

“Yahoo Says **500 Million Accounts Stolen**”¹

“**Oracle's Data Breach** May Explain Spate of Retail Hacks”²

“Verizon Enterprise Suffers Security Breach: **Hackers Steal Information of 1.5 Million Verizon Enterprise Customers**”³

“**Data Breaches Up 15 Percent to Date In 2016**”⁴



IDTheftDefenseSM

ID Theft DefenseSM – a New Solution Every Client Needs

It's constantly in the news. Breaches or hacks of personal data held by corporations are of epidemic proportions and still growing.⁵ Now you've got a competitively priced product that deals directly with the problem. Primerica, with its long-time strategic partner, LegalShield, and using the expert services of Kroll, the leader in security, private investigation and risk consulting, is rolling out ID Theft Defense in *all 50 U.S. states and four Canadian provinces*.*

TIMELINE

- The U.S. and Canada rollout is January 6, 2017.
- Get your team together to watch the rollout show, available on demand on PFN, beginning Friday, January 6.

ADDITIONAL TRAINING

Along with the training video, a presentation on the ID Theft Defense product will be available at POL > Products > ID Theft Defense.

WHO CAN SELL ID THEFT DEFENSE?

U.S.: Everyone can sell this product if they have completed their IBA and been issued a Solution Number. No license or appointment is required.

Canada: No licensing requirements in Ontario or British Columbia. In Alberta, representatives require provincial I.D. Cards. Cards are issued to representatives by PPLS. In Manitoba, representatives require a Direct Sellers License.

ID THEFT DEFENSE IS GOING TO BE A HUGE ADDITION TO YOUR BUSINESS

- Rounds out our protection management product set
- Available in all 50 states and four Canadian provinces*
- Can be sold alone or in conjunction with LegalShield

HOW IT WORKS

ID Theft Defense brings three valuable services together to work for your clients:

- **Monitoring** - Around-the-clock monitoring of possible suspicious activity such as credit inquiries, address changes, bank account transactions, and more.**
- **Consultation** - Unlimited counseling with an investigator, around-the-clock emergency assistance, sex offender registry reports, data breach notifications, and more.**
- **Restoration** - \$5 million service guarantee, complete identity restoration, licensed private investigators, and more.

PRICED FOR EVERYONE

Individual Plan*** \$11
(U.S. Pricing)

Family Plan Only \$15
(Canada Pricing: Member, spouse and up to eight minors)

Family Plan \$22
(U.S. Pricing: Member, spouse and up to eight minors)

* Available in British Columbia, Alberta, Manitoba, and Ontario.

** These features are not available in Canada.

*** The Individual Plan is not available in Canada.

Order ID Theft Defense client sales brochures from the Company Store on POL

ID THEFT DEFENSE CLIENT BROCHURE

(US Version) Cost Item: A9315
 (Canadian Version) . . Cost Item: C9315



INDIVIDUAL PLAN (For just you) \$11.00/mo.	FAMILY PLAN (For you, spouse/domestic partner and up to 10 minors) \$22.00/mo.	MORE VALUE FOR YOUR MONEY	FAMILY PLAN \$22.00	COMPETITOR PLAN \$19.95
Select the plan that's right for you. The Individual Plan covers one person, while the Family Plan covers up to 10 people – you, your spouse or domestic partner, and as many as eight minor children. With sex offender monitoring, the Family Plan is a must for parents. The savings really add up. A family of four typically saves about \$360 a year.*				
WORKING WITH LEGALSHIELD'S PARTNER KROLL, YOU GET THE MOST THOROUGH RESTORATION AVAILABLE:				
<ul style="list-style-type: none"> One contact throughout the process to shoulder your burden. Consumer report review that seeks for all accidents of identity theft. Thorough resolution involving several levels of notification and follow-up. Victim advocacy support that files complaints and escalates matters to appropriate agencies. Alerts placed to reduce further harm caused by identity theft. Work that's done until all resolvable issues are addressed. 				
<p>OUR \$5 MILLION SERVICE GUARANTEE</p> <p>ID Theft Defense is the best way to protect your identity, guaranteed. If you become a victim of identity theft, ID Theft Defense will spend up to \$5 million to do whatever it takes, for as long as it takes, to restore your identity.</p>				
<p>COVERED:</p> <ul style="list-style-type: none"> Covers Up to 8 Minor Children Covers Spouse/Domestic Partner Unlimited Counseling with Investigator Social Security Fraud Detection Monthly ID Theft Updates Emergency Assistance 24/7/365 Sex Offender Registry Reports Data Breach Notifications Identity Alert System Lost and Stolen Wallet Assistance Reduced Pre-Approved Card Offers <p>RESTORATION:</p> <ul style="list-style-type: none"> Licensed Private Investigator Medical Identity Theft Restoration \$5 Million Service Guarantee Complete Identity Restoration Financial Identity Theft Restoration <p>PRIVACY MONITORING:</p> <ul style="list-style-type: none"> Recent Number Monitoring File Sharing Network Searches Address Change Verification Fictitious Identity Monitoring DOB/Social Security Number Monitoring Medical Identity Number Monitoring Phone/Email/Drivers License Monitoring Black Market Website Surveillance <p>SECURITY MONITORING:</p> <ul style="list-style-type: none"> Quarterly Score Tracker Credit Inquiry Alerts Payday Loan Monitoring Minor Identity Protection Court Records Monitoring Bank Account Number Monitoring Credit Monitoring Credit Card Number Monitoring 				

HOW TO ENROLL

The sales process is simple. You can submit business right at the Kitchen Table using the Primerica App or via POL from the ID Theft Defense page under the Products drop down menu. Just select the digital applications link to go to the LegalShield site and follow the screens. Once you've completed the enrollment, your client will immediately get a welcome email. One business day later, they can sign into the ID Theft Defense mobile app where they can review the items being monitored and receive any alerts.

HOW YOU GET PAID

ID Theft Defense offers an attractive, two-year advance compensation to the selling rep and upline.

Level	UNITED STATES				CANADA	
	FAMILY		INDIVIDUAL		2-year advance	3-year +
	2-year advance	3-year +	2-year advance	3-year +		
REP	\$39.20	–	\$18.48	–	\$25.19	–
SR. REP	\$47.04	–	\$22.18	–	\$30.23	–
DIS	\$62.72	–	\$29.57	–	\$40.30	–
DIV	\$70.56	–	\$33.27	–	\$45.34	–
REG	\$78.40	–	\$36.97	–	\$50.38	–
RVP	\$98.00	\$7.84	\$46.21	\$3.70	\$62.98	\$5.04
1st GEN	\$7.84	\$21.17	\$3.70	\$10.16	\$5.04	\$13.61
2nd GEN	\$5.49	\$10.19	\$2.59	\$5.08	\$3.53	\$6.55
3rd GEN	\$3.14	\$9.41	\$1.48	\$4.16	\$2.02	\$6.05
4th GEN	\$1.57	\$5.49	\$0.74	\$2.77	\$1.01	\$3.53
5th GEN	\$0.78	\$2.35	\$0.36	0.92	\$0.51	\$1.51
6th GEN	\$0.78	\$2.35	\$0.36	0.92	\$0.51	\$1.51

Make ID Theft Defense Central to Your Kitchen Table and Make 2017 Your Best Year Ever!

Identity theft is an issue everyone knows about, is concerned about, and is reminded about in the news nearly every day. ID Theft Defense is a natural for your clients.

1. Money.CNN.com, "Yahoo Says 500 Million Accounts Stolen," September 22, 2016
2. Fortune.com, "Oracle's Data Breach May Explain Spate of Retail Hacks," August 8, 2016
3. TechTimes.com, "Verizon Enterprise Suffers Security Breach: Hackers Steal Information of 1.5 Million Verizon Enterprise Customers," March 26, 2016
4. 247Wallst.com, "Data Breaches Up 15 Percent to Date In 2016," September 9, 2016
5. FTC.gov, "FTC Releases Annual Summary of Consumer Complaints," March 1, 2016

In the U.S. ID Theft Defense is offered by contractual agreement between Primerica Client Services, Inc. and Prepaid Legal Services, Inc. d/b/a Legal Shield ("Legal Shield"). In Canada, ID Theft Defense is offered by contractual agreement between Primerica Client Services, Inc., PFSL Investments Canada Ltd. and Legal Shield.

ID Theft Defense is a product of Legal Shield and provides access to identity theft protection and restoration services through an exclusive relationship with Kroll, Inc.

The Pre-Paid Legal Services program is offered through PPL Legal Care of Canada Corporation® (PPL), a subsidiary of Pre-Paid Legal Services, Inc. Direct Sellers licenses, issued by the province, are required to sell PPLS in Manitoba. Personal provincial I.D. cards, issued by PPL, are required to market PPLS in Alberta.