## **Identity Theft Summary**

Identity theft is the crime of obtaining the personal or financial information of another person to use their identity to commit fraud, such as making unauthorized transactions or purchases. Identity theft is committed in many different ways and its victims are typically left with damage to their credit, finances, and reputation. If identity thieves obtain your social security number, they can use it to apply for credit cards and loans. Fraudsters can also use your number to receive medical, disability and other types of benefits.

Managing identity theft can be a painstaking and long process. ID Watchdog is one of several identity theft protection services that help people avoid and mitigate the effects of identity theft. Typically, such services provide information helping people to safeguard their personal information, monitor records such as credit reports, and alert clients of certain transactions and status changes. In the event you do fall victim to such a crime, ID Watchdog will also provide assistance to help you restore your stolen identity.

## Have other questions?

Please call ID Watchdog 24/7/365 directly at 866-513-1518 to speak with a customer care team member.

If there are any inconsistencies between this summary and the official plan documents, the official plan documents prevail.

