

ADVERTISEMENT

IDENTITY THEFT REPORT:

Nation's leading identity theft protection service can help protect you from one of America's fastest growing crimes

TEMPE, AZ - Identity theft remains one of the fastest growing crimes in America, and has topped the FTC's list of consumer complaints for eight consecutive years. In fact, another identity is stolen every three to four seconds. So why is LifeLock CEO Todd Davis still giving out his real Social Security number to anyone who will listen?

Yes, That's His Real Number

"Because between LifeLock's proactive approach and our \$1 million service guarantee, I'm more confident than ever before in LifeLock's ability to continue keeping my identity safe," Davis said.

"Of course, you should never share your Social Security number unless completely necessary," he added, "but for the record, mine is 457-55-5462."

LifeLock became the nation's leader in identity theft protection by taking a proactive approach to protecting consumers from identity theft. Why is that so important?

In the past, many people looked to credit monitoring after becoming victims of identity theft. According to Davis, that was the problem.

"Credit monitoring does nothing to stop identity theft. It only tells you after there's been suspicious activity on your account," Davis said. "LifeLock works to help stop identity theft before it happens by taking proactive steps to reduce the risk of identity thieves ruining your credit and good name - even if your information gets in the wrong hands."

More importantly, what LifeLock doesn't stop, we fix at our expense up to \$1,000,000. That's our \$1 Million Total Service Guarantee.

Does it work? Look at the facts.

"With over a million LifeLock members, statistically you would expect to see over 30,000 identity thefts annually, costing our members hundreds of hours and thousands of dollars," Davis said.

"Now, those are thefts that would come under the protection of our \$1 Million Total Service Guarantee, so our members would be out nothing, but we haven't seen anywhere near 30,000 victims. We haven't even seen 3,000."

The fact is, only 105 out of over one million LifeLock members have ever reported their identities stolen, and because of LifeLock's guarantee, none of them were ever out the time or money experienced by other identity theft victims.

And Davis is quick to add that he's one of the 105.

"Isn't that amazing? I have the most famous Social Security number in the world and LifeLock's only had to help me once."

The incident occurred a year ago when Davis' identity was used to get a \$500 payday advance loan. Davis points out that check cashing and payday advance companies are not required to check for fraud alerts to verify identities. It's a flaw in the law that he believes would have stopped the theft cold, but adds that's not the most important part of the story.

"What's important is the whole incident proves that LifeLock works, because I was never out a dime of my own money or hours of my own time. LifeLock protected me and the other 104 members exactly as they promised."

Davis is clearly passionate about his company and all it has accomplished.

"No one can stop all identity theft but our proactive

approach has resulted in successfully protecting over 99 percent of our members. That's unprecedented. And the less than one-tenth of one percent that fell victim to identity theft were completely protected by our guarantee."

So how big of a problem is identity theft?

Financial costs aside, identity theft victims can spend hundreds of frustrating hours talking to credit card companies, banks, police and credit bureaus repairing the damage. Now, when you factor in that thieves may hold onto information for six months before using it, and that a single stolen identity may be used up to 30 times, the full weight of the crime really begins to take shape.

\$1 Million Service Guarantee

The fact is you could already be a victim many times over and not know it for months.

Before becoming a member of LifeLock, one victim had two homes purchased and furnished using her name and personal information. Then, to add insult to injury, the thieves took out second mortgages on both homes as well.

Another had his identity stolen at age 7, but didn't find out until ten years later when he was denied a student loan and a job due to poor credit. He was 17-years-old and \$40,000 in debt because someone had purchased a houseboat in his name. He struggled for 10 years to clear his name.

"Children and young people are popular targets because no one regularly checks their credit history," Davis said. That's why LifeLock was one of the first companies to offer full protection to minors, including the \$1 million

service guarantee.

But it's not always about finances. Other types of identity theft have nothing to do directly with money.

One victim had his identity stolen by a man who went on to commit rape and murders using the victim's name. Another was turned

have already taken great strides toward guarding consumers.

Deter, Detect, Defend

"The FTC's site (www.ftc.gov/idtheft) does a great job of educating consumers with their "Deter, Detect, Defend" campaign," Davis

credit reports if they have been victimized or believe they could become a victim of identity theft. Fraud alerts can make it more difficult for someone to get credit in someone else's name because it tells creditors to use "reasonable policies and procedures" to verify the consumer's identity before issuing new credit in their name.

Consumers can request their annual credit reports by going to www.annualcreditreport.com. The site also has information on how to request free fraud alerts. Fraud alerts last 90 days, and then must be renewed. LifeLock facilitates requesting both the fraud alerts and credit reports on behalf of their members as part of their service. They also request renewals for the alerts every 90 days.

But that's not all LifeLock does.

"We're working around the clock monitoring criminal web sites for the illegal selling and trading of our members' information. We notify you when a change of address is made in your name to make sure it's not an identity thief rerouting your mail to them. We also have your name taken off of junk mail and pre-approved credit card lists because they're just one more avenue thieves can use to get your information."

"And if anything gets past us, you have the peace of mind knowing you're protected by our \$1 million service guarantee," he added. "There's a reason we're #1."

If you'd like the same peace of mind and comfort Davis and the rest of LifeLock's members enjoy, he'd like you to have LifeLock free for 30 days by calling 877 517 8293 or visit www.lifelock.com/free30.

Things You Can Do:

1. Place Fraud Alerts On Your Credit Report.

Fraud alerts make it extremely difficult for thieves to open new lines of credit in your name. Fraud alerts have proven 82% effective in stopping unauthorized use of personal information. You can place fraud alerts with all three major credit reporting agencies (Equifax, Experian, TransUnion), but alerts last only 90 days and must be renewed continuously to be effective.

2. Order ALL THREE Free Credit Reports.

Whether or not you are a victim of identity theft, take advantage of your free annual credit reports. Visit www.annualcreditreport.com.

3. Opt Out Of Unsolicited Credit Card Offers.

Opt out of pre-approved offers of credit at www.optoutprescreen.com. You may choose a five-year opt-out period or permanent opt-out status. This reduces the possibility of someone rifling through your mail and opening credit under your name.

4. Become Acquainted With A Shredder.

All read mail should go through the shredder before it goes to the trash. Though identity theft is steadily transferring to online forums, most identity theft is still done by trash digging. Using a shredder on all of your personal documents, makes the job for any would-be identity thief infinitely more difficult.

5. Let Experts Protect You.

While preventative measures can be done by anyone, many companies exist to provide consumers with expertise when it comes to the confusing ID theft issues. When selecting one of these companies, make sure that they provide the convenience, knowledge, support and protection found in LifeLock's proactive approach and \$1 million service guarantee.

down for public assistance because someone else was using the Social Security number of her 10-year old son and earning more money than her.

Davis is campaigning for even stronger federal protections from identity theft, but says the FTC and federal government

said. And Congress passed laws several years ago allowing consumers to get free annual credit reports from the three major credit bureaus so you can see exactly what is happening with your credit history."

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SSN:
457-55-5462

Todd Davis,
CEO of LifeLock
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Do not share your Social Security number or personal information unnecessarily. WalletLock™ does not cover pictures, cash and other monies.

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I'm so confident in LifeLock's ability to protect my identity I publish my real Social Security number. To give you that same level of confidence and peace of mind, I'd like to give you LifeLock for 30 days, absolutely free.

TRY FOR 30 DAYS
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CALL 877-517-8293
OR GO TO LIFELOCK.COM/FREE30

No payment, no obligation for 30 days. After 30 days your credit card will automatically be billed. You can cancel at any time without penalty.



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