



## At Last, Real Help For Identity Theft Victims

Up until now, there have been three basic ways to deal with the growing problem of Identity Theft: 1. Credit Monitoring (buy a service or do-it-yourself), 2. Insurance (get reimbursed for monetary losses after the fact), and 3. Caution (taking every prudent step possible to protect your identity). There is of course the most popular option in America – DO NOTHING! Maybe that's why Identity Theft is the fastest growing crime in America today?

None of these options alone are very effective, and even in combination there's no way to absolutely prevent ID Theft. Worst of all, none even begin to address the most serious problems victim's face – the time and frustration of stopping ongoing fraud, and restoring ones good name and credit. Here's why.

**Credit Monitoring** is primarily designed to catch new account activity. According to the Federal Trade Commission (FTC), most ID theft involves existing accounts. Your identity has already been compromised by the time someone attempts to use your identity to open a new account. According to the findings of a recent Federal Trade Commission study, it's considerably less expensive and almost as effective to simply get your credit report once every year or two.

**Insurance** does nothing to prevent or solve the ongoing problems caused by identity theft. Insurance merely reimburses you for a portion of your losses. According to the FTC the average loss is only \$500. Most insurance plans only cover losses above a deductible, usually \$200 or more, so for most people there is very little to recover and a lot of extra time and paperwork required filing a claim. When you factor in the yearly premiums, this option becomes even less attractive.

**Caution** is the most effective of the three tools in the battle against ID Theft and Fraud. No matter how careful you are, a determined identity thief can find a way to get personal information. There are literally hundreds of ways, both legal and illegal, to get access to information about you and your personal information.

So, if there's no foolproof way to avoid Identity Theft, what's a person to do?

First let's look at the most frequent consequence of Identity Theft – the loss of your good name and/or credit rating and the hundreds of hours of your personal time that can be spent trying to correct the problem, along with the emotional trauma involved.

Until the introduction of **ID Theft Assist**, you were on your own in dealing with these consequences. Sure, some Identity Theft Programs provided "ID Recovery Kits", but most were little more than Do-It-Yourself manuals with instructions and sample form letters. It was a frustrating "trial and error" process, compounded by the inexperience of the victim and the emotional trauma of the situation.

With the introduction of **ID Theft Assist** there's finally a better way to deal with the consequences of Identity Theft. With the cards stacked against you, the victim, only pro-active, dedicated professionals with extensive experience and worldwide resources can bring order to the chaos and restore your security. Here's a thumbnail description of how the program works when you discover your identity has been compromised.

You simply call our toll free number to report the situation, and authorize us (the program providers - Worldwide Assistance, Trans Union and Affinity Care) to act on your behalf to correct the problem.

COST: \$85.00 per year Single or \$95.00 per year Family

Complete the following application and mail to: Mass Benefits Consultants, Inc.

P.O. Box 828, Annandale, VA 22003-0828

## **The NAPUS Sponsored ID Theft Assist program can do all of the following:**

- Capture all necessary information, including credit history, with "real-time" technology.
- Review credit history with victim and identify fraudulent accounts.
- Provide participant with a uniform ID Theft Affidavit, answer any questions regarding completion of the affidavit and submit the affidavit to the proper authorities, credit bureaus, and creditors.
- Obtain list of creditors to be contacted and contact them with separate itemized fraudulent account statements for each fraudulent occurrence.
- Assist the participant with itemizing.
- Report the fraudulent activity to the local authorities and forward this report to creditors.
- Notify the fraud department of participant's creditors.
- Notify all three major credit-reporting agencies of the ID theft.
- Assist participant in placing a "Fraud Alert" on his/her credit report.
- Report the ID theft to the Federal Trade Commission.
- Provide the participant with a helpful "ID Theft Emergency Response Kit"™.
- Educate the participant on how Identity Theft occurs and inform him or her of protective measures to take to avoid further occurrences.
- Translate whenever necessary, such as when caller is overseas and needs help communicating with the local police in order to file a report.
- Provide emergency cash advance when theft occurs away from home.
- Perform legal document review.
- Draft a victim impact letter to the judge handling the case if impostor is apprehended and stands trial.
- Determine best legal action to take against creditors or how to work with credit bureaus if creditors are not cooperative in removing fraudulent entries from participant's credit report.
- Give advice for ancillary problems caused by Identity Theft.
- Offer unlimited telephone access 24/7 to Master level consultants to help participant alleviate the stress and anxiety caused by Identity Theft.
- Arrange access, when needed, to up to three in-person sessions with a professional in our national network of Behavioral Specialists to help participant deal with the emotional trauma of Identity Theft.

***With one phone call ID Theft Assist brings order out of chaos by untangling the red tape and completing the arduous and time consuming tasks you would otherwise have to assume!***

**ID Theft Assist** is truly a pro-active service, stepping into the victim's shoes and doing everything he/she would otherwise have to do to correct the situation. It's the first and only true third party assistance service for victims of identity theft that saves time, money and aggravation. This is what sets **ID Theft Assist** apart from every other product on the market today.



**ENROLLMENT FORM**

\*Name: \_\_\_\_\_

\*Sex: \_\_\_\_\_ \*DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_

\*Address: \_\_\_\_\_

Address/Apt./Suite: \_\_\_\_\_

\*City: \_\_\_\_\_ \*State: \_\_\_\_\_

\*Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

\*E-mail: \_\_\_\_\_

\*Type of Coverage: \_\_\_ Individual or \_\_\_ Family

Annual Cost: \$85.00 Individual or \$95.00 Family

**Fields marked by a\* are required entries.**

Method of Payment:

\_\_\_\_\_ Check

\_\_\_\_\_ Visa

\_\_\_\_\_ MasterCard

\_\_\_\_\_ American Express

\_\_\_\_\_  
Credit Card #

\_\_\_\_\_  
Exp. date

\_\_\_\_\_  
Signature (required for all forms of payment)

\*Family members eligible for coverage are your spouse, children age 21 and under living with you or children age 25 and under that are full-time students, and parents living with you.

Coverage will begin the first of the month following receipt of this enrollment form and will continue for one year.

Please send enrollment form to:

Mass Benefits Consultants, Inc.  
P.O. Box 828  
7212 Poplar Street  
Annandale, VA 22003

NAPUS