

# Identity Theft Full Restoration Services and Real-time Card Monitoring



**Draw on the protection provided by your benefits.**

## The Identity Theft Crisis

Identity theft is the fastest growing crime in the United States. In 2016, the identity fraud incidence rate increased by 16 percent, with 15.4 million victims.<sup>1</sup> It was the third most commonly reported consumer complaint.<sup>2</sup>

## What can you do?

To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your employer have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use vault for protecting your wallet's contents, passwords and important personal documents.

## Privacy Advocates®

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration.

In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to restore their identity.

The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

Privacy Advocates are Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

Do you suspect your personal information has been compromised? Call toll free: **1.855.246.7347**

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

[www.reliancestandard.com/walletarmor](http://www.reliancestandard.com/walletarmor)

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DETECTION IS THE NEW PREVENTION

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## ID Theft Recovery Services

Should you or anyone in your family fall victim to identity theft, InfoArmor® will provide restoration services including:

- ▶ Dedicated InfoArmor Privacy Advocates® to act on your behalf
- ▶ Identity restoration experts with CITRMS® Certification
- ▶ Investigation and confirmation of fraudulent activity including known, unknown and potentially complicated sources of identity theft
- ▶ Resolution of key issues by maintaining and explaining your rights
- ▶ Placing phone calls and preparing appropriate documentation on your behalf including anything from dispute letters to defensible complaints
- ▶ Assist in issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies: Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- ▶ Completing and providing copies of all documentation, correspondence, forms and letters for your records
- ▶ Contacting, following up and escalating issues with affected agencies and institutions
- ▶ Providing restoration beyond just credit including criminal, DMV and medical

## WalletArmor®

WalletArmor® provides Online Credential Monitoring on the Internet's Underground economy. We'll know quickly if there is fraudulent activity. You'll receive an alert from InfoArmor® letting you know your personal information has been compromised. We work with businesses to identify and replace essential cards and documents, and we contact the authorities. WalletArmor® stores and secures valuable information for easy retrieval.

The WalletArmor® encrypted vault secures and monitors:

- ▶ User IDs & Passwords
- ▶ ATM Cards
- ▶ Credit Cards
- ▶ Checking Accounts
- ▶ Driver's Licenses
- ▶ Health Insurance Cards
- ▶ Vehicle Insurance Cards records, etc.

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<sup>1</sup> Federal Trade Commission, "Consumer Sentinel Network Data Book 2016, March 2017."

<sup>2</sup> Javelin Strategy and Research: 2017 Identity Fraud Report.

IDENTITY THEFT RECOVERY SERVICES ARE PROVIDED BY INFOARMOR. INFOARMOR IS NOT AFFILIATED WITH RELIANCE STANDARD LIFE INSURANCE COMPANY (RSL) OR FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY (FIRST RSL). THE IDENTITY THEFT RECOVERY SERVICES PROVIDED BY INFOARMOR ARE NOT PART OF ANY INSURANCE POLICY, AND NEITHER RSL NOR FIRST RSL IS RESPONSIBLE FOR ANY ACTS OR OMISSIONS OF INFOARMOR IN CONNECTION WITH OR ARISING UNDER THE IDENTITY THEFT RECOVERY SERVICES.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

ID Theft services not available in IA and WA.