











COMPARISON OF IDENTITY THEFT PRODUCTSas of: August 2014

Brand										
Service Level	Basic	Premium	Total Protection	Basic	Basic	ID Essentials	Standard	Advantage	Basic	Basic
Monthly Cost	\$14.95	\$29.95	\$35.98	\$35.90	\$31.90	\$27.99	\$19.90	\$39.90	\$29.98	\$16.99
# Adults Covered	2	2	2	2	2	2	2	2	2	2
# Children Covered	8	8	0	0	0	0	\$5 ⁹⁹ Extra (per child)	\$5 ⁹⁹ Extra (per child)	0	0
Underwriting	LegalShield Kroll	LegalShield Kroll	Intersections	Chartis, Inc.	Affinion Group, Inc.	Trusted ID	Lifelock	Lifelock	Trilegiant Corp	Trusted ID
BBB Accredited	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	NO	NO
BBB Rating	A+	A+	A+	A+	A+	A	B	B	B+	A
Level of Assistance	Complete Restoration	Complete Restoration	Guided Recovery	Recovery Assistance	Recovery Assistance	Limited Resolution	Limited Resolution	Limited Resolution	Recovery Assistance	Recovery Assistance
Credit Reports	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Credit Score	✓	✓	✓	✓		✓		✓		
Credit Monitoring	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Address Change	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Alerts	✓	✓	✓	✓	✓	✓	✓	✓		
Single Bureau Credit Monitoring & Alerts	✓						✓	✓		
Triple Bureau Credit Monitoring & Alerts		✓	✓	✓	✓	✓			✓	
Web Watcher		✓	✓	✓	✓	✓	✓	✓	✓	
Public Records		✓	✓		✓	✓		✓		✓
Bank Account Scanning		✓		✓				✓		✓
Credit Card Scanning		✓	✓	✓	✓					✓
Sex Offender Search		✓						✓		
Social Security Number Scanning/Search		✓	✓	✓	✓			✓		
Unlimited Consultation on Identity Theft Matters	✓	✓								
Access to Attorney Services (Optional)	✓	✓								
BOTTOM LINE:	Best overall value. Coverage optional for legal issues as well. Very comprehensive product for the price and scope of coverage.		Decent monitoring and related services. Restoration help is limited for victims.	Useful combination of credit & IDT protection, but a bit pricey.	Good value for product range.	Good value for product range.	Good value for product range.		Good value for product range.	Good value, but does NOT include credit monitoring.

Why you might need an attorney for an ID THEFT problem:

1. Debt collection companies start **harassing** you by phone at home and work
2. You are being **sued** for a debt you didn't create.
3. Credit bureaus won't remove negative items the thieves created from your credit report.
4. **IRS is suing you for not paying taxes** on income a thief made at multiple 1099 jobs.
5. Law enforcement is arresting you for a **missed DUI court date**, or unpaid speeding tickets, in another state where you've not been.
6. You receive a **foreclosure notice** for a property you don't own.
7. You lose your job when a **background check** wrongly shows you were arrested for prostitution, pornography, or that you're a sex offender.
9. You are accused **of writing bad checks** all over town.
10. A **bank refuses to replace money** in your account, claiming that you were responsible for not safeguarding your checking information well enough.
11. You find out someone filed a **bogus tax return** before you got yours filed electronically, and the IRS isn't responding to your inquiries.
12. Someone has used your health insurance, tested positive for HIV, now it's on your health records, no one will talk with you about changing your medical info, and your life and **health insurance are cancelled** over it.
13. Someone using a fake ID with your info committed a felony crime and you are **being arrested** during a routine traffic stop.

Coverage for Minors	✓	✓
Protection all 50 States	✓	✓
Attorney Phone Consultation	✓	✓
Attorney Letters/Phone Calls	✓	✓
Atty Contract & Document Review	✓	✓
Motor Vehicle Legal Services	✓	✓
Trial Defense & IRS Audit Asst	✓	✓
24/7 Emergency Atty Access	✓	✓
Preparation of your Will	✓	✓
Preparation of your Healthcare Power of Atty	✓	✓
Preparation of your Living Will	✓	✓
Member Discount Toward All Other Legal Services	✓	✓

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