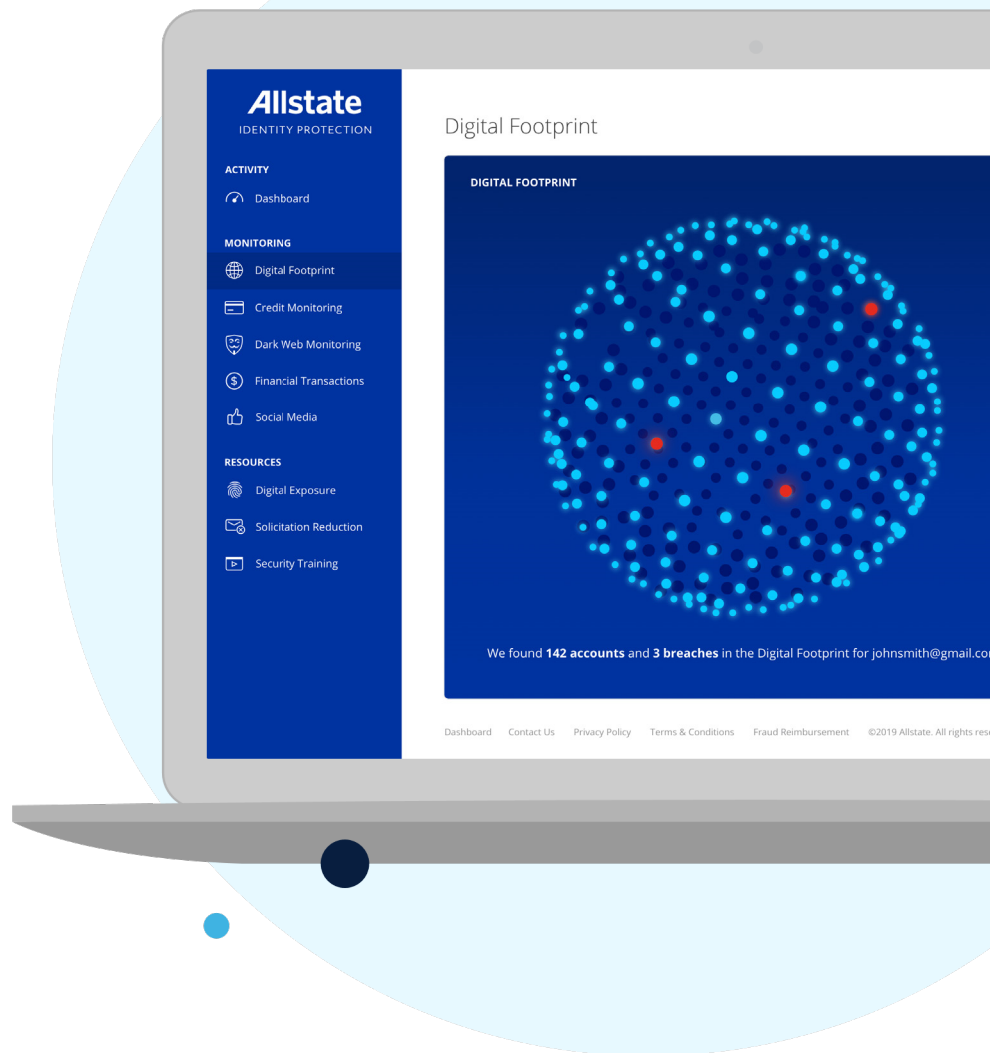


Identity protection that keeps up with their digital lives

Discover a **powerful new approach** to online privacy — from the industry leader in employee identity protection.



Identity Protection Proposal

Proposal for: Clients of Advanced Professionals
Insurance & Benefit Solutions
Presented by: Shannon Spencer





Igniting the future

Introducing the **all-new Allstate Identity Protection.**

Powered by innovation and a legacy of trust and excellence in the benefits space, InfoArmor's PrivacyArmor is now Allstate Identity Protection. We're proud to offer a groundbreaking new approach to online privacy with unique tools and proactive monitoring that help users protect their privacy and manage their personal data.

With data breaches in the news seemingly every day, and surveillance marketing getting more invasive, it's never been more important to safeguard personal information. That's why we've doubled down on our commitment to privacy.

**PrivacyArmor
is now Allstate
Identity Protection.**

Our next milestone in reinventing identity and privacy protection is the Digital Footprint, a revolutionary new feature we developed to help fight back against cyber criminals. For the first time users can see where their data lives online, take back control of who has it, and help protect against identity theft.

See, control, protect. That trifecta makes us the most advanced identity and privacy protection available. And we're just getting started.

Personal information is worth protecting, and — rest assured — we're more committed to securing it than ever before.

That's our promise to you.



**13
years**

perfecting identity
protection as a
benefit

**3.5
million**

lives protected

more than
3,000

employers
depend on us

30%

of the Fortune 500
are our clients



Why choose us

You always come first — and our 97% client retention rate proves it.

Here's why our partners depend on us:

Privacy is our priority

We provide privacy management that goes beyond just identity protection. Our innovative tools and comprehensive monitoring allow participants to see and manage all the personal information they and their families share while shopping or banking or posting on social media, helping to prevent fraud and identity theft. They can even get breach alerts for companies that may have exposed their personal data.

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.¹ We reinvented protection by helping employees see the data they've left behind with the Allstate Digital Footprint™. Now, we're introducing enhancements to our account discovery and Digital Footprint visualization tools, as well as breach notifications and the ability to scan your email inbox. Our commitment to innovation is relentless. We'll never stop finding new ways to meet the ever-evolving challenges of digital life.

Powerful technology

As threats change rapidly, so do we. Our experts and proprietary artificial intelligence combine to uncover more threats on the dark web. Our special access to exposed data helps us search for compromised credentials and monitor financial transactions participants would never hear about otherwise.

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 13 years perfecting our employee benefit, we offer the leading identity protection solutions for employers looking to attract and retain talent.

Unrivalled customer service

When it comes to something as sensitive as identity protection, customer care is everything. Our expert team is 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 13 million Americans a year, it's a matter of when — not if — your employees are affected.² Research suggests 30% to 50% of identity theft begins at the workplace.³ 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

2: 2020 Identity Fraud Study, Javelin Strategy & Research

3: Society for Human Resource Management, "Identity Theft at Work: How to Protect Yourself and Employees," 2015

†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 policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Why choose us

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



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 proprietary tool helps users see what accounts they have online and detects if personal information has been exposed.



Comprehensive identity monitoring

Our monitoring covers both a participant’s finances and identity; and we provide alerts if their personal information might be exposed. We help participants monitor more than just their bank accounts, credit cards, and retirement accounts. They can keep tabs on student loans, IP addresses, social media accounts, and more. We’ll even provide a notification if a sex offender moves into a participant’s neighborhood.



Best-in-class remediation

Should fraud or identity theft occur, highly trained in-house experts 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[†] — your employees can rest assured that their identities are fully protected.



†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 policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Plan pricing

Allstate Identity Protection Pro Plus



Employer-paid pricing

Employer-paid identity protection demonstrates to employees that you care not just about their work and personal lives, but also about their financial well-being and privacy. Employer-provided protection also helps bolster corporate security and safeguard your company's reputation. Additionally, Allstate Identity Protection is a non-taxable, non-reportable benefit, meaning employers can deduct any cost of offering this service to their employees.

Allstate Identity Protection Pro Plus

Employee	\$4.75/employee/month
Employee plus family	\$6.75/family/month

Our definition of family

We offer a generous definition of family, using “under roof, under wallet” as our guideline. As long as the dependent lives within the employee's household, or the employee supports the individual financially, they are eligible to enroll at any age. This includes college-aged children and elderly parents. Deceased family members can also be added; if a deceased loved one is or was the victim of account takeover or fraud, we'll fully remediate it.

Have questions?

Shannon Spencer
Training and Events Manager
p: 206.788.8983
shannon.spencer@
advprofessionals.com

Plan features

Allstate Identity Protection Pro Plus features

Identity Monitoring

- Allstate Digital Footprint
- Auto-on monitoring
- Rapid alerts
- High-risk transaction monitoring
- Social media monitoring
- Sex offender alerts
- Credit and debit card monitoring
- Bank account transaction monitoring
- 401(k) and HSA 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 with biometric authentication security
- Protection for family (everyone “under roof, under wallet”)
- Enhanced social media monitoring for account takeover
- IP address monitoring

Credit

- TransUnion credit monitoring
- Credit score tracking
- Unlimited Transunion credit scores
- Credit freeze assistance
- Tri-bureau credit monitoring
- Credit lock (adults & minors)
- 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)/HSA fraud reimbursement[†]
- Tap-to-call from mobile app

[†]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 policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Plan feature details

The most advanced identity protection available



Allstate Digital Footprint

Our unique tool helps users see what accounts they have online and detect if personal information has been exposed.



Comprehensive monitoring and alerts

Our proprietary monitoring platform detects high-risk activity to provide rapid alerts at the first sign of fraud, so participants can detect fraud at its earliest sign, enabling quick restoration for minimal damage and stress.



Dark web monitoring

In-depth monitoring goes beyond just looking out for a participant's Social Security number. Bots and human intelligence scour closed hacker forums for compromised credentials and other personal information. Then we immediately alert participants who have been compromised.



High-risk transaction monitoring

We send alerts for non-credit-based transactions like student loan activity and medical billing.



Account activity

Participants 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 participants take control of their finances.



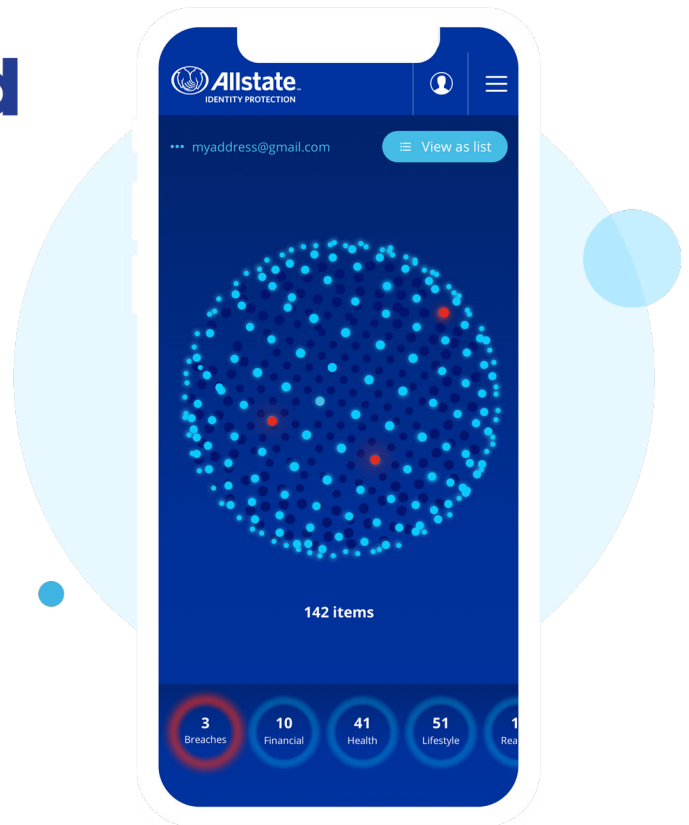
Social media monitoring

Participants can keep tabs on social accounts for everyone in their family, with monitoring for vulgarity, threats, explicit content, violence, and cyberbullying. We also monitor for account takeovers that could lead to costly reputation damage.



IP address monitoring

We look 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.



continued on next page

Plan feature details (continued)



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

Opt in or out of the National Do Not Call Registry, credit offers, and junk mail.



Digital exposure reports

Participants 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. We also provide 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 participants so they can take action immediately.



Credit assistance

Our in-house experts will help participants freeze their credit files with the major credit bureaus. Users can even dispute credit report items from our portal.



Sex offender notifications

We'll notify participants if a sex offender is registered in a nearby area.



Mobile app

Access the entire Allstate Identity Protection portal on the go! Available for iOS and Android.



Best-in-class customer care

Should fraud or identity theft occur, in-house experts are available 24/7 to fully restore compromised identities, even if the fraud or identity theft occurred prior to enrollment. Our expert team is highly 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%. We fully manage customers' restoration cases, helping them save time, money, and stress.



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

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Working together

When you choose to work with us, 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 us their easiest-to-work-with benefit provider.

Each new client has a dedicated implementation team 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: 190+ 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.

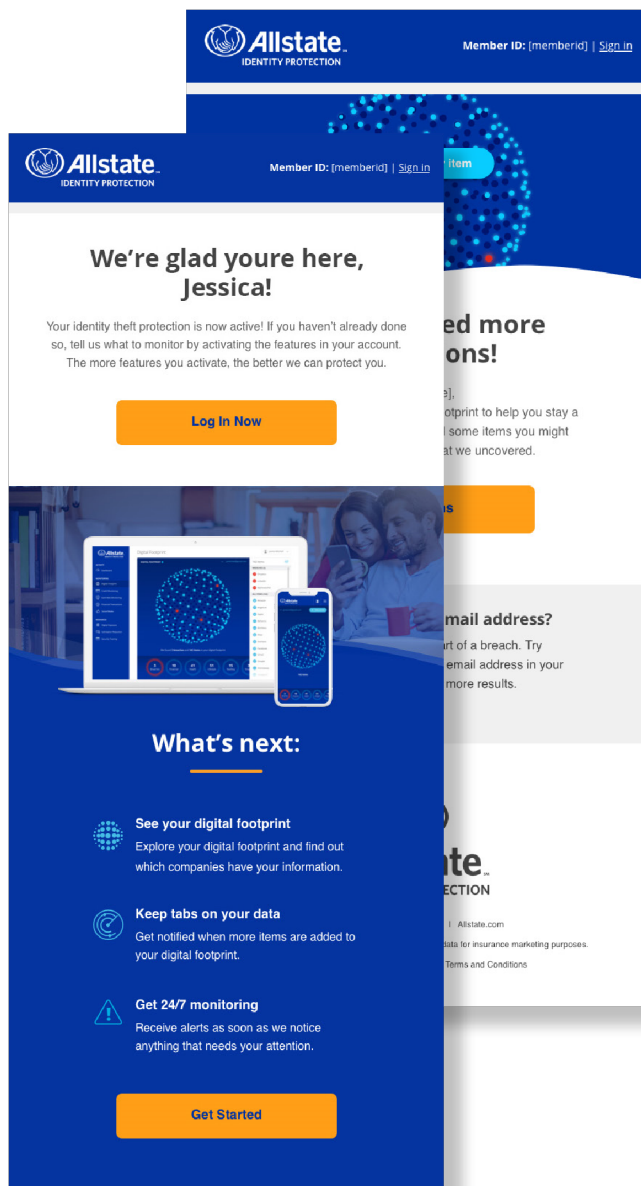
- Marketing tools: Full suite of print and digital materials
- Benefit fair support: Education and assistance to promote engagement
- Robust communications: Ongoing enrollment strategies



Marketing tools

Take a look at some of our engaging assets.

We've got assets designed to support participant education and deliver enrollment success. Our unique tools allow participants to assess their risk and our empowering materials educate on how that risk might impact them. Plus, we can provide toolkits, co-branded materials and landing pages, and be present at benefit fairs to fully educate your employees on how Allstate Identity Protection works.



Welcome email



Product flyer



Promotional buck slip

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 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 SSAE 18 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 makes you unique?

We’ve spent over 13 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. We maintain employee information for 90 days beyond termination to ensure seamless portability.

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. Empowering tools and enhanced monitoring that enables participants to see and manage their privacy are essential — that’s why we offer innovative tools like our Allstate Digital Footprint. The identity protection industry has evolved drastically in recent years. Basic credit monitoring or identity monitoring are no longer the most innovative methods for preserving an individual’s privacy and security. We’ve evolved our services to provide a more proactive approach that includes unique access to dark web forums where hackers operate, ensuring 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. Some of our other differentiators within our monitoring services include social media account takeover, digital exposure reports, and IP address monitoring.

More questions? Ask away!

Shannon Spencer
Training and Events Manager
p: 206.788.8983
shannon.spencer@
advprofessionals.com



AllstateSM

IDENTITY PROTECTION

Allstate Identity Protection
7350 N Dobson Road, Suite 101
Scottsdale, AZ 85256
Email: Sales@infoarmor.com

800.789.2720
www.infoarmor.com