

## Fraud Services



### Financial Identity Theft

Regain financial stability after thieves take over existing financial accounts or open new accounts and run up debt in your name.



### Tax Identity Theft

Protect your identifying information when criminals use it to file a false return or steal your refund.



### Utility Identity Theft

We help you untangle difficult-to-resolve identity theft used for pricey cable services, power bills and more.



### Payday Loan Identity Theft

Recover your credit and good name with our assistance after criminals use your information to take out high-interest loans and then stick you with the bill.



### Government Benefits Identity Theft

Helps safeguard government benefits from thieves who can disrupt your life by depleting unemployment, child support, or Social Security benefits.



### Medical Identity Theft

Restore your medical history and benefits after fraud to help protect your physical and financial well-being.



### Employment Identity Theft Support

Restore your identity after criminals use your personal information for employment, which can lead to fraudulent tax and medical issues.



### Criminal Identity Theft

Restore your good name and successfully interact with government agencies when your identity is falsely linked to a crime.



### Mortgage Identity Theft

Protect your credit, equity, and above all, your home from a crime that can result in hundreds of thousands of dollars lost.



### Debt Tagging

Recover your good name after your financial information is incorrectly linked to another person's outstanding debt.



### Financial Fraud

Clear up unauthorized activity on accounts and restore your credit with help from a CyberScout fraud specialist.

For unlimited, one-on-one fraud specialist services, call Wayne Insurance Group at **800-222-3873 x2**.

For additional tips, visit [www.wayneinsurance-idtheft.com](http://www.wayneinsurance-idtheft.com).

# LifeStages®

## IDENTITY MANAGEMENT SERVICES

MAXIMUM IDENTITY PROTECTION FOR  
A LIFETIME OF RISK

Brought to you by:

**WAYNE**™ Insurance Group

Powered by:

**CYBERSCOUT**™



## DON'T LET IDENTITY THEFT DERAIL LIFE'S GREATEST MOMENTS.

Identity theft claims a new victim—and derails a life—every two seconds.\* Whether you're getting married, buying a home, raising children, or getting ready to retire, identity thieves are always scheming to profit off your precious moments. And when they succeed, it's more than an annoyance. It's a frightening invasion of privacy that can cause deep distress and drag on for months—even years.

With LifeStages you don't have to worry. You and your family can rely on help from a dedicated fraud specialist whenever you need it and until your issue is resolved. We're there to educate you on evolving risks and work behind the scenes to restore your peace of mind and good name.

You already have plenty on life's to-do list. We'll make sure fraud doesn't take too much time away from the things you really care about.

### Proactive and Fraud Services



#### Document Replacement

Replace lost, stolen, or destroyed documents and identification, and get our help notifying government agencies and providers.

### Proactive Services



#### Child Risk

Protect your children from identity theft and related fraud that can go undetected for years by getting assistance now.



#### Relocation Risk

Safeguard your identity when you're on the move. Make sure sensitive information travels safely with you—and that all your providers have your new mailing address.



#### Relationship Identity Support

When relationship statuses change, navigate name-change requirements and creditor notifications for marriage, divorce and separation with our assistance.



#### Military Risk

Protect your identity and credit with active-duty military fraud alerts on your accounts when defending our nation abroad.



#### Travel Risk

Replace lost or stolen identification, passports, visas, and other documents with our help no matter where you are in the world.



#### Disaster Identity Support

After a natural disaster, replace IDs and documents, access financial institutions, and communicate with family, friends or providers with our help.



#### External Breach Support

Get support when your personal information is exposed by an employer, retailer, or any other third-party organization.



#### System Protection Support

Receive assistance before and after a personal computing device, such as a desktop, tablet or smartphone, is compromised.



#### Email Identity Support

Helps thwart, detect and recover from email hacking that can lead to fraud. Plus, we help manage your identity and privacy in online communications.



#### Social Media Identity Support

Manage your family's reputation on social networks—and protect their identities and credit—with help from our fraud experts.



#### Phish Assist

Fight phishing scams that entice you to divulge personal data. Draw on our detection and recovery support to stay secure.



#### Assisted Living Identity Support

Receive guidance for power of attorney and legal guardianship matters to assist with identity management and fraud resolution.



#### Estate Identity Support

Preserve the identity and memory of deceased family members should their identifying information ever be misused.

\* 2015 Identity Fraud Survey Report, Javelin Strategy & Research