Allstate℠
IDENTITY PROTECTION

stay connected, stay protected

Since so much of daily life is now spent online, it's more important than ever to stay connected. But more sharing online means more of your personal data may be at risk. In fact, 1 in 6 Americans were impacted by an identity crime in 2020.[1]

Identity theft can happen to anyone. That's why your company is offering you Allstate Identity Protection as a benefit. So you can be prepared and help protect your identity and finances from a growing range of threats.

For 90 years, Allstate has been protecting what matters most. Prepare for what's next with:

- Financial account and credit monitoring
- 24/7 alerts and fraud recovery
- Up to $1 million identity theft expense coverage[†]

Sign up during open enrollment

Questions? 1.800.789.2720

Plans and pricing

Allstate Identity Protection Pro+

$9.95 per person / month
$17.95 per family / month

1: 2021 Identity Fraud Study, Javelin Strategy & Research

With Allstate Identity Protection Pro+, get new and enhanced features designed to help you defend yourself from today's risks*

- See and control your personal data with privacy insights and privacy management in our unique tool, Allstate Digital Footprint℠
- Learn more about your risk potential by checking your Identity Health Status
- Receive personalized threat insights to help you protect yourself against the latest trends in scams and fraud
- Protect yourself and your loved ones with a family plan that includes senior family coverage for parents, in-laws, and grandparents over the age of 65 (everyone "under your roof and wallet")
- Get reimbursed for many of your out-of-pocket costs, with additional coverage for:
  - Home title fraud expense reimbursement up to $1 million†
  - Professional fraud expense reimbursement up to $1 million†
  - Stolen wallet emergency cash up to $500†

You'll also be able to:

- Monitor social media accounts for questionable content and signs of account takeover
- View and manage alerts in real time
- Catch fraud early with tri-bureau monitoring and an annual tri-bureau credit report and score
- Lock your TransUnion credit report in a click and get credit freeze assistance
- See if your IP addresses have been compromised
- Receive alerts for cash withdrawals, balance transfers, and large purchases
- Get reimbursed for fraud-related losses, like stolen 401(k) & HSA funds, with our identity theft expense coverage†

*Terms and conditions apply. Certain features require additional activation and will not be available until a later date. Product may be updated or modified prior to availability.

†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 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.

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

It's easy to get started

1. **Choose your plan**
   You're protected from your effective date.
2. **Activate key features**
   Explore additional features in our easy-to-use portal.
3. **Live your best life online**
   We've got you covered with 24/7 alerts.

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PLAN FEATURES

at a glance

Family protection	Pro+
Protection for family ("under roof, under wallet")**	✓
Senior family coverage (parents, grandparents, and in-laws age 65+)**	✓
NEW FOR 2023 Elder fraud protection**	✓
- **NEW FOR 2023** Elder Fraud Center**	✓
- **NEW FOR 2023** Scam Support**	✓
NEW FOR 2023 Family digital safety tools**	✓
- **NEW FOR 2023** Web filtering**	✓
- **NEW FOR 2023** Screen time management**	✓
- **NEW FOR 2023** Parental monitoring**	✓
- **NEW FOR 2023** Location tracking**	✓
Deceased family member coverage† **	✓
Identity and financial monitoring	**Pro+**
Auto-on monitoring‡	✓
Rapid alerts	✓
ENHANCED Identity Health Status*	✓
Allstate Security Pro℠ emerging threats and scam alerts	✓
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	✓
Human-sourced intelligence	✓
Mobile app with biometric authentication security	✓
Social media account takeover monitoring	✓
Sex offender alerts	✓
Help Center	✓
IP address monitoring	✓
Privacy and data monitoring	**Pro+**
Allstate Digital Footprint℠	✓
- Personalized online account discovery	✓
- Privacy insights	✓
- Privacy management tools	✓
- Data breach notifications	✓
NEW FOR 2023 Robocall blocker	✓
NEW FOR 2023 Ad blocker	✓
Solicitation reduction	✓

Credit	Pro+
TransUnion credit monitoring	✓
Credit score tracking	✓
Unlimited TransUnion credit scores	✓
Credit freeze assistance	✓
Tri-bureau credit monitoring	✓
Credit lock (adults & minors)	✓
Annual tri-bureau report and score	✓
Credit report disputes	✓
Restoration	**Pro+**
U.S.-based, 24/7 customer care	✓
Full-service remediation support	✓
Remediation for pre-existing conditions	✓
NEW FOR 2023 Fraud resolution tracker	✓
Specialized unemployment fraud support	✓
Unemployment Fraud Center	✓
Stolen tax refund advance	✓
Financial protection	✓
- Identity theft expense reimbursement†	Up to $1M
- Stolen fund reimbursement†	Up to $1M
- 401(k)/HSA fraud reimbursement†	Up to $1M
- Deceased family member fraud expense reimbursement†**	Up to $1M
- Home title fraud expense reimbursement†	Up to $1M
- Professional fraud expense reimbursement†	Up to $1M
- Stolen wallet emergency cash†	Up to $500
Tap-to-call from mobile app	✓

* Available 1/1/2023

**Only available with a family plan.

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

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Allstate IDENTITY PROTECTION

Frequently asked questions

How do you protect my identity?

We use our proprietary software to proactively monitor various sources. Through Allstate Identity Protection, you will also have the power to create thresholds for your bank accounts, allowing you to receive alerts for suspicious financial transactions outside of your set limits. We monitor your credit reports and credit-related accounts to ensure no one is using your name fraudulently, and we monitor the dark web to check for compromised credentials and unauthorized account access. While we can't prevent fraud, we can and do alert you at its very first sign, then resolve the fraud and restore your identity.

We know that tracking your own identity is cumbersome and fraught with unknowns, so we're here to take the burden off your shoulders so you can live your life.

How do you prevent my identity from being misused?

Our predictive technology detects when an identity is at elevated risk for theft and allows us to help you take necessary precautions, including placing fraud alerts, credit freezes, and pulling credit reports. Our proprietary technology goes beyond credit monitoring, allowing us to catch fraud as it happens — not after the damage has been done.

How do you compare to other identity protection or credit monitoring services?

While Allstate Identity Protection's service includes credit monitoring, monthly scores, and an annual credit report, we know that credit is just one aspect of identity protection. We detect a more expansive range of identity theft beyond the range of credit accounts. Allstate Identity Protection's identity monitoring looks for misuse not only of credit, but also of high-risk transactions (suspicious non-credit activity) and compromised credentials on the dark web.

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Please note that unlike a bank, we do not monitor all transactions at every business, nor do we monitor for every possible transaction type. However, using Allstate Identity Protection's financial threshold monitoring will give you greater control over your existing bank accounts than your bank's fraud monitoring alone. If you'd like more details on financial threshold monitoring, please contact our Customer Care team.

Is it safe to give you personal information like my Social Security number?

Yes. We know that protecting your information is of the utmost importance, so all our employees, consultants, contractors, and vendors adhere to a comprehensive information security policy when interacting with Allstate Identity Protection and its information. Customer data is stored in a state- of-the-art data center (SSAE 16 SOC1 and SOC2 Type II accredited and with HIPAA-ready infrastructure). That data is only accessible via secure, encrypted connections.

Allstate identity Protection never sells your information to third parties.

How do I know my identity is secure?

Every month, we'll email you updates with your Identity Health level and any active alerts. You will also receive alerts when we detect an issue or suspicious activity. If that activity seems fraudulent or suspicious, please notify our Customer Care team by selecting "Not me" or calling 800.789.2720.

When does my coverage become effective?

If you enroll directly on a site that we host, your coverage will begin on your employer's effective date, which could be immediately. If you receive Allstate Identity Protection as a voluntary benefit through your employer, please contact your benefits provider for your plan's effective date.

How do I fully activate my features to make sure I'm totally protected?

Once your plan is effective, log in to your online account to activate all your features. Each additional feature has its own tab and will walk you through instructions to set it up. Setting up these additional features ensures that we can effectively monitor your identity for the first signs of fraud. The best part? Everything on your account is included in your plan, so there are no hidden charges or additional purchases. To activate these features, visit signin.infoarmor.com. If you have trouble logging in, or have questions about these features, please contact Customer Care at 1.800.789.2720.

When I activate credit monitoring, will it impact my credit score?

No, activating credit monitoring will not impact your credit score. Viewing your own report and activating monitoring on your Allstate Identity Protection portal is considered a soft inquiry, which does not impact your score, as it is informational only and not a credit application. This is different from a hard inquiry, which occurs when

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you apply for credit. A hard inquiry can impact your credit score. Once you activate credit monitoring, you will also be able to receive monthly credit scores and an annual credit report.

What should I do if my identity is stolen or I am the victim of fraud?

If you suspect you are a victim of fraud or identity theft, please contact our Customer Care team as soon as possible, either by selecting "Not me" on the alert within your portal or calling 800.789.2720. An Identity Specialist will ask you questions and research with you to determine if you are a victim.

Once you are in touch with an Identity Specialist and have been confirmed as a possible victim, you will be assigned to a Restoration Specialist who will work on your behalf to manage your case and fully restore your identity. Our Identity Specialists are not outsourced — they work in-house. Our Restoration Specialists are Certified Identity Theft Risk Management Specialists (CITRMS®). They are experts in identity restoration and are committed to doing the legwork to restore your identity for you.

What if my Identity Specialist cannot reach me when they find out I have been a fraud victim?

If your account features are fully up to date and enabled, you will receive an email or text message alert (according to your stated communication preferences) as soon as we detect activity. You will also receive a monthly status email showing your Identity Health status and any outstanding alerts that require your attention. You can also view any outstanding alerts in your online portal.

If your contact information was not included when you initially enrolled, you will receive a welcome letter in the mail with instructions for how to log in to your account, update your contact information, and fully enable all your features.

We strongly recommend you keep your account updated with your most recent contact information and preferred communication method so that we can quickly alert you to any activity. If you have any trouble completing these tasks or have trouble receiving these communications, call us at 800.789.2720.

Do you provide a credit report?

Yes; we provide you with a monthly VantageScore 3.0 credit score, credit monitoring, and a free annual credit report; however, credit monitoring is only one component of our monitoring services. We believe that protecting your identity not only requires credit monitoring, but further actions like monitoring for compromised credentials, financial transactions, and dark web activity. This is why Allstate Identity Protection is able to provide early alerts and comprehensive protection that other providers cannot.

Is the credit score you provide my FICO score?

The monthly credit score you see in your dashboard is not your FICO score. The score you see on your Credit Monitoring tab comes directly from TransUnion; our industry calls it your VantageScore 3.0 score, and it ranges from 300 to 850. Financial sectors commonly use your FICO score to determine credit worthiness. FICO and VantageScore 3.0 scores both have range from 350 to 850, and while they both follow similar rules, a FICO score also accounts for your Equifax and Experian scores.

If you are building your credit, it is important to look at the same credit score type, as not all scores are measured the same. Comparing a FICO score to a VantageScore 3.0 is like comparing rice to pasta; to get a better idea of where your credit score stands, we encourage you to review the monthly changes to the VantageScore 3.0 score we provide in your Allstate Identity Protection portal.

Before opening a line of credit or taking out a loan, it's always best to ask what credit score the financial institution will use to determine credit worthiness. Your bank may be pulling a different type of score (one that has a different low and high) than the one Allstate Identity Protection provides. For example, your bank may have pulled a VANTAGE score if it was assessing your eligibility for a financial product or loan. A VANTAGE score goes up to 990, while the VantageScore 3.0 score Allstate Identity Protection provides tops out at 850. This is why your credit score may differ from other sources.

Should I place a fraud alert on my credit bureau files?

We recommend placing a fraud alert if you believe your identity has been compromised or if your Identity Health score shows your identity is at high risk of identity theft. Unlike our competitors, we monitor from many different sources instead of simply placing a fraud alert in the hope it will prevent fraud.

What is internet surveillance?

The underground internet, also called the deep web or dark web, is where cybercriminals store and sell Personal Identifiable Information (PII) illegally. Our dark web surveillance scans the dark web for your personal information, and scours an ever-evolving complex of more than 30,000 compromised machines, networks, and web services that Allstate Identity Protection and other leading cybersecurity firms identify. Our surveillance is specifically designed to find identifying personal information like a Social Security number, medical insurance card, or even an email address and alert you immediately.

What is covered under your identity theft insurance policy?

Allstate Identity Protection's identity theft insurance policy covers the financial damages of identity theft, such as costs to file reports or place freezes, legal defense expenses, and lost wages incurred as a result of resolving the fraud. Please contact us for a full copy of the policy and stipulations.

How does your 401(k), HSA, and stolen funds reimbursement plan work?

Before we reimburse stolen funds, we will first attempt to remediate the issue through our standard process.

For incidents of funds stolen from an investment account such as 401(k) or HSA, we will reimburse up to $50,000 for Allstate Identity Protection *Pro* members (and up to $150,000 for family). For Allstate Identity Protection *Pro Plus* members, we will reimburse stolen investment account funds up to $1 million.

For Allstate Identity Protection *Pro* members, the max total that we will reimburse an individual in one year is $75,000 and the max total that we will reimburse a family in one year is $150,000.

For Allstate Identity Protection *Pro Plus* members, the max total that we will reimburse an individual or family in one year is $1 million.

Exclusions include fraudulent withdrawals that happened prior to your Allstate Identity Protection coverage.

Who is included in the Family plan?

The Allstate Identity Protection benefit is available to those that have a Social Security number. Consult with an Identity Specialist or your benefits department to determine if your family members are eligible for coverage. There is no age limit or floor for enrolled family members, so from infants to adult children you support, your whole family is covered.

What if people outside of my household want to enroll?

For plan specifics and potential additional costs, please call our Customer Care team at 1.800.789.2720 or contact your benefits department for more information.

Can I still enroll and receive protection if I currently reside in another country?

As long as you have a Social Security number, we can monitor your identity and alert you whether you're living abroad or domestically. However, at this time, we cannot monitor foreign bank accounts. We also cannot monitor non-U.S. addresses or addresses in U.S. territories like Guam and Puerto Rico. If you live abroad and have a registered U.S. address that matches the address the credit bureaus have on file, we may be able to monitor you, however any mismatch in personal identifiable information will render us unable to monitor you.

Will I still be covered if I no longer work at my company?

If you leave your company, you can keep your coverage. If you are leaving your company and would like to keep your coverage, please contact the Customer Care team. Pricing may vary.

Is there an age limit for children to enroll?

There is no age limit for children to enroll in Allstate Identity Protection. There is no age limit or floor, so from infants to adult children you support, your whole family is covered. However, Credit Monitoring is currently not available for children under 18 years old.

What should I do if I have questions after I enroll?

If you have any questions after you enroll, please contact our Identity Specialists, who are available 24/7, at 1.800.789.2720 or CustomerCare@AIP.com.

What internet browsers do you support?

We currently support the following internet browsers: Firefox 17+, Chrome 25 +, Safari 5.1+, and Internet Explorer 11. We recommend you update your browser if it is older than those we support, as older versions may not have security features as the newest versions.

Do I need an email address to receive alerts? Or to manage my account?

Yes, an email address is mandatory to receive alerts and manage your account.

Will I only receive an alert via email? Are text and phone an option?

You can choose to receive alerts via email, email and text, and text only. You can manage your contact preferences by clicking your name in the top right corner, selecting Account Settings, and setting your alert preferences.

What if I want to keep my account hidden from my family members, so they can't view my personal information, such as credit?

Please contact our Customer Care team. They will be able to create separate login information for you and your family members so you can keep your personal information private.

Do you have Spanish services?

We have Spanish-speaking Identity Specialists and Restoration Specialists.

Do I have to activate all the features on my account?

No, but we highly recommend activating many of our features so we can better monitor your information. There are no additional costs in activating the features on your account.

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