



## IDShield vs. Credit Monitoring vs. LifeLock

IDShield invites you to compare the scope and quality of their services with other products on the marketplace.

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### PRICING

- IDShield has individual and family plans priced below LifeLock.
- IDShield charges one price for a family—member, partner/spouse and up to 8 dependents. LifeLock charges by the person.
- Credit monitoring has comparable prices, but is not always the lowest. It is often given away for free after a breach. This is far less advanced and less useful than IDShield.

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### REMEDICATION

- IDShield DOES the work for you:
  - Unique to market, we have the only licensed private investigators on staff through our partner, Kroll. Members sign a limited power of attorney and IDShield goes to work on your behalf (they do the work, not you) to ensure restoration. Kroll brings the industrial-strength services used by corporations directly to consumers.
- LifeLock MAY contact outside lawyers or investigators who are never identified by name in advance to assist in resolution.
- Credit monitoring services identify certain issues regarding your credit file; however it only covers a small portion of the monitoring story:
  - The FTC states that only 20% of issues are captured by credit monitoring.
  - “Give them the information and guidance they need to resolve the problem.” (Creates lots of work and hassle for you.)

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### CUSTOMER SERVICE

- IDShield advisors and licensed private investigators are available for all matters Monday-Friday, 7 a.m. to 7 p.m. Central Time. In the event of a personal ID theft emergency, advisors are available to direct you to an investigator 24/7/365.
  - Located in Ada, OK; Nashville, TN; and Toronto, ON (for IDShield Canada).

- LifeLock has 24/7/365 customer support.
    - Located domestically, LifeLock has two dedicated call centers with call center personnel who read scripts.
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### **GUARANTEE VS. INSURANCE**

- IDShield offers a \$5 million service guarantee.
    - IDShield uses Kroll's licensed private investigators to do "whatever it takes for as long as it takes" to restore a member's identity and to expunge the theft from their permanent record.
    - IDShield does not hire to-be-determined experts. WE are the experts, leveraging over 40 years of industry-based investigative techniques to resolve consumer ID theft issues.
  - LifeLock offers a \$1 million total service guarantee. LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whomever else it takes to help your recovery.
    - LifeLock will reimburse its members up to \$6,000 for lost wages when they spend their own time doing the work, and will spend up to \$5,000 on outside services (read the disclosure for their guarantee).
    - LifeLock also offers a \$25,000 insurance policy with \$0 deductible to all of their members at no additional cost to cover any lapses in the Guarantee, but of course, you should ask, why would you need a \$25,000 insurance policy for a \$1 million guarantee? That makes no sense.
  - Most credit monitoring services only have an insurance policy.
    - Must file a claim and wait to be reimbursed.
    - Reimbursement paperwork (receipts and forms) is subject to claims adjustors.
    - Must use your own time, energy, and frustration to fight the theft.
    - Has limits on payout amounts (i.e. lost wage reimbursement, etc.).
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### **PROTECTING YOUR INFORMATION**

- IDShield is the "oldest new name in the business." Formerly LegalShield IDT Protection, we have 16 years and over 1 million lives protected. We partner with Kroll, the leading corporate security firm to monitor what matters: your privacy and your credit security.
  - LifeLock is in business to protect identities. It has built extensive networks (LifeLock Identity Alert) to protect your identity in both the financial and non-financial sectors. For most of its history, LifeLock resold credit monitoring.
  - Many credit monitoring services are part of another larger company not interested in protecting your identity. For example, the three major credit bureaus offer credit monitoring, but their main business is to sell the same information they are supposed to be protecting.
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### **ISO 27001**

- IDShield has ISO 27001 and PCI compliance security certifications. ISO 27001 is the highest security rating in the world for private (non-government) firms.
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### **SUMMATION**

With a better scope and quality of services, IDShield is a FAR BETTER SERVICE and VALUE. Which plan would you choose to protect your identity? Give it a shield—IDShield.