



# Things Happen: Safeguard your Identify

From the industry leader in employee  
identity protection

**Allstate**<sup>SM</sup>  
IDENTITY PROTECTION





# agenda

- 1 Identity theft
- 2 About Allstate Identity Protection
- 3 Allstate Identity Protection coverage
- 4 Portal walkthrough
- 5 Q&A



## with convenience comes **risk**

We trust companies to store our personal and financial information when we do business with them, but sometimes even the most trusted organizations experience a hack or breach. This creates enormous opportunities for identity thieves.

# families face growing risks

## Digital dependence:

Families are spending more time online than ever before, and their risk is rising.

## Increased danger:

Children are targeted by cybercriminals, predators, and even their own peers at alarming rates.

## More hardships:

Families experience more fraud incidents, greater losses, and longer remediation times.

# 5x

Children are spending 5x more time online

# 2x

families are 2x as likely to become victims of identity theft

# 3x

Fraud losses are 3x higher for families





# identity fraud could **cost you more** than you think

Everyone has financial and social data in the digital space and a breach exposing any of that information could keep your family from thriving.

Identity fraud losses in 2020:

# \$56B

# identity theft **is:**

- Financial accounts opened in your name
- Credit cards opened in your name
- Medical care provided in your name
- Someone arrested provides your personal information
- Someone uses your Social Security number to file for government service
- Someone files taxes in your name
- Someone creates a new identity by combining your information with someone else's (synthetic fraud)

*\*Note: if a victim gives out Personal Identifying Information in a scam, or through a hack, this could become identity theft if acted upon*

# identity theft **is not:**

- Fraudulent credit or debit card transactions
- Public information online
- Your personal account(s) being sent to collections for lack of payment
- Scams (phone, email, etc.)
- Hacked electronics or theft
- Hacked email

# dark web **activity**

**\$2**

Cost of a Social Security  
number on the dark web

**\$17**

Cost of credit card numbers  
and account information

**\$1,000**

Cost of a medical record



# identity theft can put your family's life on hold

Cybercriminals are always finding new ways to use personal data for fraud, especially in today's rapidly changing world. Identity theft can be time-consuming and expensive to resolve, and it can delay victims from achieving financial milestones like buying a first home or a new car.

Nearly **70%** of victims are unable to pay bills

More than **66%** noted their identity theft left them in debt

**83%** said they were turned down for credit or loans  
(such as student, mortgage, or personal)





# introducing the **best protection for families** at the lowest price available

- Founded in 2008
- The industry leader in employee identity protection
- A+ rating with the Better Business Bureau
- Best-in-class customer care
- Broadest definition of family in the industry
- Allstate has been protecting what families love most for over 90 years

**100%**

U.S. based

**99%**

post-remediation satisfaction

**>5M**

members protected

WHY CHOOSE US?

# world-class security

Digital security is always changing, so we are constantly evolving our approach with responsive protection systems that blend proven measures with cutting-edge technology. We're dedicated to keeping your data safe.



## **We're serious about security**

SSAE18 SOC 1 and SOC 2 Type 2 accredited, updated annually



## **We're consistently reliable**

Perfect track record with 99.99% site uptime



## **We use two-factor authentication**

For even stronger protection and peace of mind

WHY CHOOSE US?

**innovative  
technology and  
best-in-class  
remediation**

**Measuring our impact:**

**5M**

We're now protecting more people than ever, around 5 million lives.

**11M**

We sent more than 11 million alerts to our participants, warning them of potential fraud.

**\$12M**

We closed nearly \$12 million in fraudulent credit lines.

**\$35M**

We helped save members almost \$35 million in potential lost wages.

**We helped save our members:**

**1.26 million hours = 53,000 days = 144 years**

## WHY CHOOSE US?

# we're your dedicated team

When fraud occurs, unraveling it can be overwhelming and costly. Should you experience fraud, we'll go the extra mile to resolve your case and restore your identity, saving you time, money, and stress.

## Training

- CITRMS (Certified Identity Theft Risk Management Specialist)
- Industry best practices in identity remediation
- Extensive education on security protocols for identity fraud prevention

## Case management

- 100% U.S.-based, in-house case managers
- All pre-existing conditions accepted
- Dedicated specialists manage cases
- Consistent follow up with creditors and merchants to reach resolution
- Fraud resolution tracker

## The proof is in the protection

- **99%** are satisfied with their customer care experience
- **98%** are satisfied with how their problem was resolved on their first call
- **99%** are satisfied with their recovery in cases of identity theft



# your Allstate Identity Protection Pro+ coverage

## Family protection

- Protection for family ("under roof, under wallet")\*\*
- Senior family coverage (parents, grandparents, and in-laws age 65+)\*\*
  - Elder fraud protection\*\*
  - Elder Fraud Center\*\*
  - Scam Support\*\*
- Family digital safety tools\*\*
  - Web filtering\*\*
  - Screen time management\*\*
  - Parental monitoring\*\*
  - Location tracking\*\*
- Deceased family member coverage† \*\*

## Privacy and data monitoring

- Allstate Digital Footprint<sup>SM</sup>
- Personalized online account discovery
- Privacy insights
  - Privacy management tools
  - Data breach notifications
- Robocall blocker
  - Ad blocker
  - Solicitation reduction

## Identity and financial monitoring

- Auto-on monitoring†
- Rapid alerts
- Identity Health Status
- Allstate Security Pro<sup>®</sup> emerging threats and scam alerts
- High-risk transaction monitoring
- Credit and debit card monitoring
- Bank account transaction monitoring
- 401(k) and HSA account monitoring
- Student loan activity alerts
- Financial transaction monitoring
- Lost wallet protection
- Dark web monitoring for personal data and passwords
- Human-sourced intelligence
- IP address monitoring
- Social media account takeover monitoring
- Sex offender alerts
- Mobile app with biometric authentication security

## Credit

- Tri-bureau credit monitoring
- TransUnion credit monitoring
- Credit score tracking
- Unlimited TransUnion credit scores
- Annual tri-bureau report and score
- Credit freeze assistance
- Credit lock (adults & minors)
- Credit report disputes

## Restoration

- Full-service remediation support
- Remediation for pre-existing conditions
- Fraud resolution tracker
- Specialized unemployment fraud support
- Unemployment Fraud Center
- Stolen tax refund advance
- Up to \$1 million reimbursement for identity theft expenses & stolen funds†\*\*\*, includes coverage for:
  - 401(k)/HSA fraud
  - Deceased family member fraud
  - Home title fraud
  - Professional fraud expense reimbursement
- Up to \$500 stolen wallet emergency cash†
- Tap-to-call from mobile app
- Help Center

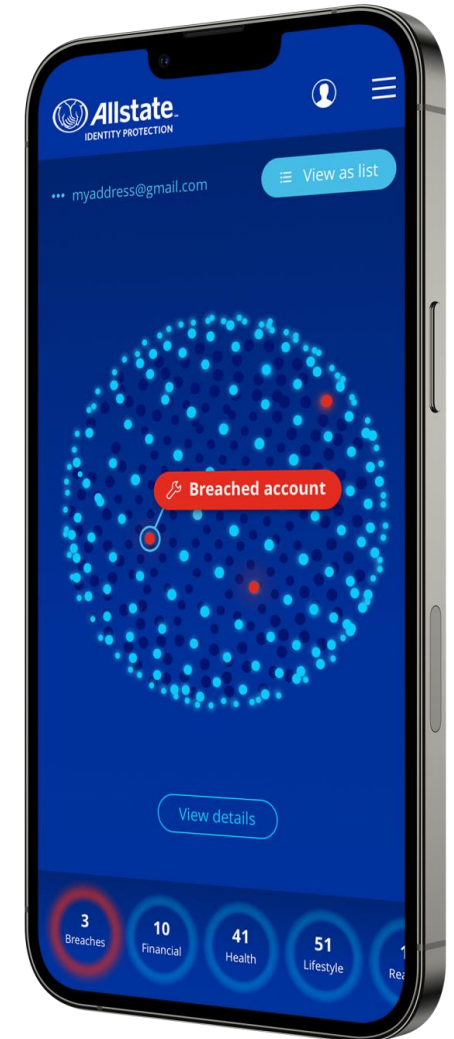
†Level of automatic monitoring dependent on enrollment method and information shared with Allstate Identity Protection

\*\*Only available with a family plan.

\*\*\* For Allstate Identity Protection Pro+ members, the aggregate limit for an individual or family plan is \$1 million in one year.

†Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein 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.

Certain features require additional activation. Features may be updated or modified. Ransom payments are not reimbursed. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.



# Allstate Identity Protection Pro+

## **Automatically enabled, once you sign up:**

- Credit monitoring
- Dark web monitoring (your name, date of birth, address and Social Security number)
- High-risk transaction alerts (your name, date of birth, address and Social Security number)

## **Enabled by subscriber manually:**

- Dark web monitoring (IP address, driver's license, etc.)
- Financial threshold monitoring (add your financial accounts)
- Social media account takeover monitoring (link your accounts)

# secure your family's future

Enrolling in a family plan allows you to extend coverage to loved ones. We offer the broadest definition of family in the industry, using “under roof, under wallet” as our guideline. Dependents at any age who live within the employee’s household or are supported financially by the employee are eligible to enroll.

**And now we’re extending our coverage definition to include:**

- Parents
- In-laws
- Grandparents

Regardless of where they live or whether they receive any financial support from our participants.



# the login process

## Why two-factor authentication?

Two-factor authentication provides an added layer of protection to members' accounts.



### Verify Your Identity

We will send a 6-digit code to the following phone number:

XXXXXXXX3124

How do you want to receive the code?

Text message

Voice call

Continue

[Try another method](#)

By logging in to your account you are agreeing to our [Terms & Conditions](#) and [Privacy Policy](#).

Questions? 1-800-789-2720

[Contact Us](#) [Privacy Policy](#) [Terms & Conditions](#) ©2018 InfoArmor. All rights reserved.



# portal dashboard

Alerts can be sent via email or text message, based on your selections. Log in or use our app to address alerts.



## ACTIVITY

Dashboard

## MONITORING

Credit Monitoring

Dark Web Monitoring

Financial Transactions

Social Media

## RESOURCES

Solicitation Reduction

Security Training

## Dashboard

Jamie Mitchell

### IDENTITY HEALTH



We have currently not found any irregularities or impending threats.

### ALERTS



#### Dark Web Monitoring Activity

We found your driver's license on the dark web.

10/22/2017



#### Credit Activity Alert

Alert Type: New Employment.

10/22/2017



#### Social Media Activity

We found an item on Facebook that needs your attention.

10/22/2017



### YOUR DIGITAL FOOTPRINT



2 breaches



152 items

View Footprint

# credit monitoring

Allstate Identity Protection Pro+ credit monitoring includes:

- Tri-bureau credit score
- Tri-bureau credit report
- Credit lock
- Credit report disputes
- Notifications when we detect credit activity



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Solicitation Reduction

## Credit Monitoring

James Mitchell

### CREDIT SCORE



Updated Sep 11, 2018 • Calculated using VantageScore 3.0

### CREDIT REPORTS



The information in each of your Credit Reports from the three credit bureaus can be different. This is why it's important to review your Experian®, Equifax®, and TransUnion® Credit Reports and FICO Scores.

[View annual tri-bureau report](#)

[View monthly TransUnion report](#)



Lock your TransUnion credit report



UNLOCKED

# credit lock

With an Allstate Identity Protection Pro+ plan, our Credit Lock feature allows you to lock your credit report to prevent unauthorized inquiries or new accounts with TransUnion.



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[View annual tri-bureau report](#)

[View monthly TransUnion report](#)



Lock your TransUnion credit report



LOCKED

# enabling credit lock

After verifying your identity, you will be able to lock your TransUnion credit report with the click of a button, limiting access of third parties and keeping you more secure.



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[View annual tri-bureau report](#)

[View monthly TransUnion report](#)



Lock your TransUnion credit report



LOCKED



# annual credit report and credit disputes

Keep an eye on your accounts by viewing your annual tri-bureau credit report.

You can also submit a dispute regarding any incorrect information on your TransUnion credit report directly through the portal.

Credit Report - 3/4/2018

Personal Information

Name	Jamie M. Mitchell
Date of Birth	9/23/1976
Current Address	3487 E. Pixel Lane, Scottsdale, AZ 85298
Previous Address	3573 E. Michelle Way, Gilbert, AZ 85234
Employment History	Unknown

Summary of Accounts

Total Accounts	15	Derogatory Accounts	0
Open Accounts	2	Balances	\$23,456
Closed Accounts	12	Payments	\$459.00
Delinquent Accounts	0	Inquiries (2 Years)	2

Mortgage Accounts

PAYMENT HISTORY KEY

Not Open	OK	30	60	90	120	PP	RF	CC
Not Open	Current	30 days late	60 days late	90 days late	120 days late	Payment Plan	Reps. Forfeiture	Collection Chargeoff

US Bank

Account Number	493857***
Condition	Open
Date Opened	2009-10-01
Balance	\$223,545.00
Credit Limit	\$0.00
Type	Conventional Real Estate Mortgage
Pay Status	Current

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
APR 16	MAY 16	JUN 16	JUL 16	AUG 16	SEP 16	OCT 16	NOV 16	DEC 16	JAN 17	FEB 17	MAR 17	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
APR 17	MAY 17	JUN 17	JUL 17	AUG 17	SEP 17	OCT 17	NOV 17	DEC 17	JAN 18	FEB 18	MAR 18	

Revolving Accounts

PAYMENT HISTORY KEY

Not Open	OK	30	60	90	120	PP	RF	CC
Not Open	Current	30 days late	60 days late	90 days late	120 days late	Payment Plan	Reps. Forfeiture	Collection Chargeoff

CHASE CARD

Account Number	XXXX XXXX XXXX 5574
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# dark web monitoring

Enter your information including email addresses; numbers from driver's licenses, credit cards, passports; and other sensitive items. Should we discover any of the items entered here on the dark web, you will receive an alert.



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Security Training

## Dark Web Monitoring

Jamie Mitchell

Add important items, such as your driver's license number and email addresses. We'll monitor the dark web and notify you if anything ends up in closed hacker forums.

+ Add new item

### Digital credentials

#### EMAIL ADDRESSES

 **Primary Email**  
s\*\*\*\*\*t@gmail.com



 **Work Email**  
s\*\*\*\*\*t@acmepower.com



#### WEB LOGINS

 **Amazon Login**  
s\*\*\*\*\*y@yahoo.com



#### IP ADDRESSES

 **Home Laptop**  
109.98.874.43



# financial transactions

- Add financial account information to activate monitoring for suspicious activity on your connected bank accounts
- Default thresholds automatically appear
- Adjust your thresholds with the dropdowns
- Edit information and thresholds on a variety of accounts such as savings, debit, HSAs, and 401(k)s



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## Financial Transaction Monitoring

Jamie Mitchell

+ Add new item

### FINANCIAL ACCOUNTS

Connect the financial accounts you'd like us to monitor and set your alert preferences.



Receive alerts for cash withdrawals, balance transfers and large purchases from your bank accounts to help detect fraudulent activity.

Add new account

### TRANSACTION ALERT PREFERENCES

Select the amounts where you would like Allstate Identity Protection to notify you.

Max Credit Limit

\$10000

Large Withdrawal

\$2000

Large Card Purchase

\$1000

Low Balance

\$10

High Balance

\$5000

Net Worth Change

10%

Portfolio Value Change

10%

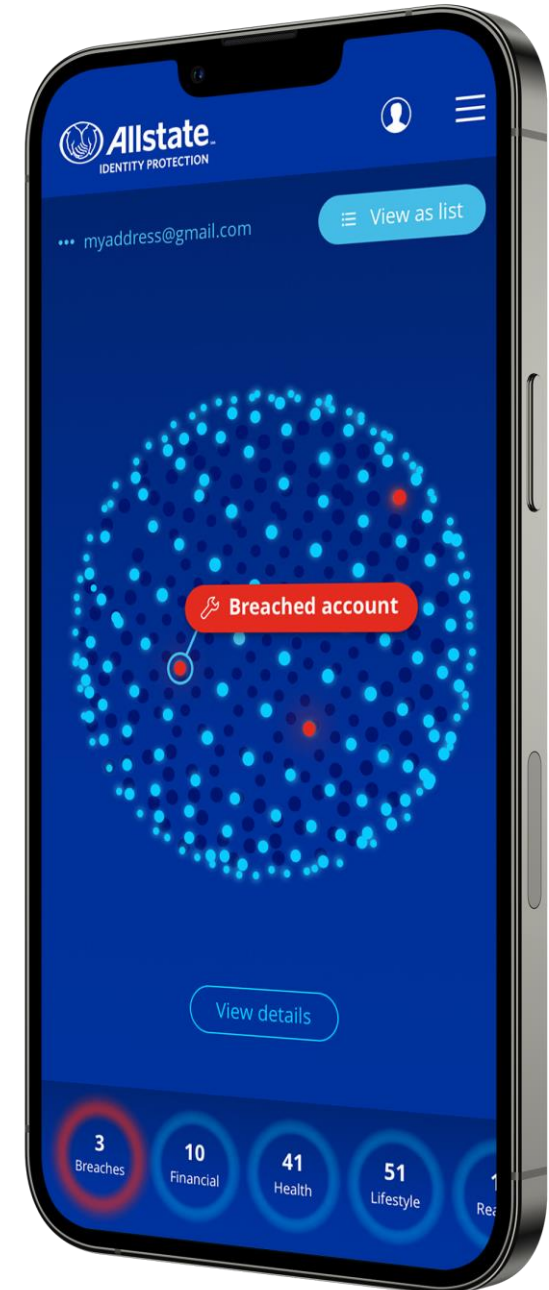
# Allstate Digital Footprint<sup>SM</sup>

Available with Allstate Identity Protection Pro+

Your digital footprint is a record of your online activity. It includes the sites you've visited, the places you've shopped at, and the accounts you've created. All of this activity could leave you exposed to breach or fraud.

## Use Allstate Digital Footprint to see and manage your personal data:

- Enter your email address in the "Digital Footprint" tab
- See a list of your digital connections, including the ones you may have forgotten about
- We'll scan your digital footprint weekly and notify you if we uncover any new connections
- Use the privacy management tools to manage your personal data:
  - Get privacy insights to gain awareness on how companies use and share your data
  - Unsubscribe from unwanted accounts
  - Send a request to a company to delete your data





# social media account takeover monitoring

- Extend monitoring and alerts to anyone included in your coverage
- We look for suspicious activity that might indicate you've been hacked
- Monitoring includes alerts for malware links, phishing links, spam links, or links from sites that are connected to illegal content
- Monitoring for explicit content is available for accounts you add from Twitter and YouTube



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## Social Monitoring

John Doe

Social reputation monitoring offers actionable alerts when we see potentially racist, derogatory, vulgar, or inappropriate comments within your social media posts.

### CONNECT SOCIAL MEDIA ACCOUNTS

It's recommended that you logout of all your social media accounts before enabling social monitoring.

Facebook

Connect

Instagram

Connect

Twitter

Connect

LinkedIn

Connect

YouTube

Connect

Dashboard

Contact Us

Privacy Policy

Terms & Conditions

Fraud Reimbursement

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Need help? Call (855) 821-2331

# sex offender alerts

If a registered sex offender moves into your neighborhood, we'll notify you. Turn on notifications in your portal to receive monthly alerts updating you when sex offenders are found in your ZIP code.



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## Account Information

Jonathan Doe

<b>Personal Information</b>  Please update your account information in order to ensure the most accurate Identity Monitoring. Any additional information you provide will allow us to better monitor and protect your identity.	<div><div>Jonathan Doe</div><div>SSN ●●●●1234</div><div>Birthdate ●●/●●/1974</div><div>Address 123 Any Street Hometown, MA 12345</div><div>Phone (123) 000-0000</div></div>
<b>Alert Preferences</b>  Manage your contact preferences. If InfoArmor detects information or accounts are being used, how should we contact you?	<div>Alert type(s) <input checked="" type="checkbox"/> Email <input checked="" type="checkbox"/> Text/SMS Message</div> <div>Alert Email myemail@email</div> <div>Cell Number (123) 000-0000</div>
<b>Sex Offender Alerts</b>  Manage your contact preferences. Let us know how you'd like to receive alerts.	<div>Turn on/off <input checked="" type="checkbox"/> Changes saved</div>

# elder fraud protection

## Elder Fraud Center and scam support

Access our helpful resource hub built specifically for seniors, their families, and caretakers to easily understand and protect against scams or threats. Our identity specialists can provide customized care for older family members to identify and resolve scams or fraud, as well as create a plan together for proactive protection.





# robocall blocker

Use the Robocall blocker to intercept scam and telemarketing calls before they reach you.

# ad blocker

With Ad blocker, you can set up automated blocking for unwanted advertisements, prevent data gathering by online trackers, and whitelist websites you trust.



# how to **get the most out of** Allstate Identity Protection



Verify credit monitoring to receive rapid alerts



Set up financial transaction monitoring for your financial accounts



Add any enrolled family members to activate features for them



Activate Security Pro® for personalized alerts and subscribe to text alerts



Add credentials to dark web monitoring for alerts when important personal information, like your email address or passwords, is compromised



Download our app to see and respond to alerts from anywhere

# Questions?

Customer Care available

24/7/365:

(P) 1.800.789.2720

(E) [customercare@aip.com](mailto:customercare@aip.com)