	•	•		
Encrypted Document Vault	•		•	
Sensitive Document Detection	•	•	•	•
Webcam & Microphone Blocker	•	•		
Privacy Advisor (Android)		•		

How Are Kids Protected?

IDSEAL OFFERS PROTECTION FOR CHILDREN, TOO!

Children are easy targets for identity thieves because they never check their credit. As part of your Platinum Plus or Family Plus subscription plan, we check for fraudulent names, aliases and addresses associated with your minor child's SSN. You can even add their social media accounts to monitor for further protection!



¹ Represents comparison of comparable competitors plans.

Did you know? **Over 1 million children** were the victim of identity
theft in 2020, according to the
Federal Trade Commission.

IDSeal Plans Comparison

Platinum Platinum **Family** Family Plus **Monitoring Financial Transaction Monitoring** Medical Identity Monitoring Digital Spy Dark Web Monitoring 10 Email Addresses **10 Phone Numbers** 10 Credit Cards/Debit Cards 10 Bank Account Numbers 10 Retail or Membership Cards 10 Medical ID Numbers SSN Dark Web Monitoring Driver's License Number Dark Web Monitoring Passport Dark Web Monitoring Sex Offender Monitoring Social Media Monitoring Financial Account Takeover Monitoring Bank Account Applications Bank Account Opening Bank Account Takeover Credit Card Application/Opening Monitoring **Smart SSN Tracker Change of Address Monitoring** Court & Criminal Record Monitoring Alternative Loan Monitoring **Alerts Identity Management Dashboard** Mobile App **Email Alerts Detailed Alert Pages** Credit 3B Credit Monitoring Monthly 1B VantageScore Bi-Annual 3B Credit Report **Credit Score Tracker** Real-Time Credit Monitoring Real-Time Authorization Monitoring

Platinum | 1 Adult + IDSeal Pro-Tec (2 devices)
Platinum Plus | 1 Adult + 10 Kids + IDSeal Pro-Tec (4 devices)
Family | 2 Adults + IDSeal Pro-Tec (4 devices)
Family Plus | 2 Adults + 10 Kids + IDSeal Pro-Tec (8 devices)

Privacy Tips

Do Not Call Registry Credit Freeze Fraud Alert 3BR Opt-Out Credit Card Offers

Recovery

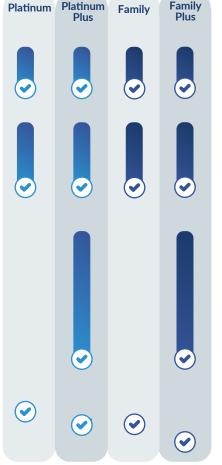
Up to \$1M Identity Theft Insurance Real-Time Chat (Billing Only) Fully Managed Identity Restoration Lost Wallet Protection 24/7 Recovery Service & US-Based Restoration Service

Child Protection

Child SSN Tracker
Child Digital Spy Dark Web Monitoring
Social Security Number
Child Bank Account
Child Credit/Debit cards
Child Medical ID
Child Email Address
Child Phone Number
Child Social Network Monitoring
Child Restoration
Child Identity Theft Insurance

IDSeal Pro-Tec

Covers Up to 2 Devices Covers Up to 4 Devices Covers Up to 8 Devices





INDIVIDUALS

Do you frequently shop online?

Follow up: Did you know that Macy's/Delta/Saks Fifth Avenue have been hacked and their personal information is out there for the taking? That information can be sold on the dark web and used to make fraudulent purchases, open new credit card accounts or set up other fake accounts.

Do you frequently use social media?

Follow up: Facebook has fallen victim to a data breach in recent years, but based on what you post on social media, hackers might not need to hack into a system to steal your information. You might be unknowingly giving it to them. Identity thieves can use information that you have posted and shared on social media to steal your identity. IDSeal can detect potential risks in social media posts that let you know what you're putting out there could be used against you.

Have you been impacted by the largest known data breaches?

Follow up: In March of 2020, the CAM4 data breach resulted in the exposure of more than 10 billion records, more than the Yahoo data breach in 2013, which resulted in 3 billion records being exposed. The CAM4 breach revealed full names, email addresses, and payment logs. ⁶

Overcoming Objections

My bank notifies me when there is a potentially fraudulent charge on my account/ provides credit score/ does basic monitoring for free.

Response: That's great but does your bank provide you with identity restoration? Or provide you with up to \$1million in identity insurance? Do they provide real-time credit alerts, too?

I rarely use credit cards or shop online. I do a good job of protecting my financial info.

Response: That's great that you keep those things secure and are proactive, but did you know your medical information can still be stolen from your doctor's office? You can also have your identity stolen from your driver's license.

Though you might not have a credit card in your name, someone can still open a credit card in your name if they have your information.

Your financial identity isn't all that you have to worry about, if someone were to steal your identity, they could commit a crime in your name and leave you with a criminal record.

There are other places you may use a debit/credit card other than online. Cheddars, Panera Bread, and Sonic have all been hacked, causing customers credit card information to become vulnerable.

I don't want another service where I have to talk to a machine or someone overseas if I have a problem with my account.

Response: IDSeal's Billing Department is US-based, so if you have an issue, you'll talk to a real person. Restoration Specialists are US-based, too. If you don't want to talk, then chat with the Billing Department.

FAMILIES

Do you have a spouse or someone you wish to share your benefits with?

Follow up: Cybercrime is at an all time high. Criminals are becoming more and more creative with their attacks. Did you know that data breaches, wi-fi hacking, and unsecured browsing are some of the most common ways that identities are stolen? ⁷ That goes for you and for every member of your family.

Do you have kids at home?

Follow up: It's not just your information cyber criminals are after: it's your children's identity as well. 1.3 million children have their identity stolen annually and 50% are under 6 years old. 8

Do you lock your house when you leave home?

Follow up: That may seem like a silly question as most people do. A recent survey showed us that 74% of Americans worry about having their personal, credit card or financial information stolen by computer hackers, while 43% of Americans are worried about their home being burglarized while they aren't there. ⁹

Overcoming Objections

"If I'm protected, then I feel like my whole family is protected."

Response: I understand what you're saying. Protecting yourself is an important first step. But, you should be aware, that even if you are monitoring every element available to you, your family is still at risk. Spouses and children need protecting, too. IDSeal monitors their name and aliases associated to be sure that they aren't being misused. If they aren't being protected through your subscription, then they don't have access to the \$1M identity theft insurance policy available.

"I don't have enough assets to worry about protecting."

Response: I used to think that, too! Cybercriminals aren't only after your money. They are after your identity, too. If a cybercriminal gains access to your information or to your family's information, you are at risk for having your identity stolen. That means that you could be a victim of medical identity theft, fraudulent criminal records, and of course, financial losses. Children are especially prone to having their identity stolen because they have a clean slate to tarnish.

Virtual Private Network (VPN)

Do you ever use a public WiFi such as at a coffee shop, a retail store, airport, or hotel?

Follow up: Many places have free WiFi but how do you know if it is secure or if it is even legitimate? Just because you recognize the name of a WiFi connection doesn't mean it is really that WiFi network. It could actually be an imposter WiFi set up by a hacker who wants to steal your data. Even if it is a legitimate connection, public WiFi networks are often insecure and vulnerable to cybercriminals who can intercept your data. Think about all of the private information you share online such as passwords, credit card numbers, financial information, or even medical information. Using a VPN will help keep your information from falling into the wrong hands.

Safe Browsing

Have you ever visited a website that you thought might be unsafe or not legitimate?

Follow up: It's easy to accidentally visit an unsafe website, and it can wreak havoc on your device by installing malware, viruses, ransomware, spyware, and more. Some websites can trick you into revealing personal information such as your login credentials, account numbers, your social security number and other sensitive information. Much of the time, you won't even know you're headed to a bad website. The **IDSeal Safe Browsing** feature will warn you before it's too late.

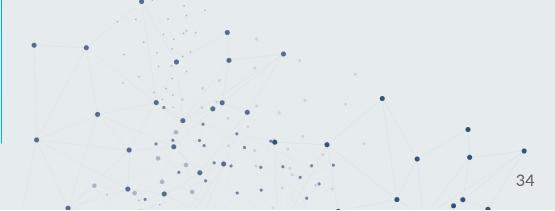
Overcoming Objections

"I don't use public WiFi or travel"

Response: Great! That's a good start to protecting your information but your information is still vulnerable. Whenever you use the internet, your internet service provider (ISP), the websites you visit, hackers, and others can generally see everything you do online. They can link your online activities to your identity and location. A VPN offers an additional layer of security for your home network and protects your privacy. With a VPN, even your ISP won't be able to track you.

"I'm always careful on the internet"

Response: You should always be as careful as possible online, however no matter how careful we are, it can still be easy to fall prey to a sophisticated scammer. IDSeal keeps websites from tracking where you go, what you do, and what you buy, and limits your personal digital information from being accessed by malicious criminals. And, the **IDSeal Safe Browsing** feature guards against unsafe websites, hacking attempts, malicious scripts, and other online threats.



Financial Transaction Monitoring

Did you monitor every single financial account that you have?

Follow up: Did you know that 50% of consumers have multiple bank accounts?¹⁰ That makes monitoring those accounts even more difficult, not to mention the multiple credit cards that most people have. Many transactions that you make on a day-to-day basis are on groceries, gas, and essential items. Monitoring those transactions doesn't seem necessary, but it becomes necessary when larger transactions take place amidst those in your account.

Medical Identity Monitoring

Do you consistently monitor your medical claims for accuracy?

Follow up: Monitoring your medical claims has become necessary. Medical records are compromised by breaches nine times more than financial records. Medical Identity Theft can be hard to remediate, too. In some cases, stolen medical identities can lead to inaccurate health records, delays in treatment, misdiagnosis, and more.

Additionally, the time associated and cost to recover after medical identity theft makes it incredibly important to monitor for you and your family. The Ponemon Institute showed that it costs an average \$13,500 and over 200 hours to recover after being the victim of medical identity theft.

Overcoming Objections

"My bank sends me notifications."

Response: Mine does, too! What's different about Financial Transaction Monitoring is that you can adjust the notifications to meet your monitoring needs. You can customize your alert settings, including your withdrawals, deposits, and low balance alerts. For example, you may want an alert if your balance drops below \$200, if a deposit over \$1,000 is made, or if a withdrawal over \$500 is made. With this tool, you can customize each of these items. Plus, you can keep track of all of your financial accounts in one place, making it much easier to monitor multiple financial accounts.

"I rarely go to the doctor. I seriously doubt that my medical identity can be stolen."

Response: That seems like a fair assumption, but the fact is, if you have a medical identity (i.e. medical benefits), you are at risk. The amount of times that you go to the doctor, urgent care, or hospital does not necessarily translate to heightened risk. Rather, the entities which store your information, such as your pharmacy or doctors office, affect your risk. Their security protocols directly impact how your information is stored and released. While you can't control how these places of business choose to protect your information, you can monitor if your information is being used fraudulently by monitoring your medical claims through IDSeal's Medical Identity Monitoring.

Browsing Tracks Scanner & Cleaner

Did you know that you are tracked online and this information is stored on your device?

Follow up: Every time you go online, items that track your browsing patterns, such as browsing history, cookies, website data, and other information are stored on your device and some of these items can be malicious. Clearing your browsing history and deleting cookies won't completely remove all of these items from your device. **IDSeal's Browsing Tracks Scanner & Cleaner** deep-cleans your device and reduces the chance that your information can be stolen by cybercriminals.

Digital Fingerprint Scrambler

Do you shop online then get followed around the web with ads for whatever you searched for?

Follow up: You probably don't realize that when you go online, behind the scenes there are companies, separate from the website you are visiting, that are tracking your activity and collecting data on your browsing patterns. This data is stored on your computer, and if a cyberthief gets access to it they can use it to obtain your financial information such as bank or investment accounts, or even take out a loan in your name!

In fact, researchers at Princeton University have issued warnings about web tracking firms and their ability to abuse password mechanisms to steal usernames and email addresses, increasing the risk of cybertheft. To help prevent this, they advise users to install ad blockers or protection extensions.

Overcoming Objections

"I rarely shop online"

Response: I understand that you don't often shop online but all of your browsing data and search history is still being tracked. Websites take information that's unique to your device and combine it with your online behavior to create a personal profile of your digital identity. It may not be connected with your personal identity, but it can include details such as your interests, age, religion, medical issues, income, expenses, shopping habits, and other highly personal information. Even using "Private" or "Incognito" mode won't stop you from being identified because your profile is so unique.

IDSeal scrambles your digital fingerprint to keep your online activity private.



Sensitive Document Detection & Vault

Do you keep important personal information on your device such as tax returns and financial docs?

Follow up: Most of us keep a lot of important and confidential information on our computers, such as tax returns, bank statements, Explanation of Benefits medical forms, and credit reports, just to name a few. If your device is lost or stolen, or if a cybercriminal hacked into it, these documents could be exposed. IDSeal has a Sensitive Document Scanner and Encrypted Documents Vault that can help to protect that from happening.

IDSeal scans your device for sensitive documents and gives you the opportunity to encrypt them and move them into a hidden vault on your device that only you can access.

Did you know that your login credentials and passwords can be stored on your device and in your browsers and cybercriminals could access these?

Follow up: IDSeal scans your device and locates login credentials that may be stored on your device. You can then either remove them or encrypt them and save them in a hidden vault on your device that only you can access.

Do you work from home?

Follow up: According to the FBI, cybercrime during the pandemic has significantly increased as cybercriminals are actively targeting people who are working from home. In fact, there has been a 30,000% increase in suspicious messages targeting people who work from home since the pandemic started.¹¹

Overcoming Objections

"I have nothing to hide"

Response: I get it. But do you know that cybercriminals and hackers might attempt to take control of your webcam and even turn it on without your permission? It's a fairly common tactic for ransomware and other malware. This type of attack can target anyone. Ransomware attempts try to take control of anything that can be used to make money.

Microphone and Webcam blocking is a solution for this problem. IDSeal blocks your microphone and your webcam at the port so nobody can listen in or see what you are doing without your knowledge.

Ad Blocker

How do you feel about pop-up ads or banners that slow down your browsing?

Follow up: We don't like them either. IDSeal has an Ad Blocker that will prevent all those pesky ads from even loading, and it will speed up your browsing experience. It will also keep those advertisers from tracking your behavior and prevent ads from showing up in the future when online.

Ad Blockers also can help protect your privacy. Some ads will load scripts that track your browsing even if you don't click on the ad. By using an Ad Blocker you can prevent the ad from showing, which also keeps it from loading a tracking script.

Microphone and Webcam Blocker

Did you know that you might be watched or listened to from the camera on your PC or phone?

Follow up: Have you ever discussed your favorite shoes with your friend and then find it on social media the next day? If you thought someone was listening in on you, you're right! Lots of apps use your microphone and listen in. You know who else could be listening in on you? Cybercriminals and hackers. They are also able to take over your webcam and spy on you.

Overcoming Objections

"I already have VPN/Antivirus/Ad Blocker/etc"

Response: It's great that you take cybersecurity seriously and have taken some steps to ensure your personal protection. Although you already have this security feature, would you do me a favor? Would you allow me to show you a comparison of products just to be sure you are not missing something important?

IDSeal has 14 features in one comprehensive solution that work to keep your device secure and protect your privacy. No other solution has all of these in one package.



IBO Sample Script

Start with a problem statement:

Just out of curiosity, how much do you know about the consequences of identity theft?

I was interested to learn that someone is a victim of identity theft every 2 seconds. 12 With the growing dependence on the internet for everything we do, do you think this problem will get bigger or diminish over time?

Since you mentioned that you don't know that much detail about identity theft, and to be honest most people don't, can I tell you the major consequences of identity and data theft?

- They can steal your identity.
- They can steal your money.
- They can ruin your credit.
- They can steal your personal data and sell it on the dark web.
- They can rack up piles of fraudulent debt in your name.
- **○** They can create false medical records.
- They can hold your data and devices for ransom.
- They can spy on you using your webcam and listen in on you without you knowing.
- They can also commit crimes in your name with just your name and social security number.
- They can install viruses and malware that makes your device unusable.

The interesting thing is hackers can get access to all your personal information when they hack not only your devices but retailers where you have shopped, doctor's office, your child's school or pretty much anywhere they want. In fact, 1 in 3 people have already had their identity stolen.¹³

Can you see how becoming a victim of identity theft can ruin a real portion of your life? To make matters worse, the sad truth is that it can take years and be very expensive to get it resolved, not to mention the stress and hassle that comes along with dealing with it.



Offer a solution:

You can avoid getting hacked by finding a reliable partner that can help protect you and your family from cybercrime. IDSeal can help prevent all types of cyberattacks. For less than a dollar a day, you can get IDSeal on your side and have the secure feeling that if you do find yourself hacked or your identity stolen, you will know quickly, and you will have experts to resolve your issue quickly and at no additional cost. Also, you will have up to a million dollars in insurance in case you have any out-of-pocket costs. IDSeal will also educate you on what you can do to keep your information secure so you can have the freedom and the knowledge to live your life without worry.

You can have IDSeal on your side as your partner and rest easy knowing that your identity, devices, and digital privacy are protected.

Frequently Asked Questions

? What devices are supported with Pro-Tec?

Windows, Mac, Android and iOS. Please click on this link: http://acncompass.com/idseal/ for features available by platform.

? Can I change my plan after I am already signed up?

Yes! With an active account, there are three ways you can change your plan: 1) Use Luna chatbot to get the upgrade link 2) Log into your Member Portal and click on the "Upgrade" button or 3) Contact IDSeal via chat.

② I have an issue with IDSeal Pro-Tec. How do I get support?

The best way to find quick answers to all questions is to visit the IDSeal Application Support at https://acn.idseal.com/support/

? What happens at the end of my customer's subscription?

IDSeal's plans are renewed at the end of the subscription period. Monthly and Annual plans auto-renew and will pull funds from the card on file. If the plan is canceled or is impacted by non-payment, then IDSeal Pro-Tec will stop working and will alert the user that the license key is no longer valid. The customer would need to renew the subscription or uninstall the software on each device.

② I forgot to add the IBO ID or entered it incorrectly during signup – how do I fix this?

Easy fix! There's no need to cancel the account. Please use the claim missing customer's tool on your Personal Customer List. For more information see https://www.youtube.com/watch?v=LfOf56SyVVc

? When are customer points allocated?

Customer points are awarded when the customer completes the authentication process.

When will IDSeal orders appear on the Personal Customer List (PCL) and count?

Orders received prior to 4:00 pm ET will appear on the PCL the following day. If the customer completes authentication prior to 4:00 pm ET then the points will count that day.

? What happens to my customer points if a customer's payment is not accepted after the first month?

Customer points will purge once ACN receives notification from IDSeal that the customer did not renew their subscription. Customers can reinstate their account by contacting IDSeal.

? Is there a waiting period before a customer can reinstate their subscription?

No, a customer can reinstate their account at any time.

If a customer reinstates an account, how long will it take for me to see the points?

Customers who were previously authenticated and reinstate their account by 4:00 pm ET will appear on your Personal Customer List and count for IBO Qualifications the same day.

Frequently Asked Questions

If I have a new customer on a monthly plan during a month offering promotional customer points will I only receive the promotional points for that month or for the life of the customer?

You will receive the promotional customer points every month for as long as that customer stays active and pays their monthly subscription.

? If my new customer enrolled in IDSeal and chose the annual pricing plan, will I receive customer points for 12 months?

Yes! That's one of the best benefits to you when your IDSeal customers enroll with an annual plan. You lock in not only 12 months of customer points, but residual income as well.

If my existing IDSeal customer was on a monthly plan when there was no customer points promotion, chose to change to the annual plan during a customer points promotion month, and continued to stay on the annual plan at the end of their 12 months, how many customer points will I receive?

There will be no change in the number of points if the customer remains on the same plan. That includes when a customer renews their annual plan.

? If my customer enrolled in IDSeal and chose the annual pricing plan, how will commissions be paid?

Commissions will be paid over the 12-month period. The monthly commissionable revenue will be equal to the annual plan fee (less taxes) divided by 12 and the commissionable revenue will be credited for each month of the annual plan.

If my existing IDSeal customer is on a monthly plan and chooses to get the annual plan, how are customer points allocated?

Once your customer completes their current month's service period, they will switch to the annual plan. You will receive the customer points for the annual plan for the 12-month period.

If my existing IDSeal customer switches plans, how will the points be determined?

The points are determined based on the customer's order date. If a customer switches their plan, then the IBO will receive the points for that plan as of the customer's order date. For example, if a customer started during November 2019 and selected the Platinum plan, then the IBO gets 4 points. If they later changed to the Platinum Plus plan after the 4-point promotion ended then the IBO would continue to be credited with 4 points.

Who qualifies to be the second adult with Family Plans?

Anyone who is 18 years or older, has an established credit file, a valid SSN, and lives in the US can be added as a secondary adult to any Family Plan.

? How can I upgrade to the Family Plans?

Family Plans are not yet eligible for upgrades. If you would like to enroll in a Family Plan, you would need to sign up for a new account.

References and Disclaimers

References

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*The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description provided in the Summary of Benefits 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.

