

→ The Federal Trade Commission reports that Identity Theft is the **#1 consumer complaint** in America for the last five years.

→ An estimated **8.9 million** Americans were victims in 2005 — that equals a total of 24,383 victims per day, 1,016 victims per hour, 17 victims per minute.

— Better Business Bureau/Javelin Research

→ Losses to businesses and consumers in 2004 totaled more than **\$56.6 billion**.

— Better Business Bureau/Javelin Research

→ Victims spent almost **300,000,000 hours** resolving problems — the equivalent of more than 3,700 average lifetimes of work.

— Federal Trade Commission

Even when there are no monetary losses you could have your good credit ruined or even face criminal charges.



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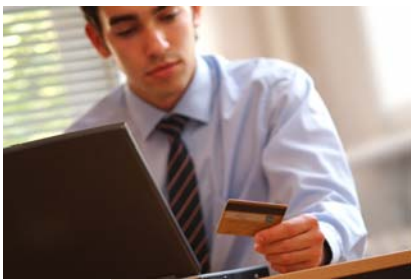
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Identity Theft Assistance Plan



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What is Identity Theft?

Identity theft or identity fraud is taking a victim's identity to:

- Withdraw money or make purchases with an existing account.
- Obtain credit or take out a loan.
- Establish new accounts with financial institutions, utility companies, wireless carriers, etc.
- Obtain employment using your good record.
- Commit a crime using your identity or use your identity when caught committing a crime.
- And, much more...

The Logical Solution

Caution combined with self-monitoring (watching bills monthly and getting a free credit report annually) **and a "real time" early intervention plan like IDTheftAssist.**

It is impossible to guarantee that members won't become victims, but there are things that they can do to lessen their chances.

According to the Federal Trade Commission, exercising caution and getting at least one free credit report yearly, combined with a good identity restoration product is the most practical and cost-effective solution.

IDTheftAssist can quickly stop the financial losses, and because **IDTheftAssist** does all the work — victims can spend their time and money for other more important things.

IDTheftAssist: The Companies Behind the Plan

WORLDWIDE BENEFIT SERVICES engineered all of the services of the program by bringing together three major operational partners.

WORLDWIDE ASSISTANCE (WA): The US operational company of Europe Assist, with more than 40 years of experience in the assistance business, is the backbone of the service. WA is the initial contact point for the victim. It handles multi-lingual calls from around the world and provides the victim immediate assistance and solutions 24 hours a day. WA provides the victim the necessary speed and time-saving capabilities in the critical early stages of ID Theft discovery.

WA is the most financially stable company in the assistance industry. With the backing of its parent company Generali Group (a Fortune 500 company and the 2nd largest privately-held insurance company in the world), WA will always have the resources needed to maintain quality service levels, meet any emergency or to implement new technologies as needed. With 3,200 employees and 183 offices around the world, WA is well positioned to meet any contingency.

TRANS UNION (TU): One of largest credit bureaus in the United States and Canada provides immediate access to the victim's creditors, so that WA can spring into action to start cleaning up the victim's credit affairs. In an ID Theft situation, speed is of the essence, and with their state-of-the-art communication system, TU will be able to provide the necessary information within seconds of the victim's authorization.

TU is a leading global provider of business intelligence services supported by more than 3,600 employees, in more than 24 countries worldwide. With technology-based intelligence products, including innovative credit decision and fraud prevention tools, TU enables businesses to manage financial risk and capitalize on market opportunities.

AFFINITY CARE (AC): While WA is the backbone of *IDTheftAssist*, Affinity Care (AC) is the heart. With 24/7 counselor support, emotional assistance for the victim is just a phone call away. AC also provides long-term credit restoration needs such as resolving any disputes with creditors that arise from an identity theft. For those victims seeking justice, AC offers legal assistance through their nationwide attorney network.

LEVEL OF SERVICE: PLATINUM

Family Coverage	✓
Obtain Real-Time Credit Report	✓
Daily Alert Pre Incident Credit Monitoring	✓
Post-Incident Credit Monitoring (optional)	
Needs Assessment & Telephonic Assistance until Case is closed	✓
ID Theft Affidavit Submission	✓
Report Fraud To Creditor	✓
File Criminal Report	✓
Forward Criminal Report To Creditors	✓
Credit & Charge Card Replacement	✓
Cancel Checks/ATM Cards/Other Banking Tools	✓
Report Fraud To Social Security Administration	✓
Assistance w/ Identification Replacement	✓
Postal Inspector Notification	✓
Creditor Fraud Department Notification	✓
Place Fraud Alerts w/ Credit Reporting Agencies	✓
Assist w/ Obtaining Credit Report	✓
Assist w/ Specific State of Residence Paperwork	✓
Provide ID Theft Response Kit	✓
Weekly Case Updates Until Case Is Closed	✓
Language Translation (25+ spoken)	✓
Cash Advances	✓
Access to 200+ Worldwide Agents	✓
Free Initial Legal Consultation	✓
Legal Needs Discount	✓
Unlimited Phone Emotional Support	✓
In-Person Emotional Trauma Support	✓

ANNUAL PRICE

\$56

For more information, call IDTheftAssist customer service at (866) MY-ID-911. You can purchase IDTheftAssist on DU's BenLink at the University of Denver's specially negotiated rate.