



5LINX
live a better life

5LINX ID GUARD

Product Guide

What is 5LINX ID Guard?

5LINX ID Guard provides the #1 rated identity theft protection service. Working to respond to ever-increasing personal security challenges, our advanced technologies help protect what matters to you most when it comes to identity theft protection. So, even in today's highly mobile, highly interactive world, you can rest assured that the entire spectrum of your private information is protected.

Selling 5LINX ID Guard:

With over 15 million Americans a year becoming victims to identity theft with an average of \$3,500 being lost per person, identity theft is a very real and very possible threat to individuals and businesses. When selling ID Guard, these facts put in perspective the reality of identity theft, and show the customer that it is, in fact, very real. Explain the features and benefits of ID Guard, including the fact that ID Guard protects your identity and monitors your identity before the theft occurs as a preventative measure. In addition, ID Guard provides up to \$1 Million in insurance in case your identity does get stolen, and works with you to once again secure your identity and credit rating. All businesses and individuals can use identity theft protection, and it provides a peace of mind and proactive solution to the growing threat of identity theft.

Ask the customer...

"Did you know that 15 million Americans are victims of identity theft every year?"

"Have you, or someone you know, ever had their identity stolen?"

"Did you know that it can take years to get your credit back after your identity is stolen?"

"Did you know that 5LINX ID Guard insures you up to \$1 Million if you are a victim of identity theft?"

"Did you know that 5LINX ID Guard monitors your identity at all times to prevent identity theft, not just after your identity gets stolen?"

"Did you know that with 5LINX ID Guard experts work with you after your identity is stolen to gain back your identity and credit?"

Features and Benefits:

Identity Monitoring

1. Detect the possible misuse of your identity as early as possible.
(Pro-Active Prevention Not Re-Active)
2. We monitor 1,500 + Database Profiles using both private and public data.
(Including the 3 major credit reporting agencies)
3. Over 650 Billion Data Points using unique advanced algorithms.
4. We proactively monitor your profile and provide you a new identity report & score each month.

5. Monitoring of identity at all times, not just after identity theft has occurred.
6. Identity Theft Insurance of \$1 Million.
7. 24/7 Lost Wallet Assistance

Identity Reporting & Score

1. Members receive an in-depth report evaluating activity and an identity score. A score is from 1–999 and outlines the member’s identity risk.
2. Flags or indicators describe in detail activity associated with each member’s profile.
3. Members receive alerts of changes in their score. If a re-score occurs, the member is notified each month.
4. Members can log in anytime and evaluate historical reports and profile history.

Identity Restoration & Insurance

1. Members receive \$1,000,000 Identity Theft Insurance from an A Rated * Global Insurance Company. Governed and filed with the Department of Insurance.
2. This is not a company sponsored SERVICE guarantee, with NO real world checks and balance. Our plan is a REAL insurance certificate.
3. Reimbursement for Lost Wages, Legal Fees, Postage Cost, Replacement of Vital Documents, and Much More.
4. 24/7 Lost Wallet Assistance service helps you quickly cancel and replace all items commonly carried in wallets and purses
4. If the worst happens, trained agents help members restore their identity. Restoration services can save thousands of dollars and countless hours.

** Identity theft insurance underwritten by subsidiaries or affiliates of Chartis, Inc. 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.*

McAfee Antivirus software

1. Each member receives one free version of the McAfee antivirus software program. A \$40.00 Value included for FREE.

How does it work?

We monitor over 1,500 databases including credit card data, Social Security, public records, bank records, real property records, telephone, USPS new movers file and many other private data sources. These additional sources help to identify suspicious activity to your profile. We provide you with a report each month of the activity and your identity score.

Advantages:

5LINX ID Guard is one of the most comprehensive identity theft packages currently available. What separates 5LINX ID Guard from other identity theft companies is that we offer the following services as part of our standard package; personal identity score, personal identity report, \$1,000,000 identity theft insurance, lost wage insurance, attorney/legal fee reimbursement, out of pocket expense reimbursement, FREE anti-virus software, Free computer protection downloads.

Sign up:

1. Go to your personal web page www.5LINX.net/YOURSITE.
2. Click on the Products Tab.
3. Under ID GUARD click Sign Up Now.

Pricing:

PLAN PRICE: \$14.95 per Month* / \$149.95 per Annum*
(Annual Plan Savings = \$29.45)

Frequently Asked Questions

Q: Does the ID Theft plan provide free credit reports?

A: Currently credit reports are free to consumers in all states. Our online system will show you how and when and from what credit agency to order your free credit report.

Q: What is an Identity Score?

A: An identity score is a number from 1 – 999 that outlines the risk exposure to identity fraud. The identity score is based on a complex formula of data and algorithms to determine risk exposure.

Q: What is an Identity Report?

A: Each month our system generates and sends via email a report that outlines both the identity score and information on changes to a client's profile. The report will provide clients with flags and other information on those changes in the profile.

Q: What is the cost of the McAfee anti-virus software?

A: It is FREE. Each member receives one free version of the McAfee antivirus software program. A \$40.00 Value included for FREE.

Q: Does the ID Theft plan cover me if someone in another country steals my identity?

A: Yes, the plan will provide reimbursement for ID fraud occurring anywhere in the world, not just within the US. In order to purchase the program a client does need a valid US issued Social Security number.

Q: Will the ID Theft Insurance reimburse me for Legal fees?

A: Yes, the plan will reimburse you for qualified legal fees if a covered identity theft event occurs.

Q: Is there any qualification to purchase the plan?

A: No, there are no questions or qualifications to purchase. However you do need to have a valid US issued Social Security number in order to participate in the monitoring services.

Q: Where is the plan available?

A: The plan is available in all 50 states, US territories and, in some cases, overseas. Our service monitors 1,500+ databases but, in order to do this, a client must have a valid US issued Social Security number.

Q: What if my identity is breached, high-jacked or stolen?

A: If the worst occurs, we provide our clients with a live identity restoration specialist to help restore the client's identity. Our staff will file all the appropriate documents with the credit reporting agencies, police departments and other entities relevant to restoring a client's good name.

Q: How much does the plan cost?

A: You can either pay for the plan monthly or annually. The monthly price is \$14.95 per month or you can save money by purchasing your annual licenses. The annual fee is only \$149.95 per annum, a savings of 8.4%.

Q: How do I pay for the ID Theft Plan?

A: We accept all major credit cards (Visa, MasterCard, American Express and Discover) or you can elect to pay by bank electronic withdrawal.