



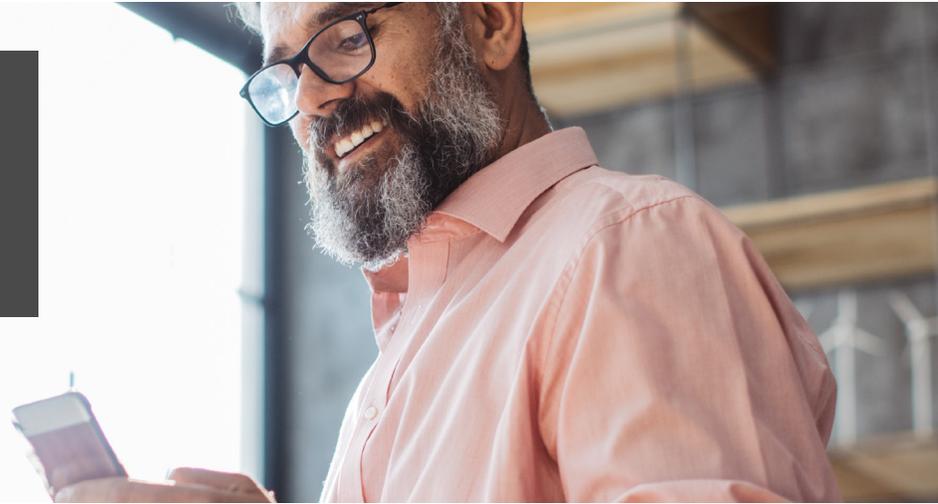
Everyday. Your way.

PrivacyArmor
by InfoArmor



NW Benefit Advisors

Protecting the data you share



In 2017, more than 150 million Americans had their personal data compromised or stolen. That means there's almost a 50 percent chance that you or one of your family members were one of those people.

Resolving issues of fraud or identity theft on your own can take weeks, or even months. But you now have access to PrivacyArmor Plus®, the industry leader in identity protection services that alerts you

at the first sign of fraud. Get alerts for credit inquiries, accounts opened in your name, compromised credentials, financial transactions, and more. Enrolling your family extends that protection to anyone in your household.

In the event of a fraud, you won't have to figure out what to do — a dedicated team will fully manage and restore your identity.

With PrivacyArmor Plus:

- ✓ Dark web monitoring
- ✓ Rapid alerts
- ✓ High-risk transaction monitoring
- ✓ Financial transaction monitoring
- ✓ Social media reputation monitoring
- ✓ Monthly updated credit score and annual credit report from TransUnion
- ✓ Accounts secured with two-factor authentication
- ✓ Human-sourced intelligence
- ✓ Digital wallet storage and monitoring
- ✓ Deceased family member coverage
- ✓ Data breach notifications
- ✓ Full-service 24/7 fraud remediation with a dedicated Privacy Advocate
- ✓ \$1 million identity theft insurance policy
- ✓ Tri-bureau credit monitoring
- ✓ Unlimited credit reports from TransUnion
- ✓ Annual tri-bureau credit report and credit score
- ✓ Credit freeze assistance
- ✓ Credit lock (adult and child)
- ✓ In-portal credit disputes
- ✓ Social account takeover monitoring
- ✓ IP address monitoring
- ✓ 401(k) and HSA stolen fund reimbursement
- ✓ Tax fraud refund advances

Plans and pricing

\$9.95 per person / month
\$17.95 per family / month

InfoArmor

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FAQs

Who is the provider?

InfoArmor is the industry leader in proactive identity protection. For 10 years, they have been at the forefront of fighting the ever-evolving threats of identity theft and data breaches.

How can this help me?

PrivacyArmor Plus® alerts you at the first sign of fraud and fully restores your identity. That means we'll let you know if someone misuses your information, and then we'll fix it for you, saving you hours of painstaking phone calls, mailed reports, fees, and heartache of identity theft.

Who is eligible?

All employees [and their family members] are eligible.

When can I enroll?

You can enroll now. / You can enroll during open enrollment.

Once you enroll, you can log in to your online portal to activate Credit Monitoring and view identity alerts, verify your account information[, and add your family]. You can also check your credit score, connect social media accounts for monitoring, and more.

How much will this coverage cost?

Discounted pricing is only \$__ per employee per month. If you would like to enroll additional household members, it is only \$__ per family per month. Either plan will be paid through one convenient payroll deduction.

What if my employment status changes?

If you leave or retire from your current employer, you can continue your coverage without interruption, subject to applicable law and the policy's terms and conditions. Although payroll deduction will no longer be available if you retire or leave your company, you can opt for direct checking or bank account deduction, credit card billing, or home billing. Higher rates may apply.

My bank/credit card offers identity protection. Why would I need PrivacyArmor Plus?

InfoArmor invests considerable resources into developing and advancing identity theft technology, and also spends hours learning how identity thieves work. This means that our identity protection service is far broader and more comprehensive than monitoring through a bank or credit card, which usually only monitors credit. Not only will PrivacyArmor Plus monitor it all, we will also fully manage and restore your identity in the case of fraud. Finally, our \$1 million identity theft insurance policy and

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stolen fund reimbursement policy mean that you don't have to cover the costs of recovering your identity or take the loss on stolen funds.

Is it safe to give InfoArmor my information?

InfoArmor's comprehensive information security policy applies to all of its employees, consultants, contractors, and vendors:

- Your information is stored solely in an encrypted data center on non-public networks behind firewalls using network address translation and address control lists
- Security protocols enable only a limited number of professionals to access data on a need-to-know basis
- All facilities utilize the latest security measures, as well as state-of-the-art surveillance and alarm systems
- InfoArmor never sells your information to third parties

If you have any questions about this identity protection service, you can contact InfoArmor at **1.800.789.2720**.