

LIFELock KNOWS THAT

IDENTITY FRAUD

THIEVES ARE WATCHING LIFE'S VULNERABLE AREAS



2 Sec

There is a new identity fraud victim every two seconds.¹

Identity fraud cost Americans \$16 BILLION in 2014.¹



16B

It's nearly impossible for you to personally protect your data everywhere. Criminals can use your online accounts and other information to steal your identity. Then they can get creative with the types of fraud that can put you at risk.

Investment/Retirement

- Stock Portfolio Administration
- Transfer of Funds to Another Account
- Mutual Funds
- 401(k)/IRA
- Social Security Benefits
- Account Take Over



34% MORE LIKELY Seniors are 34% more likely to lose money to identity fraud than victims in their forties¹

Loans

- PayDay
- Auto Title, Recreational Vehicles
- Student
- Mortgage
- Personal/Debt Consolidation
- Bail Bond



27% of account fraud cases are new credit card related¹ **↑ 5%** Increase in auto loans and home equity lines of credit¹

Utilities

- Mobile/Telephone
- Water
- Gas or Electric
- Cable & Satellite
- Security Systems



14% The most common form of reported identity theft in 2013 was government documents/benefits fraud (34%), followed by credit card fraud (17%), phone or utilities fraud (14%), and bank fraud (8%)²

Criminal

- | | |
|-------------------------|---------------|
| Drugs | Assault |
| Trafficking | Embezzlement |
| Bad Checks | Warrants |
| DMV Driving Records | Sex Offender |
| Parking Tickets | Gun Permits |
| Traffic Stops/Citations | Court Records |
| Grand Theft Auto | Theft |



If a criminal uses your identity to commit a crime, you could be the one who has to deal with law enforcement. A credit report won't help in these situations, but a LifeLock Identity Restoration Specialist can.

Healthcare

- | | |
|--------------------------|-------------------|
| Prescriptions | Plastic Surgery |
| Hospital/Physician Bills | Disability Claims |
| Health Insurance | Care Credit |
| Medicare/Medicaid | FSA |
| VA Benefits | Impersonation |



65% of medical identity theft victims had to pay an average of \$13,500 to resolve the crime³

Taxes

- | | |
|--------------------------|-------------------|
| City, State, Federal | Gambling Taxes |
| Real estate | Tax Judgments |
| Tax Liens | Inheritance Taxes |
| Social Security Benefits | Property Taxes |
| Employment Fraud | |



28,076 Fraudulent tax returns involving identity theft as identified by the IRS⁴

Banking/Credit

- | | |
|------------------------------------|---------------------|
| Wire Transfers | Redirected Deposits |
| Existing CC Fraud | Check Fraud |
| New CC Accounts | Account Take Over |
| Collections | Line of Credit |
| Pre-Paid Credit/Debit Cards | |
| Checking/Savings Existing Accounts | |
| Checking/Savings New Accounts | |



\$9 Billion Existing card fraud cost Americans \$9 billion in 2014.¹ Undetected, new account fraud continues to be one of the most damaging types of fraud

Housing

- | | |
|----------------------|------------------------|
| Storage Units | RV/Mobile Homes |
| Quick Claim Deeds | HOA |
| Housing Rentals | Short Sale/Foreclosure |
| Government Housing | Home Warranty |
| Mortgage Insurance | Vacation/Time Share |
| Home Owner Insurance | Refinance |



58% MORE LIKELY Individuals that moved within the past 12 months are 58% more likely to have been a victim of identity theft⁵

Government/Other

- Welfare
- Mail Fraud
- Social/Online Identity
- Passport/Visas
- Synthetic Identity theft
- Credit Report Mingling
- Life Insurance



\$70 Billion Life insurance fraud is a \$70 Billion crime per year and identity theft is a big part of the scam⁶

Sign up in minutes. Protection starts immediately.
LifeLock already protects millions of members.
Remember, when you join LifeLock, you have a leader in identity theft protection on your side.

¹ No one can prevent all identity theft.
² 2015 Identity Fraud, Javelin Strategy & Research, March 2015.
³ Consumer Sentinel Network Data Book January-December 2013 for the Federal Trade Commission, February 2014.
⁴ Fifth Annual Study on Medical Identity Theft, Ponemon Institute, February 2015.
⁵ TREASURY INSPECTOR GENERAL FOR TAX ADMINISTRATION, Interim Results of the 2014 Filing Season March 28, 2014, Reference Number: 2014-40-029
⁶ Identity Theft Study, a commissioned survey conducted by Forester Consulting on behalf of LifeLock. Results are based on survey participant identity theft and life events between April 2013 and May 2014.
⁷ Life Insurance Identity Theft Scam, Identity Management Institute.