

Why ID THEFT ASSIST ?

*Cleaning up a stolen identity is “a time-consuming and seemingly impossible task.”**

*ID theft victims lose an average of \$16,000 in unrealized income from working on the recovery on their own.***

*Less than 20% of ID theft victims were pleased with the response from their financial institutions or credit issuer.***

*The average resolution time for ID theft victims increased 47% from 2004 to 2005.****

*Recovering from identity theft can be difficult, costly and stressful, but what is most alarming is that despite the time, money and personal duress victims go through, resolution is not always achieved. One victim from Hartford, Conn., whose case remains unresolved stated: “It ruined my credit, it ruined my financial life. If not straightened out within the next four months I will file bankruptcy.”*****

*Forty percent of the victims named either the police, financial institutions or credit issuers as the most difficult to work with while attempting to resolve their case. A victim from Orlando, Fla. Noted: “The institution we do all of our banking with made us feel like we were the ones trying to ‘pull’ something.”*****

*Victims of Identity Theft commonly indicate “There was nowhere for them to go for help.”**

Until now...

ID THEFT ASSIST

One Call...One Solution

Contact: Estate Planning Specialists, LLC

David T. Phillips

(888) 892-1102

Email: david@epmez.com

Sign Up: <https://www.3mark.com/idtheftassist/ITA1042.asp>

*www.privacyrights.org

**Identity Theft Research Center Aftermath Report 2003






















***BBB/Javelin Research 2005

****Survey conducted by Nationwide Mutual Insurance Co., June, 2005

Introducing ID THEFT ASSIST

Family Members
Included*

We treat each call from a covered member as an emergency. We'll perform any or all of the following steps intended to undo the damage of identity theft.

-  Obtain all pertinent credit information and history in real time while the covered member is on the phone to determine if a fraud or theft has occurred. A key competitive advantage of this program is our immediate access to TransUnion's credit report database which, upon the victim's authorization, allows us to immediately service the victim to our fullest capabilities.
-  Provide covered member with a uniform ID Theft Affidavit, answer any questions with regard to completing the Affidavit and submit the Affidavit to the proper authorities, credit bureaus and creditors.
-  Obtain list of creditors in real time to be contacted and contact them with separate itemized fraudulent account statements for each fraudulent occurrence.
-  Report or assist in reporting the fraudulent activity to the local authorities and forward a report of the said fraudulent activity to the covered member's creditors.
-  Notify or assist the covered member in notifying the fraud department of the covered member's creditors.
-  Notify all three major credit-reporting agencies to obtain a free credit report for the covered member and place an alert on the covered member's records with the agencies, and obtain a list of additional creditors from them.
-  Notify local authorities of the ID theft incident and help the covered member to obtain and complete necessary reports.
-  Submit Authorization Form and Affidavit to the covered member's creditors requesting cancellation of their card(s) and an issuance of new one(s).
-  If other forms of ID were stolen or missing, such as an ATM card, Driver's License, Social Security Card, Passport and so forth, notify or assist in notifying the appropriate bank or agency of the situation so that they may take appropriate action and reissue a new form of identification.
-  Educate the covered member on how identity theft occurs and inform him or her of protective measures to take.
-  Perform legal document review.
-  Provide the covered member with a helpful ID Theft Resolution Kit.
-  Translate whenever necessary such as when a caller is overseas and needs help communicating with the local police in order to file a report of an identity theft incident.
-  Provide emergency cash advance (up to \$500) when theft occurs away from domicile. Such cash advance shall be secured by a valid credit card**.
-  Determine best legal action against creditors or how to work with credit bureaus if creditors are not cooperative in removing fraudulent entries from credit report(s).
-  Offer unlimited telephone access 24/7 to Master level consultants to help the covered member alleviate the stress and anxiety caused by identity theft.
-  Arrange access, when needed, to up to three in-person sessions with a professional in our national network of Behavioral Specialists to help the covered member deal with the emotional trauma of identity theft.
-  On a weekly basis, until file is closed, contact the covered member with an updated status report.
-  When needed, follow up with creditors to ensure that the matter has been properly handled.
-  If further steps are required, the covered member will be put in contact with our Fraud Resolution Specialists - highly trained legal professionals with one or more of the following credentials: licensed attorney, practitioner with Master level certification in Dispute Resolution or Fair Debt Credit Practices, experience in prosecuting criminal acts or over five years other relevant legal experience.
-  This new, added benefit will ensure that the covered member's credit is monitored via TransUnion Credit Monitoring Daily Alerts e-mailed to the covered member whenever a change appears on his/her TU Credit File. Plus, covered member will have a 1-800 Support Line for technical assistance or general credit-related questions and an opportunity to purchase a 3-in-1 Credit Report with 3 Scores and access to internet educational tools and articles.

NOTE: we perform these steps for those who have enrolled in an ID THEFT ASSIST Plan before they become a victim. Individuals cannot wait until they are a victim to sign up. We do not guarantee the results and cannot assist the covered member for thefts involving non-US bank accounts.

* Family members are covered and include the covered member, spouse or domestic partner, children under age 21 who live with the covered member, and children under 24 who are full-time students. Domestic partner means anyone living in a domestic partnership with a covered member as a relationship between two cohabitating people unrelated by either blood or marriage, regardless of gender, who are over the age of 18, share the common necessities of life, have resided together for at least six months prior to subscribing to our product, share responsibility for the common living expenses of food, shelter, and medical care and are not in any marriage or domestic partnership and /or civil union with another person. In cities and/or states where domestic partnership registers are available, enrollees need to be registered to be covered.

** Any advance made to the covered member, not otherwise secured by a valid credit card and paid to WAS by the credit card company within 30 days of such advance has to be reimbursed by the covered member to WAS within 30 days from the date such advance is made. Thereafter, any amount due will earn interest of 1.5% per month. Notwithstanding anything to the contrary herein, supplier shall be under no obligation to advance funds not otherwise secured by a valid credit card.