



You have two options with this benefit...

Without additional cost, you can choose which is best for you. The **Enhanced Restoration requires that you sign a limited power of attorney and forward to Kroll Background America**. If you prefer not to provide this document, you are entitled to **Basic Counseling Services** that provide the information you need to take action yourself. See what you can receive:

Phase I is the same for both options. Kroll will:

Benefit	Enhanced Option	Basic Option
Assist in organizing details of issues	✓	✓
Explain fraud victim's rights	✓	✓
Assist in identifying nature of the fraud	✓	✓
Educate you on the process and your responsibilities	✓	✓
Assist in gathering and completing paperwork, including police reports	✓	✓
Send Fraud Packet to victim	✓	✓
<ul style="list-style-type: none"> ■ List of Contact #s (for immediate fraud alerts) ■ Equifax Fraud Center ■ Experian Fraud Center ■ Trans Union Fraud Center ■ Federal Trade Commission ■ Social Security Administration ■ United States Postal Service ■ Medical Information Bureau 		
Issue Fraud Alert to all three credit repositories	✓	✓
Provide fraud victim assistance material	✓	✓
Assist you with questions as you work through the process	✓	✓

Phase II - RESTORATION PROCESS

Within 24 hours of receiving the signed Limited Power of Attorney, Kroll will:

Benefit	Enhanced Option	Basic Option
Issue Fraud Alert to Social Security Administration (SSA)	✓	
Issue Fraud Alert to Federal Trade Commission (FTC)	✓	
Issue Fraud Alert to U.S. Postal Service (USPS)	✓	

After receiving both signed Limited Power of Attorney and trimerged credit report, Kroll will:

Benefit	Enhanced Option	Basic Option
Issue Fraud Victim statements and work with all three national repositories (Experian, TransUnion, Equifax) to restore credit accuracy	✓	
Review credit history with you and verify if fraud includes items like:	✓	✓
<ul style="list-style-type: none"> ■ Public Records – Liens, judgments, bankruptcies ■ Credit Accounts – New and/or derogatory ■ Address ■ Prior Employment 		
Issue Fraud Alert to and work with affected financial institutions and credit card companies	✓	

Whenever a Fraud Issue warrants, Kroll will:

Benefit	Enhanced Option	Basic Option
Determine if creditors extended credit due to misuse of your identifying information (non credit reporting related issues)	✓	
Confirm creditor contact information	✓	
Contact creditors and collection agencies to freeze all open accounts	✓	
Notify and work with the collection agencies of those creditors	✓	
Turn over any current accounts to fraud, requesting affidavits of documentation forwarded to you	✓	
Search Criminal Data in your county of residence to look for criminal activity being committed in your name	✓	
Search US Criminal Records Indicator to search a wide variety of national criminal databases	✓	
Search Department of Motor Vehicles records in your state	✓	
Perform a Social Security trace to look for additional addresses that may be attached to your name	✓	
Perform a Social Security Death Index search to verify if you have been submitted to Social Security Administration as dead for insurance fraud or other reasons	✓	
Perform a check clearinghouse search to determine if you have been submitted as having been involved in fraudulent banking activities	✓	
Notify and work with Department of Motor Vehicles	✓	
Notify and work with law enforcement personnel	✓	
Use licensed attorneys where appropriate to perform these duties	✓	
Offer additional assistance our Fraud Solutions Group could reasonably provide based on your issues	✓	✓
Provide a list of attorneys who may be able to help you with legal issues. Any subsequent relationship is exclusively between you and the attorney.	✓	✓

Case Closing Process:

Benefit	Enhanced Option	Basic Option
Provide a trimerged credit bureau report follow up 120 days after resolution of your identity theft issues	✓	
Update member	✓	
Continue restoration until complete	✓	
Responsibility for Kroll Fraud Solutions Group will cease when Kroll receives verification from you that the issue is resolved.	✓	✓

General Plan Provisions

- You will receive a 30-day notice in the event your plan is modified in any way.
- You may cancel your plan at any time by sending written notice to: Customer Care, Pre-Paid Legal Services, Inc. • One Pre-Paid Way • Ada, OK 74820
- Should you choose to cancel your membership, you will be entitled to the unused portion of your membership fees, calculated on a pro-rata basis over the period of the membership.