



## Frequently Asked Questions

### **5LINX ID Guard**

#### ***How big or a threat is Identity Theft?***

Identity theft claims a new victim almost every 3 seconds. The FTC says that over 11 Million Americans are victims of identity theft each year and says that 1 in 23 Americans will fall victim to identity theft. So it's a real problem.

#### ***How does the Identity Theft Monitoring 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.

#### ***Does the ID Theft plan provide free credit reports?***

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.

#### ***What is an Identity Score?***

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.

#### ***How does the Identity Score work?***

Sorry, but you asked.

Your identity score relies on data from over 650 billion data points – the nation's only real-time, cross-industry compilation of identity information, to deliver reliable, high-resolution visibility into how an identity behaves across industries over time. Using the 650 billion aggregated data elements and two million reported frauds your identity score develops an integrated view of each individual's identity characteristics and their connectedness to others' identity fraud characteristics.

The identity score helps clients to effectively pinpoint first-party fraud, synthetic identities, and identity theft in real time. In fact, the same online identity elements that render third-party data verification tools ineffective actually increase the effectiveness of your identity score in detecting synthetic and stolen identities in real-time.

Your identity score has been proven 3 times more effective than the leading credit bureau technology.

#### ***What is an Identity Report?***

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.



***What is the cost of the McAfee anti-virus software?***

Its FREE, it cost \$0.00. Each member receives one free version of the McAfee antivirus software program. A \$40.00 Value included for FREE.

***How do I get my McAfee anti-virus software?***

It's simple, log in to the resource center; click the link on the left labeled McAfee and the system will walk you through the download.

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

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.

***Can I select my own attorney with the ID Insurance program?***

The ID Theft insurance plan will reimburse you for any approved legal fee if a covered identity theft event occurs. One of the advantages of the reimbursement plan is that you can choose your own attorney.

***Will the ID Theft Insurance reimburse me for Legal fees?***

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

***Is there any qualification to purchase the plan?***

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.

***Where is the plan available?***

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.

***Is there a deductible with the ID Theft Insurance?***

No, There is not a deductible in order to claim your ID Theft Insurance Benefits for a covered identity theft event.

***How much is the ID Theft Insurance?***

The ID Theft Insurance is \$25,000 of coverage and is backed and underwritten by a national rated insurance carrier. This guarantee is not a loose company sponsored guarantee it is a valid insurance backed guarantee.

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

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.



***How much does the plan cost?***

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%.

***How do I pay for the ID Theft Plan?***

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

***Once I enroll how do I get information?***

After enrollment all clients have access to our in-depth interactive dashboard where all program items are maintained. Our system also sends information to you via email. All your reports and identity scores are sent to your email address or can be accessed from your dashboard.