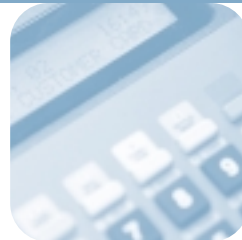




protect

your identity

ID Sentinel **Alert**[™]



Designed to minimize your exposure and stop the potential misuse of your ID information

Welcome to ID Sentinel Alert™

It won't happen to me...

That's what most people think, but your everyday transactions reveal key personal information that can be used without your knowledge to commit a crime. Protecting yourself from identity theft is crucial and ID Sentinel Alert™ is your answer to staying one step ahead of the criminals.

Thank you for joining ID Sentinel Alert™. Our goal is to become your trusted partner, helping to protect you from the devastating impact of identity theft. We hope you enjoy the many benefits it provides for years to come. If you have any questions about our program, don't hesitate to call the toll-free number on the front of your membership card.

Sincerely,
Membership Services



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Over the last five years,
identity theft has impacted over

*27 million
Americans*

Law enforcement agencies agree that the key to identity theft is the misuse of consumer address and billing information.

You see the headlines almost every day. Unsuspecting consumers are being targeted for and victimized by identity theft from every conceivable angle – financial institutions, retailers, mail boxes, post offices, the Internet, email, relatives, co-workers – and the list keeps growing. You never know when it's going to be your turn. ID Sentinel Alert™ is designed to minimize your exposure and stop the potential misuse of your ID information.

ID Sentinel Alert™ includes a unique three component Identity Theft Package that alerts you to possible threats to your identity and helps you manage the after effects of identity theft if you become a victim.

Identity Theft Package

Early Alert™

This innovative early detection and warning system utilizes a proprietary system to provide worry-free identity protection 24/7. We scan over 1,500 data sources at various intervals. ID Sentinel Alert™ then notifies consumers

of address changes that typically signal an identity theft in progress.

Identity Theft Insurance

In the amount of \$25K with a \$0 deductible, this benefit protects against the financial hardships associated with identity theft such as costs to defend against collection suits for falsely incurred debt, lost wages, other legal fees, and correspondence with creditors. In addition to financial relief, policyholders have access 24/7 to trained identity theft specialists to aid in the recovery process.

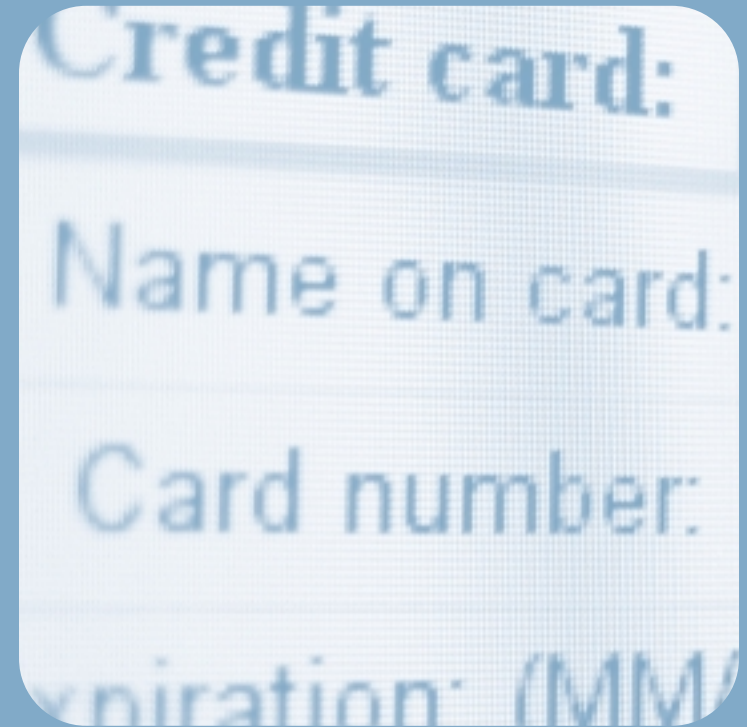
Identity Restoration

Step-by-step instructions for restoring your identity along with access to trained specialists and services vital to the recovery process. We give consumers the option to manage this process themselves or to have us do it for them – further minimizing the hassle involved. Our restoration services enable victims to regain their privacy with minimal effort.

Online Newsletter

This monthly publication educates consumers on various privacy issues as well as providing notification of potential frauds or threats.

* Insurance underwritten by member companies of American International Group, Inc. (AIG) The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. For questions about coverage, please contact idtheft@aig.com or call 866.826.4974. Coverage is not available to residents of New York and Texas, and may not be available in other jurisdictions.



fast facts

Identity theft victims average **600 hours** of activity in attempts to clear their names.

Identity Theft Detection and Warning System

The Problem

Identity theft is becoming a crime of epidemic proportions. Last year nearly 10 million Americans were victims of identity theft with losses totaling almost \$53 billion and the numbers are growing.

- Victims typically don't know they've been victimized until an average of nine months after their information has been stolen.
- It takes an average of 600 hours and up to 44 months to correct problems associated with identity theft – identifying exposure and usage, credit damage, legal issues.
- Non-financial exposure such as obtaining employment, home rental, tax fraud and other crimes committed by someone who has assumed your identity can result in your going to jail.



The Solution

ID Sentinel Alert™ is a powerful system that identifies potential misuse of your identity before you become a victim.

The Benefits

Catching identity thieves early in the process minimizes your time spent and money lost correcting any illegal actions the thief has taken. Detecting a theft in process within the first thirty days usually results in less than 10 hours of work to repair.

ID Sentinel Alert™ offers you piece of mind knowing that if someone does try to assume your identity you'll catch it before it becomes an expensive, time consuming legal battle.

fast fact

“ Victims who discovered identity theft in the early stages, within the first month, spent **fewer than 10 hours** resolving the related problems. ”

U.S. Federal Trade Commission statistics

How it Works

ID Sentinel Alert™ uses your identifying information (name and address) to search over 1500 different data sources at daily, weekly, bi-weekly and monthly intervals. Data sources include, but are not limited to:

- All 3 credit bureaus
- Financial institutions
- Insurance groups
- Cell phone detail
- White and Yellow Pages
- Real property records
- Subscriptions

When address changes associated with your ID information are detected, you'll be immediately notified either via email, telephone or PDA, and through your emergency contact number if one has been

provided. If you have initiated the changes you'll do nothing. If you do not initiate the change, this is your warning that someone is trying to assume your identity.

Enhanced Monitoring

ID Sentinel Alert™ also provides you with the option of updating ID Sentinel Alert™ for enhanced monitoring by providing us with more information about you. Obviously, the more we know the better we can protect you. We have two ways to update ID Sentinel Alert™ for enhanced monitoring; either through our secure website or through our secure Interactive Voice Response system. Regardless of whether or not you update ID Sentinel Alert™, you are protected.

How to Set up the Enhanced Monitoring Service by Phone

1. You may contact ID Sentinel Alert™ via the toll-free number listed on your membership card.
2. Enter your group and membership numbers as they appear on your membership card along with your zip code. You are then allowed secure access to our Interactive Voice Response system and are able to follow the simple instructions.

How to Set up the Enhanced Monitoring service through the Web site

1. Log into our secure Web site at www.IDSentinelAlert.com. You may update your account at any time by providing us with more personally identifiable information which will help us provide you with more protection. Just enter the group and membership ID numbers that appear on your membership card along with your zip code.
2. Then, click on the "Manage My Account" button.

Once your identity is confirmed and your confidential information is entered, the ID Sentinel Alert™ System is updated for enhanced monitoring capability so that once any changes to your address and/or telephone number are detected, ID Sentinel Alert™ is able to issue a warning by email, phone or PDA, and through a designated emergency contact number if one has been provided.

fast fact

Only **one in ten victims** report they were aware that their personal information had been taken before discovering they were victims of identity theft.

\$25,000 Identity Theft Insurance with no Deductible

To help curtail the devastating financial impact identity theft can cause, ID Sentinel Alert™ includes a policy from a member company of AIG* designed to reimburse you for the expenses incurred to reclaim your identity.

AIG Personal Internet Identity Coverage Policy covers \$25,000 with no deductible.

The Problem

Should you become a victim of identity theft, restoring your name and good credit is a time-consuming and expensive process. You must endure a number of costly steps to dispute fraudulent debts and accounts opened by an identity thief.

The Solution

Members of American International Group, Inc. (AIG) have developed a unique group insurance policy. This Personal Internet and Identity Coverage Policy (PIIC) provides you

with expert assistance and financial relief through unparalleled customer service, income protection and expense reimbursement.

How it Works

Dedicated support professionals that understand that identity theft is a traumatic, criminal event are available 24/7 to assist you until your crisis is completely resolved. In addition, an ID Theft Recovery Kit, complete with form letters to send to creditors and bureaus, is provided to each identity theft victim.

Coverage is provided for lost wages as a result of time off work related to a stolen identity event. This benefit also covers expense reimbursement. This includes any expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing for loans and reimbursement of fees.

* Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the certificates described. Please refer to the actual certificates for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions.



fast fact

Victims of identity theft have reported that clearing their names and reclaiming their identities can take an average of **44 months**.

U.S. Federal Trade Commission statistics



AIG Means Strength and Service. AIG Affinity Group ServicesSM is a unit of the property and casualty companies of American International Group, Inc. (AIG). AIG is the world's leading international insurance and financial services organization, with operations in approximately 130 countries and jurisdictions. AIG member companies

serve commercial, institutional and individual customers through the most extensive worldwide property-casualty and life insurance networks of any insurer. In the United States, AIG companies are the largest underwriters of commercial and industrial insurance and AIG American General is a highly rated life insurer.

ID Sentinel AlertSM partnerships provide extended protection.

With the inclusion of our insurance package, the services ID Sentinel AlertSM offers go well beyond protecting your identity. We also protect you. By covering losses incurred by criminal action as well as by absence from work and extensive legal fees, ID Sentinel AlertSM makes the recovery process not only tolerable, but also absolutely possible.

fast facts

“ **One in six** identity theft victims has had their identity used by criminals when arrested and charged with a crime. ”

U.S. Federal Trade Commission statistics

The Problem

Identity theft is defined as a crime in which someone wrongfully obtains and uses another's personal data for fraud, deception and typically, economic gain. As this problem reaches critical levels, we've made identity protection a key component of ID Sentinel Alert™.

The Solution

Our identity theft recovery package provides the information, strategies and assistance necessary to maintain control of your identity. Regain and restore your privacy with our comprehensive recovery package.

The Benefits

Identity theft goes well beyond an invasion of privacy. It can burden you with lasting credit problems and legal fees that may take years to resolve. Our identity theft recovery package puts you in control of your identity. By guiding you through identity recovery, we will help you regain your privacy while minimizing risk and loss.

fast fact

In an estimated 64% of the cases in which ID theft victims had new accounts opened in their name, one or more additional problems resulted – loan rejection, insurance rejection, utilities cut off, civil suit filed, criminal investigation, harassed by collector, others.

U.S. Federal Trade Commission statistics

How It Works

Should you become a victim of identity theft, ID Sentinel Alert's™ Protection Services provides education and recovery assistance materials including:

- **Recovery Kit**

An ID Theft Recovery Kit complete with pre-written correspondence for creditors and bureaus is sent to all victims to help you in the recovery process. This step by step manual details the resolution process and provides guidance for avoiding future complications.

- **Restoration**

Members may also choose the option of a unique Identity Restoration Service that will take over the identity recovery process. We give consumers the option to manage this process themselves or to have us do it for them – further minimizing the hassle involved.

By assuming and reorganizing the recovery process on your behalf, ID Sentinel Alert™ can save you time, money as well as the hassle and headaches associated with clearing and restoring your identity.

- **Victim Assistance**

A toll-free, victim assistance number providing access to trained specialists for:

- Support in notifying credit bureaus, creditors, financial institutions, law enforcement officers, utility providers, and merchants.
- Information collection regarding misuse of your accounts when appropriate.
- Creation and maintenance of a case file documenting fraudulent activity.

* Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the certificates described. For questions about your coverage, please contact idtheft@aig.com or call 866.826.4974. Coverage is not available to residents of New York and Texas and may not be available in other jurisdictions.



ID Sentinel Alert™ Is Your Trusted Partner

Safety is one of the most basic human needs. In this day and age, defending yourself and your family against identity theft can be a complicated issue. By proactively monitoring your personal information for you, ID Sentinel Alert™ provides a level of safety and security that you can't realistically achieve on your own. And, in the event that we do discover an attempt to assume your identity, we provide the awareness and strategy necessary to protect the ones you love.

Safer decisions begin with ID Sentinel Alert™. We look forward to serving you and making safety and security for your family a reality.

Awareness is the first line of defense against identity theft. For that reason, ID Sentinel Alert™ provides a monthly e-publication designed to educate you and increase your understanding of identity protection issues.

The Newsletter enables you to be proactive in protecting your personal information, while further extending the personal privacy and security options ID Sentinel Alert™ provides.

How it Works

To review the newsletter, simply visit our site at www.IDSentinelAlert.com.

Topics regularly covered include:

- Timely alerts to potential scams, frauds or threats
- Information regarding new or currently available protection options
- Precautionary tips and advice from security professionals and identity theft specialists

fast facts

New accounts were opened in **less than 10%** of the cases when it took victims less than one month to discover that their information was being misused.

U.S. Federal Trade Commission statistics

Summary Description of Benefits for the Personal Internet and Identity Coverage Master Policy

Summary Description

This Summary is provided to inform you that as a member of ID Sentinel Alert™, you are entitled benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

The Master Policy of AIG Personal Internet Identity Coverage has been issued to: Privacy Solutions, LLC. (the "Master Policy Holder"), Policy Number: ---916281 underwritten by American International Specialty Lines Insurance Company (the "Company"), a member company of American International Group, Inc.

(AIG), to provide benefits as described in this Summary.

General Information

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

Filing a Claim

To file a claim under the Master Policy, contact: 1-866-IDHelp2 (1-866-434-3572)

This is a group master policy issued to Privacy Solutions, LLC. If this master policy is terminated, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.

fast fact

Victims that discovered that their information was being misused were less likely to incur out-of-pocket expenses. Out-of-pocket expenses are estimated to be **240% higher** when new accounts are opened in a victim's name.

U.S. Federal Trade Commission statistics

Limit of Insurance:		
Aggregate Limit of Insurance	\$ 25,000	per policy period
Lost Wages	\$ 500	per week, for 4 weeks maximum
Deductible	\$ 0	per policy period



Summary Description of Benefits for the Personal Internet and Identity Coverage Master Policy

Benefits

We shall pay you for the following:

Costs

1. Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event;
2. Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a stolen identity event and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;
3. Reasonable and necessary costs incurred by the insured for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a stolen identity event.

Lost Wages

Actual lost wages earned in the United States, whether partial or

whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days but not for sick days or any cost arising from time taken from self-employment.

Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

Legal defense fees and expenses

Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney appointed by us for:

1. Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and
2. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.

Restoration services include:

Those services performed in response to a stolen identity event and on your behalf after receipt of authorization from you including but not limited to:

1. Providing you with an information package including a description of the resolution process, educational articles, and guidance for avoiding future complications.
2. Notifying the three major credit bureaus and provide assistance with requesting that a fraud alert be placed on your credit files and affected credit accounts.
3. Reviewing your credit files with you to determine the accuracy of the file and potential areas of fraud.
4. Notifying as needed, your affected creditors, financial institutions, credit card companies, utility providers, and merchants of the identity fraud.

5. Providing information to the Federal Trade Commission (FTC), and to other government agencies as appropriate.
6. When appropriate, providing assistance with obtaining and reviewing your Social Security Personal Earnings and Benefits Statement.
7. Creating and maintaining a case file to document the identity fraud.

A stolen identity event is the theft of your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information, including but not limited to stolen identity events occurring on or arising out of your use of the Internet. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

Summary Description of Benefits for the Personal Internet and Identity Coverage Master Policy

Coverage Scope

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated on page 18 as soon as you become aware of a stolen identity event, but in no event later than six months after the stolen identity event occurs and you follow the instructions given to you in a claims kit that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event first occurs while you are a member of the Master Policyholder's insured program and is reported to us within 6 months. You will not be covered if the stolen identity event first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

Limits of Insurance

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. LEGAL COSTS ARE PART

OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE. The Lost Wages Limit of Insurance shown above is a sub limit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

Deductible

1. You shall be responsible for the applicable Deductible amount shown on page 19 and you may not insure against it.
2. You shall be responsible for only one Deductible during any one policy period.

Duplicate Coverage

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program:

- a. Subject to the applicable deductibles and limits of liability of each insured membership program.
- b. In no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.

COVERAGE DOES NOT APPLY TO RESIDENTS OF THE STATES OF NEW YORK AND TEXAS.



www.
IDSentinelAlert
.com



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