

protect what makes you, you.

there's nothing more valuable than your identity.







agenda

1 Identity theft



About Allstate Identity Protection



4

Allstate Identity Protection coverage

Portal walkthrough



About Allstate Identity Protection

every 60 seconds...

16M text messages sent



66,000 photos shared



231.4M emails sent



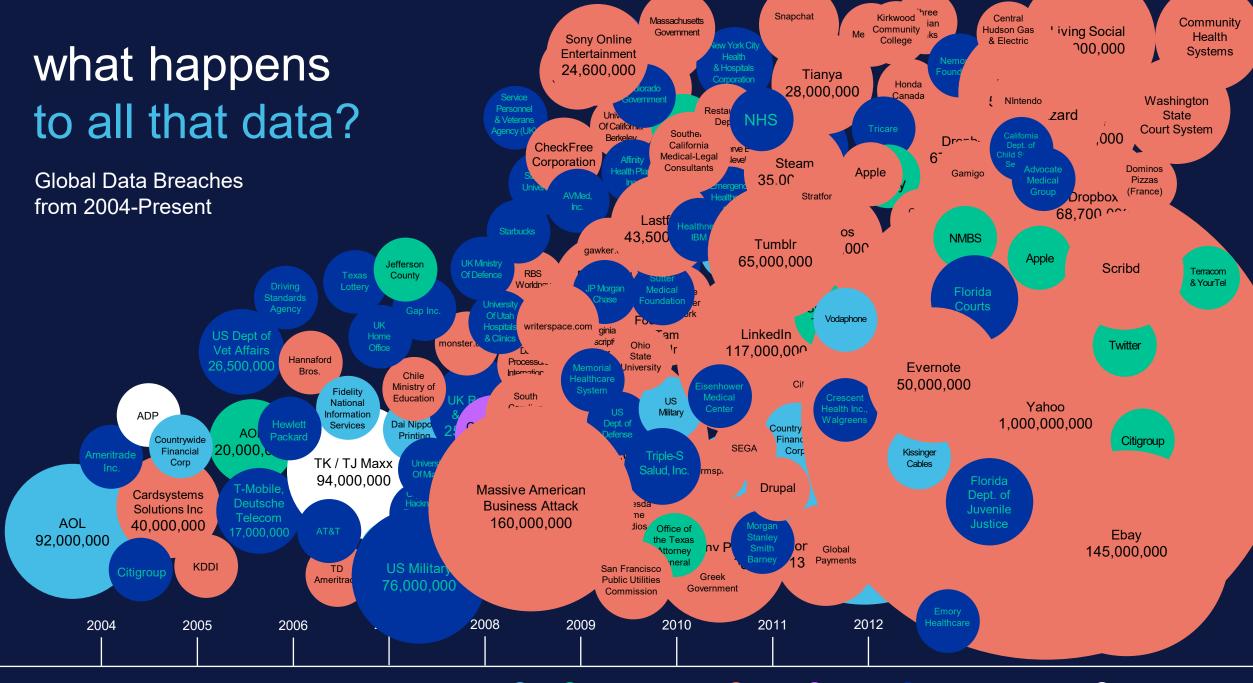
\$443,000 spent on Amazon



1.1M swipes

You Tube

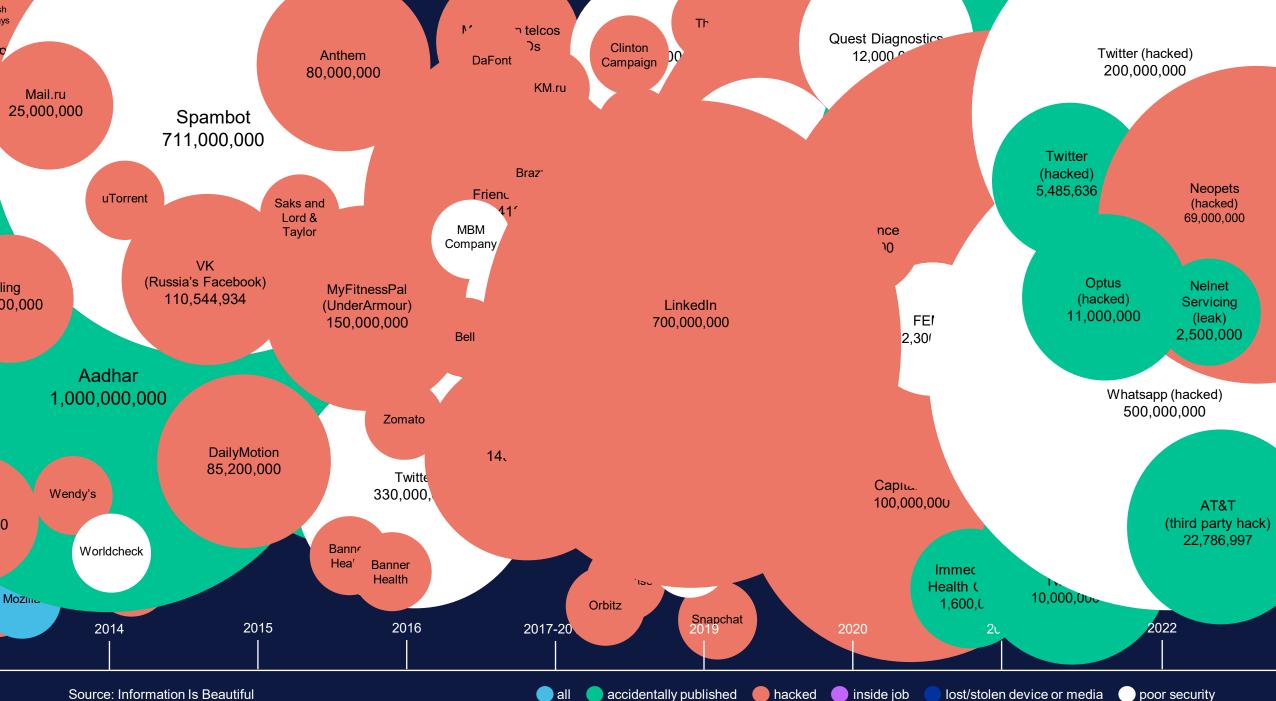
500 hours of content uploaded



🔵 all

Source: Information Is Beautiful

🛿 accidentally published 🛛 🛑 hacked 🛑 inside job 📄 lost/stolen device or media 🔄 poor security



Source: Information Is Beautiful

inside job hacked

poor security

families face growing risks

Digital dependence:

Families are spending more time online than ever before, and their risk is rising.

Increased danger:

Children are targeted by cybercriminals, predators, and even their own peers at alarming rates.

More hardships:

Families experience more fraud incidents, greater losses, and longer remediation times.

3x

Families are 30% more likely to fall victim to fraud and when they do, their losses are 3x more than for individuals¹



Child identity fraud affects 1.24 million kids and costs US families \$1 billion annually²

\$18,246 Seniors lost \$1 billion to fraud in 2020 —

Seniors lost \$1 billion to fraud in 2020 on average, individual victims lost \$18,246³

1: Javelin Strategy & Research, "Identity Fraud and Families — Impacts of a Digitally Connected Life," 2021 2: Javelin Strategy and Research, "Child Identity Fraud: A Web of Deception and Loss," 2020 3: 2021 IC3 Elder Fraud Report, Federal Bureau of Investigation

identity theft is:

- Financial accounts opened in your name
- Credit cards opened in your name
- Medical care provided in your name
- Someone arrested provides your personal information
- Someone uses your Social Security number to file for government service
- Someone files taxes in your name
- Someone creates a new identity by combining your information with someone else's (synthetic fraud)

identity theft is not:

- Fraudulent credit or debit card transactions
- Public information online
- Your personal account(s) being sent to collections for lack of payment
- Scams (phone, email, etc.)
- Hacked electronics or theft
- Hacked email

*Note: if a victim gives out Personal Identifying Information in a scam, or through a hack, this could become identity theft if acted upon

introducing the best family protection available in the employee benefits space at the lowest price

- Founded in 2008
- The industry leader in employee identity protection
- A+ rating with the Better Business Bureau
- Best-in-class customer care
- Broadest definition of family in the industry
- Allstate has been protecting what families love most for over 90 years



U.S. based

98%

post-remediation satisfaction

>4M members protected

Allstate Identity Protection Internal Remediation Analysis, 2023

why choose us? world-class security

Digital security is always changing, so we are constantly evolving our approach with responsive protection systems that blend proven measures with cutting-edge technology.



We're serious about security

SSAE18 SOC 1 and SOC 2 Type 2 accredited, updated annually



We're dedicated to keeping your data safe

With advanced encryption standards to enhance our infrastructure and security profile



We use two-factor authentication

For even stronger protection and peace of mind

WHY CHOOSE US?

innovative technology and best-in-class remediation

measuring our impact:

4M

We're protecting more people than ever before.

\$10.2M

We closed over \$10.2 million in fraudulent credit lines.

\$14.4M

We sent more than 14.4 million alerts to our participants, warning them of potential fraud. **28M**

We helped save members around \$28 million in potential lost wages.

We helped members save: 1M+ hours, 44K days, 121 years

WHY CHOOSE US?

we're your dedicated team

When fraud occurs, unraveling it can be overwhelming and costly. Should you experience fraud, we'll go the extra mile to help resolve your case, saving you time, money, and stress.

Training

- CITRMS (Certified Identity Theft Risk Management Specialist)
- Industry best practices in identity remediation
- Extensive education on security protocols for identity fraud prevention

Case management

- 100% U.S.-based, in-house case managers
- · All pre-existing conditions accepted
- Dedicated specialists manage cases
- Consistent follow up with creditors and merchants to reach resolution
- Fraud resolution tracker

The proof is in the protection

- 99% are satisfied with their customer care experience
- **98%** are satisfied with how their problem was resolved on their first call
- 99% are satisfied with their recovery in cases of identity theft

Allstate Identity Protection Coverage

your Allstate Identity Protection Pro+ coverage (\$7.50 per individual/month, \$15.50 per family/month)

Family protection^(A)

- Coverage for everyone "under roof" and "under wallet"
- Senior family coverage (parents, grandparents and in-laws age 65+, no matter where they live)
- Elder fraud protection
 - Elder Fraud Center
 - o Scam support
- Family digital safety tools[‡]
 - o Web filtering
 - o Screen time management
 - o Location tracking

Credit

- Auto-on monitoring*
- Rapid alerts
- Tri-bureau credit monitoring
- · Credit score tracking
- Credit score tracking
- Unlimited TransUnion credit scores
- Annual tri-bureau report and score
- Credit freeze assistance
- Credit lock
- · Credit report disputes

Financial protection

- Up to \$1M coverage includes:
 - $\circ~$ Identity theft expense reimbursement^{\dagger}
 - Stolen fund reimbursement[†]
 - o 401(k)/HSA fraud reimbursement[†]
 - $\circ~$ Deceased family member fraud expense reimbursement^{\!\!\Delta\dagger}
 - Home title fraud reimbursement[†]
 - Professional fraud expense reimbursement[†]

Restoration

- U.S.-based, 24/7 customer care
- Help Center
- Full-service remediation support
- Pre-existing condition remediation
- Fraud resolution tracker
- Specialized unemployment fraud support
- Unemployment Fraud Center
- Stolen tax refund advance
- Tap to call from mobile app

Identity and financial monitoring

- Identity Health Status
- Allstate Security Pro®
- High-risk transaction monitoring
- · 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
- Dark web monitoring for personal data and passwords using human-sourced intelligence
- Social media account takeover monitoring
- Mobile app with biometric authentication security

Privacy and data monitoring¹

- Allstate Digital FootprintSM '
 - Personalized online account discovery
 - o Privacy insights
 - o Privacy management tools
 - o Data breach notifications
- Robocall blocker
- Ad blocker
- · Solicitation reduction
- Sex offender alerts

For Allstate Identity Protection Pro+ members, the aggregate limit for an individual or family plan is \$1 million in one year.

$\Delta Only$ available with a family plan

* Level of automatic monitoring dependent on enrollment method and information shared with Allstate Identity Protection

\$Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

†Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. 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. Product may be updated or modified. Certain features require additional activation.

Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.



Allstate Identity Protection

Automatically enabled when feature is included in your plan, once you sign up:

- Credit monitoring
- Dark web monitoring (your name, date of birth, address and Social Security number)
- High-risk transaction alerts (your name, date of birth, address and Social Security number)

Enabled by subscriber manually when feature is included in your plan:

- Dark web monitoring (IP address, driver's license, etc.)
- Financial threshold monitoring (add your financial accounts)
- Social media account takeover monitoring (link your accounts)
- Dark web monitoring (IP address, driver's license, etc.)

secure your family's future

Enrolling in a family plan allows you to extend coverage to loved ones. We offer the broadest definition of family in the industry, using "under roof, under wallet" as our guideline. Dependents at any age who live within the employee's household or are supported financially by the employee are eligible to enroll.

Our coverage definition also extends to include:

- Parents
- In-laws
- Grandparents

Regardless of where they live or whether they receive any financial support from our participants.



Portal Walkthrough

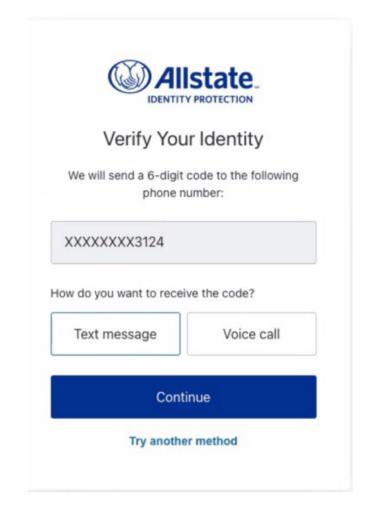


the login process

To activate your account, you will need a valid email address. You'll want to use a personal email address, instead of a work email address, to ensure you receive your alerts.

Why two-factor authentication?

Two-factor authentication provides an added layer of protection to members' accounts.

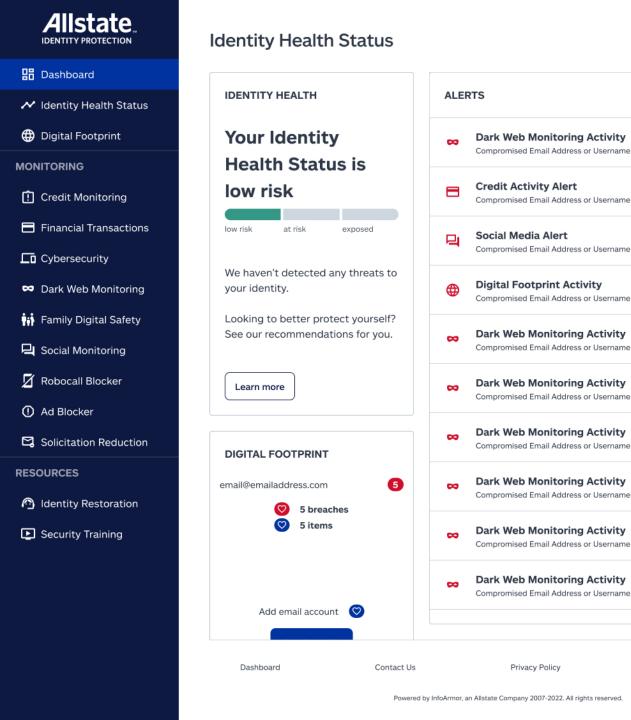


By logging in to your account you are agreeing to our Terms &

Conditions and Privacy Policy.

portal dashboard

Alerts can be sent via email or text message, based on your selections. Log in or use our app to address alerts.



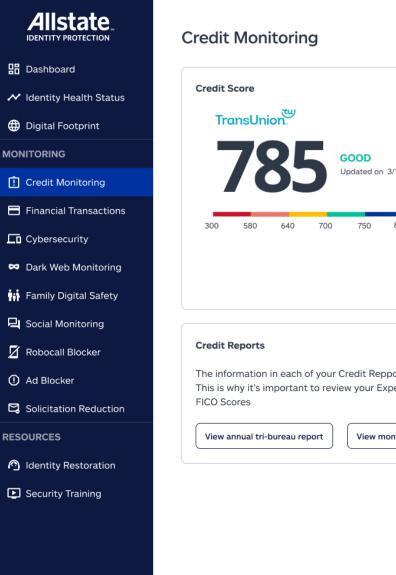
Terms & Co

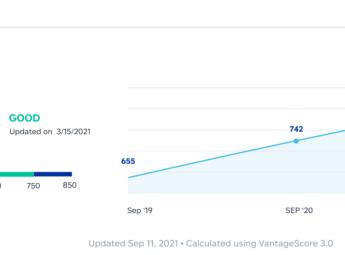
Need help? Ca

credit monitoring

Allstate Identity Protection Pro credit monitoring includes:

- Credit score
- Credit report
- Notifications when we detect credit activity





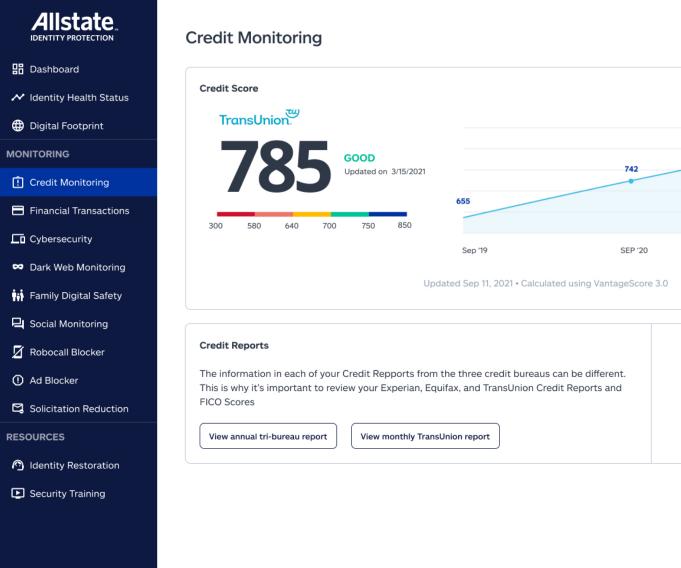
The information in each of your Credit Repports from the three credit bureaus can be different. This is why it's important to review your Experian, Equifax, and TransUnion Credit Reports and FICO Scores

View monthly TransUnion report

credit monitoring

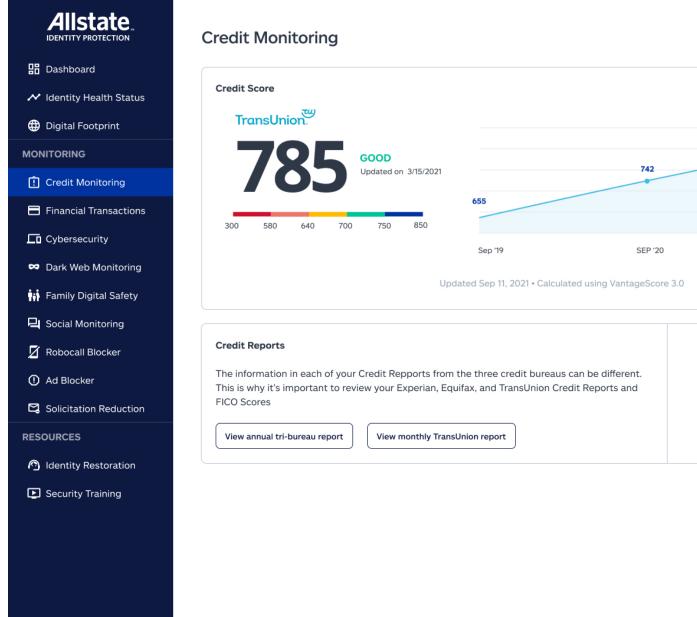
Allstate Identity Protection Pro+ credit monitoring includes:

- Tri-bureau credit score
- Tri-bureau credit report
- Notifications when we detect credit activity



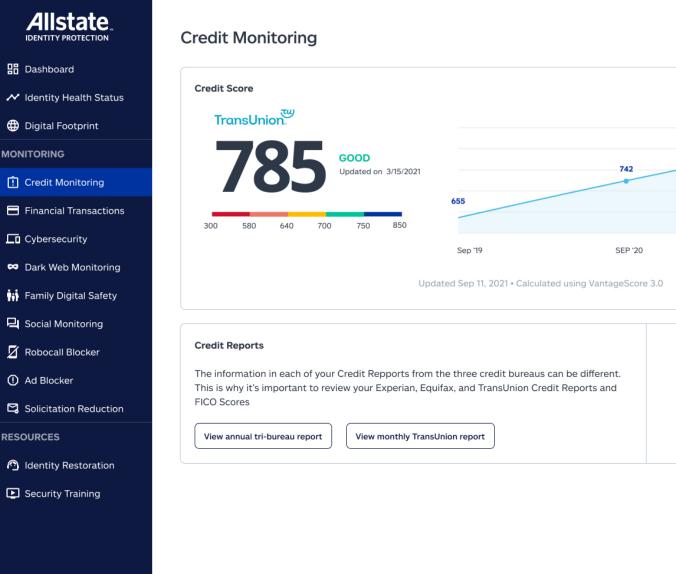
credit lock

With an Allstate Identity Protection Pro+ plan, you can lock your credit report to prevent unauthorized inquiries or new accounts with TransUnion.



enabling credit lock

After verifying your identity, you will be able to lock your TransUnion credit report with the click of a button, limiting third party access and helping to keep you more secure.



annual credit report and credit disputes

Keep an eye on your accounts by viewing your annual tri-bureau credit report.

You can also submit a dispute regarding any incorrect information on your TransUnion credit report directly through the portal.

88	Dashboard	
~	Identity Health Status	
₿	Digital Footprint	
MONITORING		
<u>!</u>	Credit Monitoring	
	Financial Transactions	
Lo	Cybersecurity	
8	Dark Web Monitoring	
Ťij	Family Digital Safety	
đ	Social Monitoring	
Ø	Robocall Blocker	
!	Ad Blocker	
g	Solicitation Reduction	
RESOURCES		
0	Identity Restoration	
Þ	Security Training	

Credit Monitoring Credit Report - 01/02/2021 Personal Information Candace Smith Name Date of Birth mm/dd/yyyy Current Address 4321 S. Some St, Any Town, FL 54 Previous Address 1234 S. Main St. Old Town, AZ 123 **Employment History** Unknown Summary of Accounts **Total Accounts** 15 Derogatory Accounts 2 Open Accounts Balances **Closed Accounts** 12 Payments **Delinquent Accounts** 0 Inquiries (2 years)

Mortgage Accounts



dark web monitoring

Enter your information including email addresses; numbers from driver's licenses, credit cards, passports; and other sensitive items. You can use the category "other" to enter any additional information you would like to have monitored. Should we discover any of the items entered here on the dark web, you will receive an alert.

Alletato Dark Web Monitoring We'll watch the dark web for your sensitive personal information and notify yo B Dashboard Start monitoring important items such as your driver's license number and en Identity Health Status Connect an item θ Digital Footprint Items you're monitoring MONITORING Email addresses Credit Monitoring c******y@email.com \sim Financial Transactions **Cybersecurity** 🗢 Dark Web Monitoring Family Digital Safety Social Monitoring Robocall Blocker () Ad Blocker Solicitation Reduction RESOURCES Identity Restoration Security Training Dashboard Contact Us Privacy Policy

financial transactions

- Add financial account information to activate monitoring for suspicious activity on your connected bank accounts
- Default thresholds automatically appear
- Adjust your thresholds with the dropdowns
- Edit information and thresholds on a variety of accounts such as savings, debit, HSAs, and 401(k)s

🔡 Dashboard ✓ Identity Health Status Digital Footprint MONITORING Credit Monitoring Financial Transactions **Cybersecurity** 🗢 Dark Web Monitoring Family Digital Safety Social Monitoring 🗹 Robocall Blocker () Ad Blocker Solicitation Reduction RESOURCES Identity Restoration Security Training

Financial Transactions

🕂 Add new account

Financial Accounts

Add the financial accounts you would like Allstate Identity Protection to monitor.

Receive alert for cash withdrawals, balance transfers and large purchases from your bank accounts to help detect fraudulent activity.

Add new account

Allstate Digital Footprint®

Available with Allstate Identity Protection Pro+

Your digital footprint is a record of your online activity. It includes the sites you've visited, the places you've shopped at, and the accounts you've created. All of this activity could leave you exposed to breach or fraud.

Use Allstate Digital Footprint to see and manage your personal data[‡]:

- Enter your email address in the "Digital Footprint" tab
- See a list of your digital connections, including the ones you may have forgotten about
- We'll scan your digital footprint weekly and notify you if we uncover any new connections
- Use the privacy management tools to manage your personal data:
 - o Get privacy insights to gain awareness on how companies use and share your data
 - Unsubscribe from unwanted accounts
 - $_{\odot}$ Send a request to a company to delete your data

\$\$Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.



social media account takeover monitoring

- Extend monitoring and alerts to anyone included in your coverage
- We look for suspicious activity that might indicate you've been hacked
- Monitoring includes alerts for malware links, phishing links, spam links, or links from sites that are connected to illegal content
- Monitoring for explicit content is available for accounts you add from YouTube

B Dashboard ➤ Identity Health Status Digital Footprint MONITORING Credit Monitoring Financial Transactions **Cybersecurity** 🗢 Dark Web Monitoring Family Digital Safety Social Monitoring Robocall Blocker () Ad Blocker Solicitation Reduction RESOURCES Identity Restoration Security Training

Social Media

Social reputation monitoring offers actionable alerts when we see potentially rac comments within your social media posts.

Connect Social Media Accounts

It's recommended that you logout of all your social media accounts before ena

Ø	Facebook
Ø	Instagram
in	LinkedIn
0	YouTube

Sex offender alerts

If a registered sex offender moves into your neighborhood, we'll notify you. Turn on notifications in your portal to receive monthly alerts updating you when sex offenders are found in your ZIP code.

Account Information Istate **IDENTITY PROTECTION** ACTIVITY Personal Information O Dashboard Please update your account SSN information in order to ensure the Birthdate most accurate Identity Monitoring. Any additional information you provide will MONITORING allows us to better monitor and protect your identity. **Digital Footprint** Address **Credit Monitoring** Phone Dark Web Monitoring **Financial Transactions** Alert Preferences Alert type(s) Alert Email Social Monitoring Manage your contact preferences. If InfoArmor detects information or Cell Number accounts are being used, how should we contact you? RESOURCES **Digital Exposure** Solicitation Reduction Sex Offender Alerts Turn on/off Manage your contact preferences. Let us know how you'd like to receive alerts.

--

2

(\$)

மீ

6

 $\sum_{i=1}^{n}$

Jonathan Doe

••• •• 1234

••/••/1974

123 Any Street

(123) 000-0000

🔽 Email

myemail@email

(123) 000-0000

Hometown, MA 12345

X Text/S

Changes

Identity Health Status

See a snapshot of your overall identity health and improve it with focused tips and expert advice. Your status is viewable within the Allstate Identity Protection portal and in your monthly status email

Allstate Allstate Member ID: 12345678 | Sign in Member ID: 12345678 | Sign in IDENTITY PROTECTION Candace, your Identity Health Candace, your Identity Health status is at risk status is low What does this mean? Your status is influenced by actions such What does this mean? dentity**Health** as clearing alerts and keeping your . Your status is influenced by actions such as personal information up-to-date. Your Identity Health clearing alerts and keeping your personal current status means you may need to information up-to-date. If you move to an Low Risk review your account. elevated level, you may need to review your account. log in to account uncleared alerts in the past 30 days uncleared alerts in the past 30 days Have uncleared alerts? You can review and clear them from the dashboard in your account. Have uncleared alerts? You can review and clear them from the dashboard in your account. 0 James Mitchell 12 James Mitchell Devon Mitchell 0 Devon Mitchell Decklan Mitchell 0 Decklan Mitchell review alerts review alerts

0

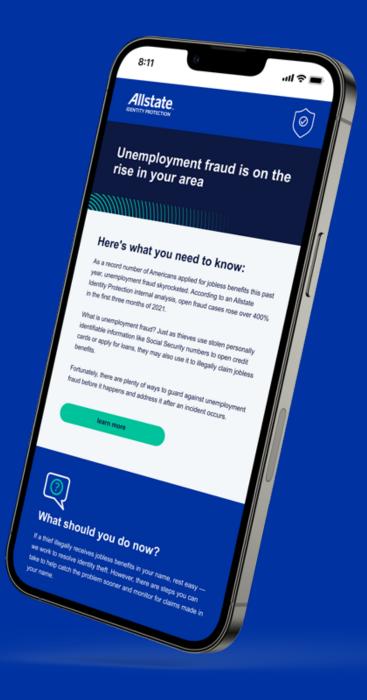
12

0

0

Allstate Security Pro®

Receive personalized alerts about heightened security risks and fraud trends, to help you stay prepared and protected.



elder fraud protection

Elder Fraud Center and scam support

Access our helpful resource hub built specifically for seniors, their families, and caretakers to easily understand and protect against scams or threats. Our identity specialists can provide customized care for older family members to identify and resolve scams or fraud, as well as create a plan together for proactive protection.





Family digital safety tools⁺

Available with Allstate Identity Protection Pro+

• Web filtering

٠

Filter or block specific websites

- Screen time management Set healthy screen time limits
 - Location tracking Track device locations so you know where they are without asking

\$Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.



Family digital safety tools[‡]

To set up these tools, click the link in your portal. You'll be directed through the app download and activation process, so that you can install the tools on your child's device. Our family digital safety tools are powered by Bark.

\$Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

robocall blocker^{*}

Available with Allstate Identity Protection Pro+

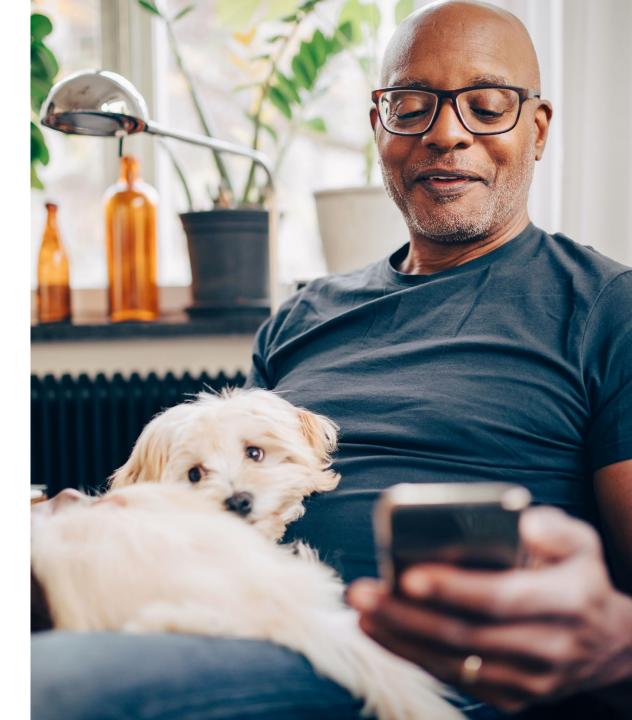
Intercept scam and telemarketing calls and texts before they reach you.

ad blocker^{*}

Available with Allstate Identity Protection Pro+

Set up automated blocking for unwanted advertisements, prevent data gathering by online trackers, and safelist websites you trust.

[‡]Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.



how to get the most out of Allstate Identity Protection



Verify credit monitoring to receive rapid alerts



Set up financial transaction monitoring for your financial accounts



Add any enrolled family members to activate features for them



Read Security Pro[®] for personalized alerts and subscribe to text alerts



Add credentials to dark web monitoring for alerts when important personal information, like your email address or passwords, is compromised



Download our app to see and respond to alerts from anywhere

Questions?

Contact our support team 24/7 at 1.800.789.2720 or visit myaip.com.