# Identity theft protection built for small business.

Two plans. Simple pricing. Real humans when it matters. defend-id gives every employee monitoring, alerts, and fully-managed recovery — underwritten by AIG.

BUILT BY SMALL BUSINESS
FOR SMALL BUSINESS

## PLAN FEATURES — GOLD VS PLATINUM

| Feature | Gold | Platinum |
|---|---|---|
| **RECOVERY SERVICES** | | |
| Fully Managed ID Theft Recovery | ✓ | ✓ |
| Expense Reimbursement Insurance (AIG) | $25,000 | $1,000,000 |
| Unauthorized Electronic Funds Transfer Coverage | ✓ | ✓ |
| **CREDIT MONITORING & REPORTING** | | |
| Credit Report with Score | Annual TransUnion | Annual 3-Bureau |
| Credit Monitoring with Daily Alerts | 1 Bureau | 3 Bureau |
| Instant Inquiry Alerts | ✓ | ✓ |
| Monthly Credit Score Tracker | ✓ | ✓ |
| **NON-CREDIT MONITORING** | | |
| Dark Web & Deep Web Monitoring | ✓ | ✓ |
| SSN Monitoring | ✓ | ✓ |
| Criminal & Court Records Monitoring | ✓ | ✓ |
| Public Records Monitoring | ✓ | ✓ |
| Address Change Monitoring | ✓ | ✓ |
| **TOOLS & VAULT** | | |
| Credential Vault (up to 50 items) | ✓ | ✓ |
| Lost Document Replacement | ✓ | ✓ |
| Authentication Service | ✓ | ✓ |
| **FAMILY COVERAGE** | | |
| Expanded Family Plan (spouse, dependents, parents) | ✓ | ✓ |
| Child Public Records Monitoring (Family Plan only) | ✓ | ✓ |
| Coverage up to 12 months after death for all covered members | ✓ | ✓ |

## PLAN PRICING — PER MEMBER PER MONTH

### EMPLOYER PAID

| Group Size | Gold Indv. | Gold Fam. | Plat. Indv. | Plat. Fam. |
|---|---|---|---|---|
| 3 – 249 | $3.99 | $5.99 | $6.25 | $8.25 |
| 250 – 499 | $3.75 | $5.75 | $6.00 | $8.00 |
| 500 – 999 | $3.50 | $5.50 | $5.75 | $7.75 |
| 1,000 – 4,999 | $2.25 | $4.25 | $3.75 | $5.75 |
| 5,000 – 9,999 | $2.00 | $4.00 | $3.25 | $5.25 |
| 10,000 – 99,999 | $1.75 | $3.75 | $3.00 | $5.00 |
| 100,000+ | $1.50 | $3.50 | $2.75 | $4.75 |

### EMPLOYEE PAID (VOLUNTARY)

| Plan | Gold Indv. | Gold Fam. | Plat. Indv. | Plat. Fam. |
|---|---|---|---|---|
| Payroll Deduction | $8.99 | $14.99 | $10.99 | $18.99 |

**Why Employer-Paid?** Higher adoption, stronger ROI. When the employer covers the cost, participation rates increase significantly — and every covered employee is one less productivity drain when identity theft hits.

** All prices per member per month. Pricing is fixed — agents do not have authority to modify rates. Contact your defend-id representative for group quotes.*

**$1M**
AIG-underwritten insurance per covered member (Platinum)

**65,000+**
People protected on the platform

**U.S.-Based**
Certified recovery advocates
English & Spanish support

# What Each Feature Does

Plain-language descriptions of every Gold and Platinum feature — for employees and HR teams who want to understand exactly what they're covered for.

## RECOVERY SERVICES

GOLD & PLATINUM

### Fully Managed ID Theft Recovery

A certified Recovery Advocate takes over the entire restoration process on your behalf — filing forms, contacting banks, creditors, agencies, and credit bureaus — start to finish. You don't have to figure it out alone.

GOLD & PLATINUM

### Unauthorized Electronic Funds Transfer Coverage

Provides reimbursement if funds are fraudulently transferred from your bank or financial accounts without your authorization.

PLATINUM: $1M | GOLD: $25K

### Expense Reimbursement Insurance (AIG)

Covers out-of-pocket costs incurred during recovery — phone calls, notary fees, postage, lost wages from time off work, and fees for rejected credit or grant applications caused by the theft event.

## CREDIT MONITORING & REPORTING

GOLD: TRANSUNION | PLATINUM: 3-BUREAU

### Credit Report with Score

Instant access to your credit report and score. Gold members receive an annual TransUnion report; Platinum members receive all three bureaus (TransUnion, Equifax, Experian).

GOLD: 1 BUREAU | PLATINUM: 3 BUREAU

### Credit Monitoring with Daily Alerts

Monitors your credit file daily and sends alerts within 24 hours when new activity is detected — new credit lines, inquiries, derogatory marks, name or address changes.

GOLD & PLATINUM

### Instant Inquiry Alerts

Immediately notifies you when a creditor requests your TransUnion credit report — so you know the moment someone is trying to open credit in your name.

GOLD & PLATINUM

### Monthly Credit Score Tracker

Provides a monthly update of your credit score so you can track changes over time and catch unexpected drops that may signal fraudulent activity.

## NON-CREDIT MONITORING

GOLD & PLATINUM

### Dark Web & Deep Web Monitoring

Continuously scans underground forums, data breach databases, and file-sharing sources for your personal information — alerting you if your credentials appear where they shouldn't.

GOLD & PLATINUM

### SSN Monitoring

Monitors millions of public and private records for use of your Social Security Number, alerting you if it appears in a new account, application, or suspicious context.

GOLD & PLATINUM

### Criminal & Court Records Monitoring

Scans criminal and civil court records nationwide to verify your personal information hasn't been used to commit a crime or appear in a legal proceeding without your knowledge.

GOLD & PLATINUM

### Public Records Monitoring

Monitors public and private database records for signs that a thief is using your identity to access existing accounts or open new ones in your name.

GOLD & PLATINUM

**Address Change Monitoring**

Alerts you if someone attempts to change your mailing address — a common first step fraudsters take to redirect your mail and intercept financial statements.

## TOOLS & VAULT

GOLD & PLATINUM

**Credential Vault**

Secure encrypted storage for up to 50 pieces of personal information — credit cards, bank accounts, passport details, retirement accounts, licenses, and more. Your personal information in one safe place.

GOLD & PLATINUM

**Authentication Service**

Adds an extra layer of security to verify your identity when accessing your defend-id account and sensitive personal information.

GOLD & PLATINUM

**Lost Document Replacement**

Provides step-by-step assistance replacing lost or stolen identity documents — driver's license, passport, Social Security card, insurance cards, and more.

## FAMILY COVERAGE

GOLD & PLATINUM

**Expanded Family Plan**

Extends full plan coverage to your spouse or domestic partner, dependents at the same address, IRS-qualified dependents, and parents living at the same address or in a senior care facility.

GOLD & PLATINUM

**Post-Death Coverage**

Coverage continues for up to 12 months after the death of any covered member — protecting their identity during the period when estate settlement makes personal information vulnerable.

GOLD & PLATINUM — FAMILY PLAN ONLY

**Child Public Records Monitoring**

Monitors public and private records for use of your child's personal information — because children's SSNs are a common target for identity thieves who know the theft may go undetected for years.

**Family Participants defined:** Spouse or domestic partner; dependents with the same permanent address as the primary member; IRS-qualified dependents; parents of the primary member at the same address or registered in a senior assisted living facility, nursing home, or hospice.