



protect what makes you, you.

There's nothing more valuable than your identity.

Identity fraud can happen to anyone — 40 million individuals in the United States were hit in 2022 alone.¹ Unfortunately, even someone who knows how to minimize their exposure may still be at risk. That's why your company provides **Allstate Identity Protection Pro+** as a benefit.

For over 90 years, Allstate has been protecting what matters most. Now get comprehensive identity monitoring and fraud resolution designed to help you protect yourself and your family against today's digital threats.

Prepare for what's next with:

- ✓ Identity, financial account, and credit monitoring
- ✓ Family digital safety tools to help keep kids safe^{Δ*}
- ✓ Up to \$1 million in identity theft expense reimbursement[†]

AllstateSM
IDENTITY PROTECTION

1: 2023 Identity Fraud Study, Javelin Strategy & Research

AIP_OE_SUBSCRIBERFLYER_PRO+_VOLBEN_052023

Get identity protection for real life. **Sign up during open enrollment.**

It's easy to get started

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



With Allstate Identity Protection Pro+, get advanced features designed to help you defend yourself from today's risks:

- Allstate Digital Footprint®, our proprietary privacy tool, shows where your data lives online and how it might be exposed†
- Allstate Security Pro® delivers updates and education on scams relevant to you
- Identity Health Status gives you at-a-glance insight into your risk
- Comprehensive identity and financial monitoring
- Dark web monitoring
- Robocall blocker‡
- Ad blocker‡
- Social media account takeover monitoring
- Tri-bureau credit monitoring with annual reporting and credit score
- Lock your TransUnion credit report in a click and get credit freeze assistance
- Protect yourself and your family (everyone that's "under your roof and wallet")^Δ
- Get senior family coverage for parents, in-laws, and grandparents age 65+^Δ, plus access our Elder Fraud Center with specialized scam support
- Family digital safety tools that include web filtering, screen time management, and location tracking to help keep kids safe^{Δ†}
- Full-service remediation and resolution support available 24/7
- Up to \$1 million in expense reimbursement for stolen funds and out-of-pocket costs due to identity theft†

^Δ Only available with a family plan. Allstate Identity Protection's coverage definition can be aligned with client's benefits eligibility. Contact your Allstate Identity Protection representative for more details.

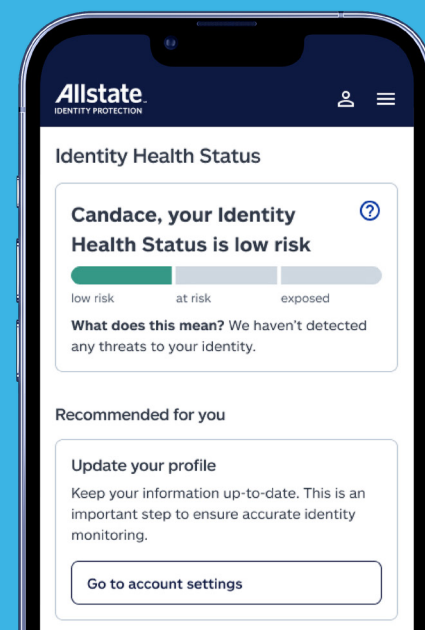
‡ Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

† 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 and 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.

Product may be updated or modified. Certain features require additional activation.

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

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Plans and pricing

\$9.95 per person / month

\$17.95 per family / month

Questions?

1.800.789.2720

or visit myaip.com

AllstateSM

IDENTITY PROTECTION

product features: Pro+

Our Pro+ Plan delivers best-in-class protection with prevention, detection, and resolution.

Comprehensive monitoring and alerts

Allstate Identity Protection's proprietary monitoring system analyzes and detects high-risk activity and sends alerts at the earliest sign of fraud. That's how we help members minimize risk, damage, and stress with prevention and rapid restoration.

KEY FEATURE

Dark web monitoring

We go beyond simply scanning for your information online. We utilize bots and human intelligence operatives together to scour closed hacker forums for members' compromised credentials as well as personal information. We alert members whenever compromised data is found, including:

- Social security numbers
- Credit and debit card numbers
- Usernames and passwords
- Email addresses
- Government and Medical ID numbers
- Gamer credentials
- IP addresses

Financial transaction monitoring

Members can set alerts to trigger from sources including bank accounts, credit and debit cards, account thresholds, 401(k)s, and other investment accounts to help take control of their finances.

High-risk transaction monitoring

Even non-credit-based activity can indicate fraud, so we send alerts for transactions like wire transfers and electronic document signatures matching member information.

Credit monitoring and alerts

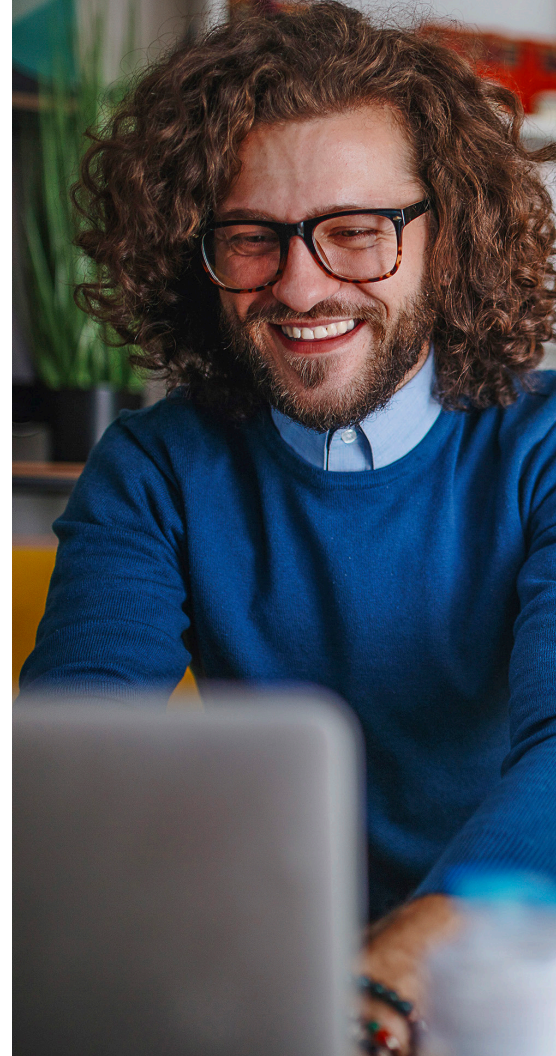
Members can set alerts for transactions like new credit inquiries, accounts placed in collections, newly opened accounts, and bankruptcy filings.

Credit assistance

Should a member's credit monitoring trigger an alert, our in-house team of experts will help freeze files with all major credit bureaus.

Social media account takeover monitoring

Members can add social media accounts for themselves and family members to be notified of suspicious activity that may indicate hacking or an account takeover.



Identity Health Status

Our unique tool gives members a snapshot of their identity health and risk level. We provide monthly status updates using an enhanced algorithm with deep analytics to spot fraud trends and alert members before damage occurs.

Fraud resolution tracker

The Allstate Identity Protection Fraud Resolution Tracker makes it easy for members to see their case status.

\$1 million identity theft reimbursement†

Members who fall victim to identity fraud will be reimbursed up to \$1M for stolen funds as well as many out-of-pocket costs related to resolving their case, including:

- Expenses incurred resolving:
 - Home title fraud
 - Professional fraud
- Stolen funds from:
 - HSA, 401(k), 403(b), and other investment accounts
 - SBA loans
 - Unemployment benefits
 - Stolen tax return refunds

Lost wallet protection

Members can store critical information in the secure Allstate Identity Protection portal to retrieve in the event of losing credit cards, personal credentials, or documents. We help members access this information and replace it, if needed.

Stolen wallet emergency cash†

In the event that a member's wallet is stolen, we'll reimburse up to \$500 for cash lost.

Solicitation reduction

We make it easy for members to opt in or out of the National Do Not Call Registry, credit solicitations, and junk mail reduction.

Robocall blocker

Our Robocall blocker can help intercept scam and telemarketing calls and texts to require them to identify themselves before you even pick up.

Ad blocker

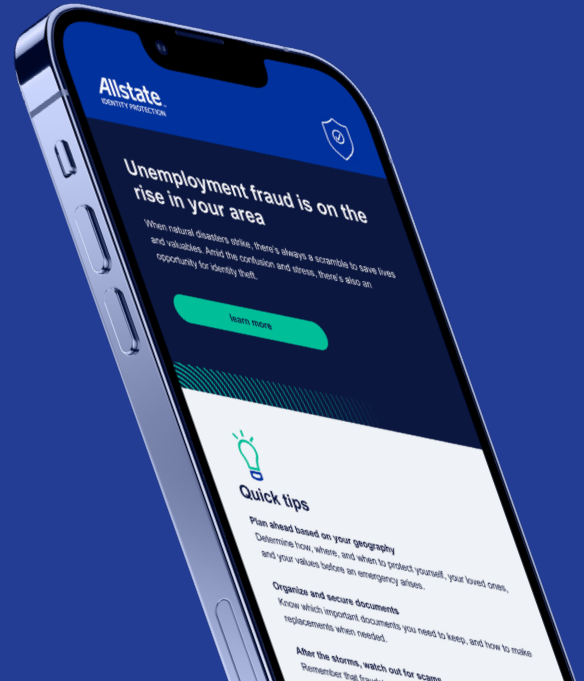
Members can set automated blocking for unwanted advertisements, online data trackers, and even safelist websites they trust.

Sex offender notifications

We monitor registries and can notify members if an offender is registered nearby in their area.

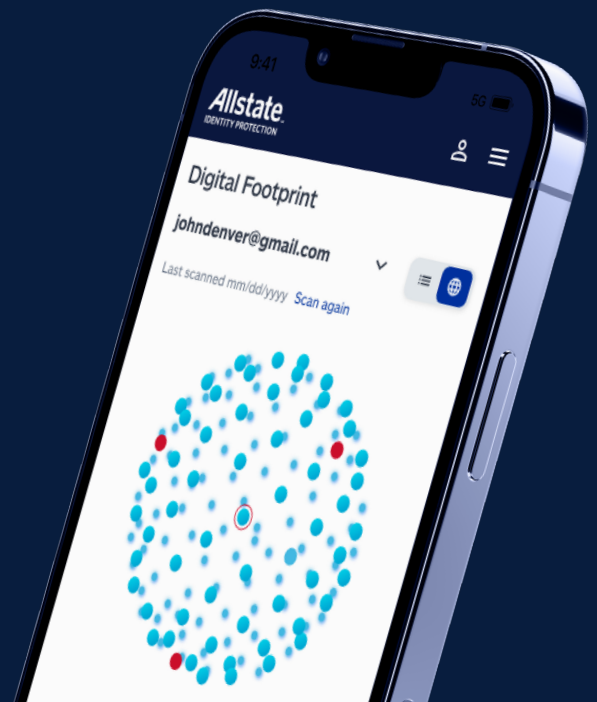
Allstate Security Pro®

We help keep members one step ahead of bad actors by providing real-time, personalized content about heightened security risks that may affect them. Our alerts leverage internal data to identify emerging threats, how members may be affected, and what steps they can take to better protect themselves.



Allstate Digital Footprint®

Only available from Allstate Identity Protection, the Allstate Digital Footprint shows members where their personal information lives online so they can better protect it. Members can track where their personal information is stored, spot possible vulnerabilities, and take action before they're compromised.



Unemployment fraud center with dedicated support

We provide a resource center for members to quickly and easily resolve their unemployment fraud claims to save time and stress. Our dedicated specialists are available 24/7 to help victims through the process of resolving their case.

Whole family protection and monitoring*

We have the broadest definition of family in our industry, and we cover family members in members' households as well as anyone financially dependent. If they're "under your roof" or "under your wallet," they're covered. Members can add older parents, grandparents, even in-laws age 65+ regardless of whether they live with or depend financially on them.

Family digital safety tools with Bark for AIP*

Our suite of family digital safety tools help parents set healthy limits around how and when kids use their devices, filter undesirable content, and see where kids' devices are. Tools include:

- Web filtering for categories of websites or specific types of websites to ensure your children are safely browsing online
- Screen time management
- Location tracking

Elder Fraud Center

Safeguard senior family members with our helpful resource hub built specifically for seniors, caretakers, and family members to easily understand and protect against scams and threats. Our Identity Specialists are trained to provide customized care for older family members to identify and resolve scams as well as create a proactive protection plan together.

Best-in-class care

Should fraud or identity theft occur, our in-house experts are available 24/7 to help members fully restore compromised identities — even if the theft or fraud occurred prior to enrollment.

24/7 customer support

Our support center is US-based and located in our corporate headquarters, where our customer care team is always available to help answer questions and resolve identity theft or fraud.

Full-service case management and remediation

Our team of identity remediation specialists is highly trained and certified to handle remediating every type of identity fraud case. We fully manage restoration cases, leaving members to live their lives and save them time, money, and stress.

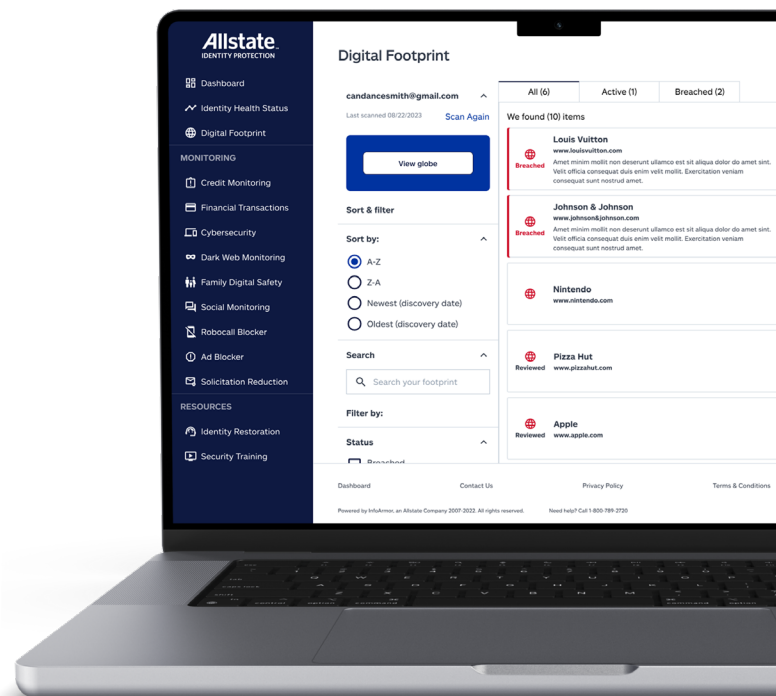
Our restoration satisfaction score when resolving complex cases of identity theft was 98% in 2022.

Mobile app

The Allstate Identity Protection app makes accessing the member services portal easy anywhere. Available on iOS and Android.

Help Center

The Allstate Identity Protection web portal and mobile app include an interactive help center for members to quickly get answers, clear definitions, easy-to-follow instructions, and proactive guides to help protect themselves.



Product may be updated or modified. Certain features may require additional activation.

Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

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frequently asked questions

We offer identity protection solutions for real life, which means we might already have an answer for any questions you might have.

Don't see your question here? Contact our support team 24/7 at 800.789.2720 or visit myaip.com.



How do you protect my identity?

We know that tracking your own identity can be complicated and overwhelming, so we're here to take the burden off your shoulders so you can live your life.

We use our proprietary software to proactively monitor information you provide. 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 work to resolve the fraud and restore your identity.

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.

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 18 SOC1 and SOC2 Type 2 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.

This is a new benefit offering from my employer. 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 <https://myaip.com/signin>. If you have trouble logging in, or have questions about these features, please contact our Customer Care team at 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 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, **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. We will ask you questions and research with you to determine if you have been affected.

Once you are in touch with us 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 Restoration 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 you cannot reach me when you 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 range from 350 to 850. While they both follow similar rules, a FICO score also accounts for your Equifax and Experian scores.

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 that 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 identify personal information like a Social Security number, medical insurance card, or even an email address and alert you immediately if it's exposed.

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.

What are each plan's reimbursement limits for 401(k), HSA, and stolen funds?

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+ members, we will reimburse stolen investment account funds up to \$1 million. For Allstate Identity Protection Pro+ Cyber members, we will reimburse stolen funds up to \$1 million with an individual plan and up to \$2 million with a family plan.

For Allstate Identity Protection Pro and Pro+ members, the max aggregate total that we will reimburse an individual or family in one year, including stolen funds and expense reimbursement, is \$1 million. For Allstate Identity Protection Pro+ Cyber members, the max aggregate total that we will reimburse an individual in one year, including stolen funds and expense reimbursement, is \$1 million. For Allstate Identity Protection Pro+ Cyber family plan members, the max aggregate total that we will reimburse in one year, including stolen funds and expense reimbursement, is \$2 million.

Before we reimburse stolen funds, we will first attempt to remediate the issue through our standard process. 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 anyone with a valid Social Security number. Coverage can extend to everyone that's "under your roof and wallet." There is no age limit or floor for enrolled family members. Your whole family can be covered — from infants to adult children you support, and even senior family like parents, in-laws, and grandparents age 65+. Consult with our Customer Care team or your benefits department for more details.

What if people outside of my household want to enroll?

For plan specifics and potential additional costs, please call us at 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, so everyone from infants to adult children you support is covered. 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 privacy experts, who are available 24/7, at 800.789.2720 or clientservices@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 create
my account and receive alerts?**

Yes, an email address is mandatory to create your account, receive alerts, and manage your account. Your username for your account is your email address.

**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.

Do you have Spanish services?

We have Spanish-speaking Customer Care team members and Restoration Specialists.

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

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

