

Great News! Your current ID Theft Recovery Service benefit is now IMPROVED with WalletArmor®.

Identity Theft is the fastest growing crime in the United States.

To protect you and your family from this devastating loss of time, money and security, you have been provided with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your immediate family fall victim to identity theft.

In addition to the recovery program, you NOW have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use online or digital vault to protect credit cards, passwords, and important personal documents in the event your wallet is stolen. Using state-of-the-art technology, WalletArmor® monitors the Internet's Underground Economy 24 x 7 and alerts a subscriber if sensitive information is found to be compromised.

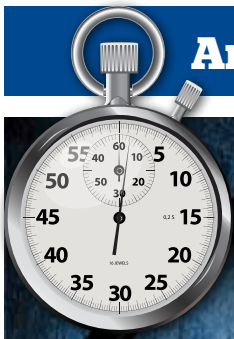
The WalletArmor® encrypted vault secures and monitors:

- ▶ User IDs & Passwords
- ▶ ATM Cards
- ▶ Credit Cards
- ▶ Vehicle Insurance Cards records, etc.
- ▶ Checking Accounts
- ▶ Driver's Licenses
- ▶ Health Insurance Cards

Don't wait until it's too late. Enroll in WalletArmor today!

www.RelianceStandard.com/WalletArmor

An identity is stolen every 2 seconds. Could you be next?



Privacy Advocates®

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration.

In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to completely restore their identity.

The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

InfoArmor's Privacy Advocates have been trained by and receive continued support from the Identity Theft Resource Center, the primary national non-profit that focuses on identity theft.

Privacy Advocates are also Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

Do you suspect your personal information has been compromised?

Call toll free: **1.855.246.7347**

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

Identity Theft Full Restoration Services and Real-time Card Monitoring

The Identity Theft Crisis

Identity Theft is the fastest growing crime in the United States. The statistics are staggering and getting worse. In 2013 Identity theft was the number one consumer reported crime with 13.1 million victims, spending on average 58 to 165 hours to regain pre-theft status.^{1,2,3}

What can you do?

To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your employer have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use vault for protecting your wallet's contents, passwords, and important personal documents.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

INFOARMOR®
IDENTITY PROTECTION EXPERTS

Identity Theft Full Restoration Services and Real-time Card Monitoring

ID Theft Recovery Services

Should you or anyone in your family fall victim to identity theft, InfoArmor® Identity Protection Experts will provide restoration services including:

- ▶ Dedicated InfoArmor Privacy Advocates® to act on your behalf
- ▶ Identity restoration experts trained by the Identity Theft Resource Center
- ▶ Investigation and confirmation of fraudulent activity including known, unknown, and potentially complicated sources of identity theft
- ▶ Resolution of key issues by maintaining and explaining your rights
- ▶ Placing phone calls and preparing appropriate documentation on your behalf including anything from dispute letters to defensible complaints
- ▶ Assist in issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies, Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- ▶ Completing and providing copies of all documentation, correspondence, forms and letters for your records
- ▶ Contacting, following up and escalating issues with affected agencies and institutions
- ▶ Providing restoration beyond just credit including criminal, DMV, medical

WalletArmor®

WalletArmor® provides 24/7 Online Credential Monitoring on the Internet's Underground economy. We'll know quickly if there is fraudulent activity. You'll receive a call from our Privacy Advocates® letting you know your personal information has been compromised. We work with businesses to identify and replace essential cards and documents, and we contact the authorities. WalletArmor stores and secures valuable information for easy retrieval.

The WalletArmor® encrypted vault secures and monitors:

- User IDs & Passwords
- ATM Cards
- Credit Cards
- Checking Accounts
- Driver's Licenses
- Health Insurance Cards
- Vehicle Insurance Cards records, etc.

Do you suspect your personal information has been compromised?
Call toll free: **1.855.246.7347**

Want to protect the contents of your wallet and important personal documents?
Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

1 - Federal Trade Commission, "Consumer Sentinel Network Data Book 2013, February 2014"

2 - Javelin Strategy and Research: 2014 Identity Fraud Report

3 - ITRC "Identity Theft: The Aftermath" 2008

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INFOARMOR®
IDENTITY PROTECTION EXPERTS

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Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

Product availability and features may vary by state.