

The InfoArmor Promise

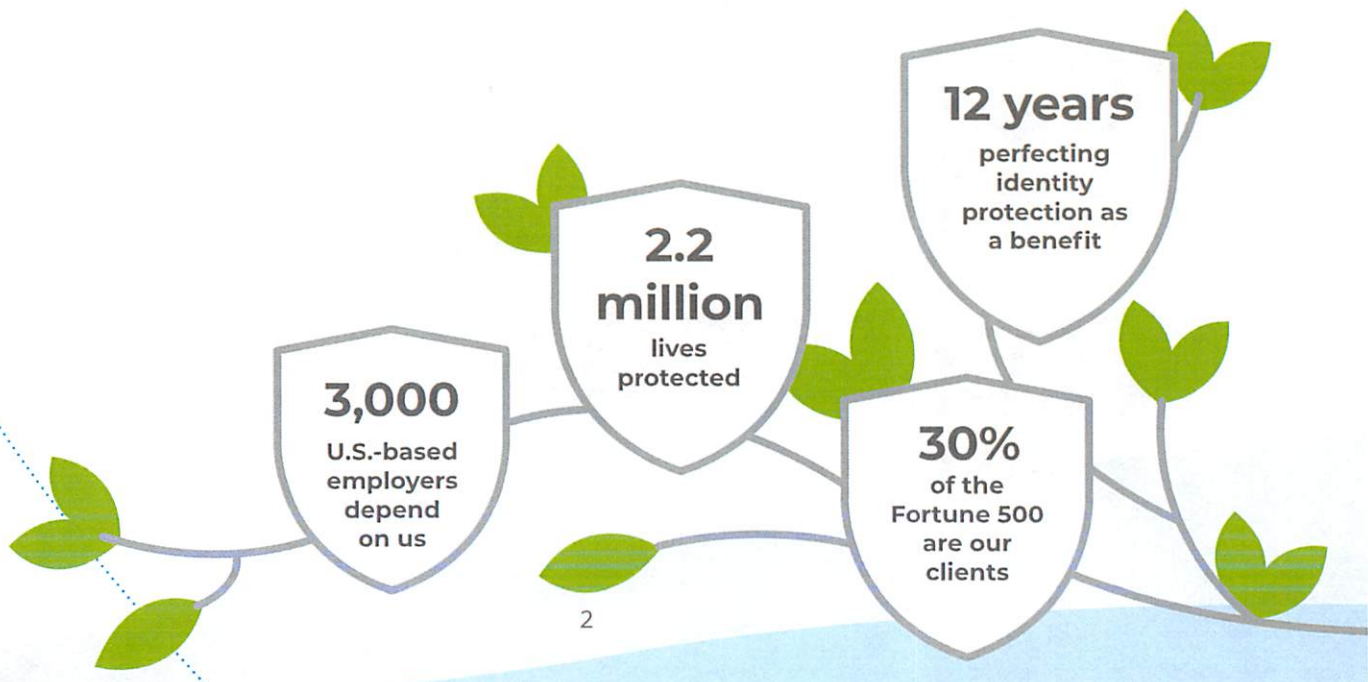
In today's digital era, data is our most valuable resource. This driving belief is why InfoArmor works to keep employee data protected, secure, and, most of all, private.

With data breaches at an all-time high, employees' priorities have changed — and so have we. InfoArmor, the leader in employee identity protection, has joined the Allstate Corporation family of companies. We have 100 years of combined experience protecting what people care about most.

Together, we are more innovative than ever before. Our next milestone in reinventing digital and identity protection is the Allstate Digital Footprint™, part of PrivacyArmor Plus. For the first time employees will be able to see the data they've left behind, and how it might expose them to risk.

Their information is worth protecting. This is exactly what we'll continue to do — every second of every day.

We promise.



Why choose us

You always come first — and our 99% client retention score proves it. Here's why our partners say they ♥ InfoArmor:

Top growing voluntary benefit

Identity protection was identified as one of the fastest growing voluntary benefits in 2018 — and the third most requested benefit.¹ With **over 12 years perfecting our employee benefit**, InfoArmor offers the leading identity protection solutions for employers looking to attract and retain talent.

Powerful technology

As threats change rapidly, so do we. Combining **proprietary artificial intelligence with experienced human operatives**, PrivacyArmor uncovers more threats on the dark web. Our special access to exposed data helps stop fraud *before* it starts.

Groundbreaking innovation

We are the first to build an identity theft solution around the needs of the benefits space. We introduced **reimbursements for 401(k), HSA, and stolen funds**. Now we're reinventing protection by helping employees see their data trail with the Allstate Digital Footprint — part of PrivacyArmor Plus.

Unrivalled customer service

When it comes to something as sensitive as identity protection, customer care is everything. Our Privacy Advocates® are second to none with a 97% satisfaction rate for those we help. When resolving complex cases of identity theft, **our satisfaction score is an industry-leading 98%**.

Zero security breaches

Our comprehensive approach has resulted in **zero security breaches and 99.99% site uptime**. In fact, we're the only identity protection provider to never experience a data breach.

Your bottom line, protected

With identity theft impacting over 14 million Americans a year, it's a matter of when — not if — your employees are affected. **Research suggests 30% to 50% of identity theft begins at the workplace**. We work to protect clients from costly employee disengagement, lessen litigation risks, and reduce the risks of regulatory fines and fees.

¹ "Employers' interest in identity theft protection on the rise," BenefitsPRO, April 12, 2018

Why choose us

Strengthen your benefit plans with our technology, innovation, and expertise.

Comprehensive identity monitoring

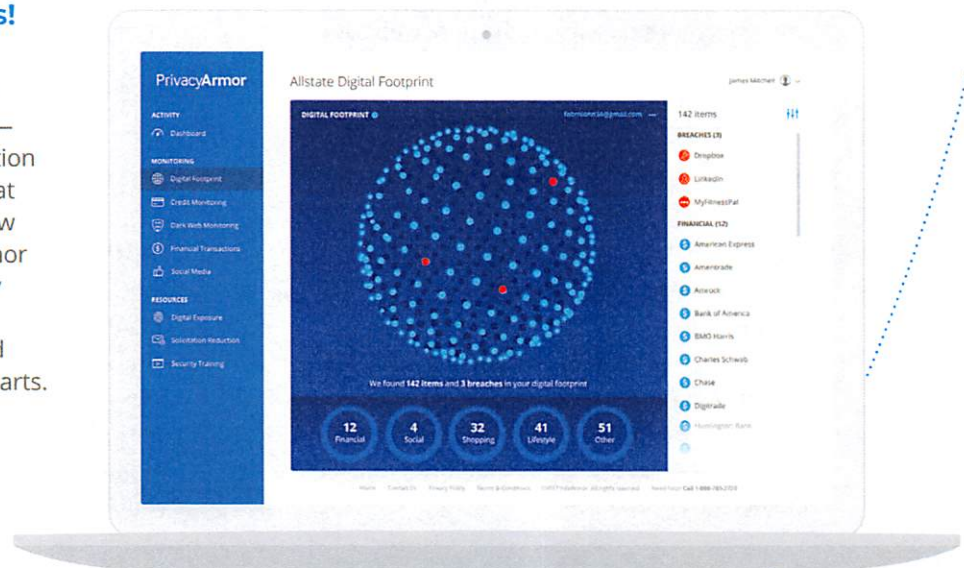
With dark web monitoring, financial transaction monitoring, social media reputation monitoring, and more, PrivacyArmor is the employee benefit that maintains your workforce's — and your company's — privacy and security. By combining proprietary artificial intelligence with experienced human operatives, we find what others can't.

Best-in-class remediation

Should fraud or identity theft occur, in-house Privacy Advocates are available 24/7 to fully restore compromised identities, even if the fraud or identity theft occurred prior to enrollment. And with a \$1 million identity theft insurance policy — including reimbursement for HSA and 401(k) accounts†, part of PrivacyArmor Plus — your employees can rest assured that their identities are fully protected.

New in PrivacyArmor Plus! Allstate Digital Footprint

All the incredible things employees can do online requires something — data. A “digital footprint” is a collection of all the data you've left behind that might expose your identity. Our new proprietary tool, part of PrivacyArmor Plus, tells users what accounts they have online. It detects if personal information has been exposed, and helps stop identity theft before it starts.



†Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

PrivacyArmor is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

Plan comparison

PrivacyArmor employee benefit checklist

	PrivacyArmor	PrivacyArmor Plus
Identity Monitoring		
NEW Allstate Digital Footprint		✓
Auto-on monitoring	✓	✓
Rapid alerts	✓	✓
High-risk transaction monitoring	✓	✓
Social media reputation monitoring	✓	✓
Sex offender registry	✓	✓
Credit and debit card monitoring	✓	✓
Bank account transaction monitoring	✓	✓
401(k) investment account monitoring	✓	✓
Student loan activity alerts	✓	✓
Financial transaction monitoring	✓	✓
Lost wallet protection	✓	✓
Digital exposure reports	✓	✓
Dark web monitoring	✓	✓
Human-sourced intelligence	✓	✓
Compromised credentials	✓	✓
Data breach notifications	✓	✓
Deceased family member coverage	✓	✓
Mobile app	✓	✓
Social media account takeover		✓
NEW IP address monitoring		✓
Credit		
TransUnion credit monitoring	✓	✓
Credit score tracking	✓	✓
Unlimited TransUnion credit reports and scores		✓
Credit freeze assistance		✓
Tri-bureau credit monitoring		✓
Credit lock (adult and child)		✓
Annual tri-bureau report and score		✓
Credit report disputes		✓
Remediation		
Full-service, 24/7 remediation support	✓	✓
\$1 million insurance policy [†]	✓	✓
Stolen fund reimbursement [†]		✓
Tax fraud refund advance [†]		✓
401(k) and HSA reimbursement [†]		✓



PrivacyArmor vs. PrivacyArmor Plus:

What's the difference?

PrivacyArmor Plus comes with our new proprietary tool, the Allstate Digital Footprint, which allows users to see who has their data. PrivacyArmor Plus also provides 401(k) and HSA stolen fund reimbursement and tax fraud refund advances.[†]

IP address monitoring — exclusive to PrivacyArmor Plus — makes it easier to detect and inform employees if they're compromised. Our data shows satisfaction and engagement are highest when participants are enrolled in PrivacyArmor Plus.

[†]Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

PrivacyArmor is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

Product features

The most advanced identity protection available



Identity and credit monitoring

Proactive monitoring helps stop fraud at its earliest sign and enables quick restoration for minimal damage and stress.

- ✔ **Enhanced identity monitoring**
Our proprietary monitoring platform detects high-risk activity to provide rapid alerts at the first sign of fraud.
- ✔ **Dark web monitoring**
Our bots and human intelligence operatives scan closed hacker forums for compromised credentials.
- ✔ **High-risk transaction monitoring**
We send alerts for non-credit-based transactions like student loan activity and medical billing.
- ✔ **Account activity**
Customers are alerted when unusual activity on their personal banking accounts could be a sign of account takeover.
- ✔ **Financial activity monitoring**
Alerts triggered from sources such as bank accounts, thresholds, credit and debit cards, 401(k)s, and other investment accounts help customers take control of their finances.
- ✔ **Social media monitoring**
We keep tabs on social accounts for everyone in the family, watching for vulgarity, threats, explicit content, violence, and cyberbullying. As an exclusive to PrivacyArmor Plus, we monitor for account takeovers that could lead to costly reputation damage.
- ✔ **NEW IP address monitoring**
Exclusive to PrivacyArmor Plus, we scan for malicious use of our users' IP addresses. IP addresses may contribute to a profile of an individual, which — if compromised — can lead to identity theft.
- ✔ **Lost wallet protection**
Easily store, access, and replace wallet contents. Our secure vault conveniently holds important information from credit cards, credentials, and documents.
- ✔ **Solicitation reduction**
We aid customers in opting in or out of the National Do Not Call Registry, credit offers, and junk mail.
- ✔ **Digital exposure reports**
Customers can see and identify where their personal information is publicly available on the internet.
- ✔ **Credit monitoring and alerts**
We alert for transactions like new inquiries, accounts in collections, new accounts, and bankruptcy filings. PrivacyArmor Plus also provides credit monitoring from all three bureaus, which may make spotting and resolving fraud faster and easier.
- ✔ **Data breach notifications**
We send alerts every time there's a data breach affecting customers so they can take action immediately.
- ✔ **Credit assistance**
Our Privacy Advocates will help customers freeze their credit files with the major credit bureaus. Customers can even dispute credit report items from our portal.
- ✔ **Sex offender registry**
Our monitoring system shows if a sex offender is registered in a nearby area.
- ✔ **Mobile app**
Access the entire PrivacyArmor portal on the go! Available for iOS and Android.

Product features

(continued)



Best-in-class customer care

Should fraud or identity theft occur, in-house Privacy Advocates are available 24/7 to fully restore compromised identities, even if the fraud or identity theft occurred prior to enrollment. And with a \$1 million identity theft insurance policy — including reimbursement for HSA and 401(k) accounts, part of PrivacyArmor Plus[†] — your employees can rest assured that their identities are fully protected.

✔ Full-service case

management and resolution

We fully manage customers' restoration cases, helping them save time, money, and stress.

✔ Highly trained and

certified Privacy Advocates

Our Privacy Advocates are trained and certified to handle and remediate every type of identity fraud case. When resolving complex cases of identity theft, our satisfaction score is an industry-leading 100%.

✔ 24/7 U.S.-based

customer care center

We believe customer care is an essential part of our team. Our support center is located directly in our corporate headquarters, and our Privacy Advocates are available 24/7.

✔ \$1 million identity theft insurance

If your employees fall victim to fraud, we will reimburse their out-of-pocket costs.†

✔ Stolen funds reimbursement

We'll reimburse customers for stolen funds up to \$1 million, including stolen 401(k) and HSA funds. We'll even advance fraudulent tax refunds.†



Our proprietary technology solutions

We're reinventing protection by helping employees see who has their data and prevent identity theft before it starts.

✔ NEW Allstate Digital Footprint

A digital footprint is a collection of all the accounts a person has opened, and information they've left behind that might expose them to risk. The Allstate Digital Footprint offers a simple way for people to see and secure their information, and is our next step in reinventing digital and identity protection.

✔ Operative-sourced intelligence

We go beyond artificial intelligence and dark web "scans." Unlike other identity protection services, we harness a network of experienced human operatives to find what others can't. This exclusive combination is unique to InfoArmor and provides insight not only into the dark web but also invitation-only hacker forums. This helps us stay a step ahead of hackers and stop identity theft before it starts.

†Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

PrivacyArmor is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

Your dedicated team

When you choose PrivacyArmor to protect your employees, our priority is ensuring the smoothest experience possible.

Seamless, one-on-one implementation

Our goal has always been to make onboarding simple. That's why so many of our clients call InfoArmor their easiest-to-work-with benefit provider.

Each new client has a dedicated implementation director through the entire onboarding process. From platform integrations and billing, to marketing, training, and demos, our dedicated representatives ensure a positive experience from beginning to end.

- **Industry experience: 140 platform integrations**
- **Speed and agility: 24-hour processing of all enrollment files**
- **Expertise: On average, 250+ successful launches per implementation director**

Dedicated account management

Our unrivaled team of account managers are aligned to our clients' every business need. Their goal is to maximize the return on your investment.

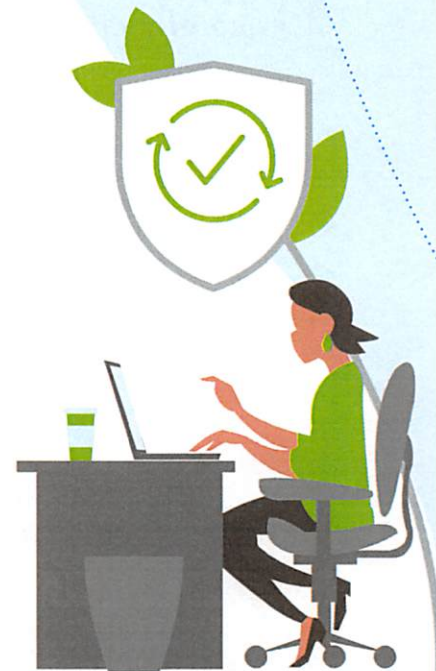
To ensure both employers and employees are getting the most out of their benefit, we provide meaningful data and customized reports. And we're never out of touch — account managers remain the key point of contact for the entirety of the client lifecycle.

- **Key contact: 1:1 dedicated account manager**
- **Maximized ROI: Employee utilization reports and client reporting**

Proven marketing strategies

We have everything you need to make enrollment a success. The proof is in our data-backed enrollment marketing strategies: We equip all clients with marketing strategies that we've road-tested and have shown to increase employee awareness and drive enrollment.

- **Marketing tools: Full suite of print and digital materials**
- **Benefit fair support: Education and assistance to promote engagement**
- **Robust communications: Ongoing enrollment strategies**



FAQs

Have a question for us? We've got answers, and we're always here to help.



What is a digital footprint?

Whenever you do anything online, like shop for new shoes or “like” a friend’s photo, you leave a trail of personal data behind. All that information adds up to your digital footprint, and it could leave you exposed. The Allstate Digital Footprint, offered as part of PrivacyArmor Plus, gives employees a simple way to see and secure personal information, and help stop identity theft before it starts.



How do I know that my employees’ information will be secure?

The safety of personal information is very important to us. We are SSAE18 SOC 1 and SOC 2 Type 2 accredited, updated annually. Our standards exceed best practices — both information handling and storage — which has contributed to our track record of zero security breaches.



What would you consider some of your key differentiators in your monitoring services?

As identity thieves grow smarter and fraud becomes more prevalent, so do the requirements for a robust identity monitoring platform. The identity protection industry has evolved drastically over the past five years where credit monitoring – once the crown jewel of coverage – is now merely table stakes. The digital age is upon us and this is where InfoArmor chooses to differentiate ourselves from the competition. For example, InfoArmor’s exclusive advanced threat intelligence service gives us access to dark web forums where hackers operate. This means that our alerts can come weeks, sometimes months, before a breach is made public. No other identity protection service offers such a breadth, depth, and efficacy of dark web monitoring and alerts. Other differentiators within our monitoring services include Allstate Digital Footprint, social media account takeover, digital exposure reports, and IP address monitoring.



What makes InfoArmor unique?

We’ve spent over 12 years focusing on employee benefits in order to offer the best service for our clients and their employees. This is apparent in the individual attention we give our clients throughout our entire relationship, and our ability to provide content or assistance tailored to each client.

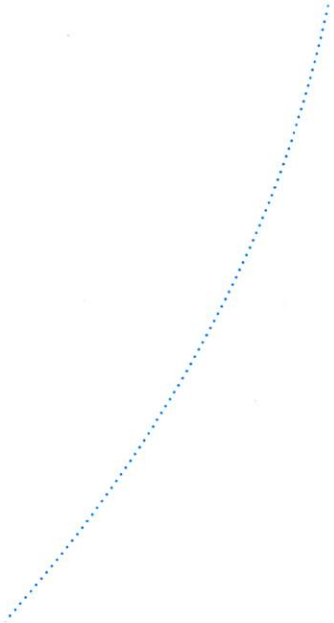


Are employees still covered if they leave the company?

Yes, employees can port their coverage if they leave the company. InfoArmor maintains employee information for 90 days beyond termination to ensure seamless portability.

More questions? Ask away!

Dane Esterline
Director, Sales
p. 517.605.7997
e. desterline@infoarmor.com



InfoArmor
an Allstate company

infoarmor.com / 800.789.2720
©2019 InfoArmor, Inc. All rights reserved.

