



# MAXIMUM PROTECTION FOR A LIFETIME OF RISK



## LifeStages®

Improve your peace of mind in every phase of life with proactive identity management education and support

Every stage of life introduces new fraud and identity theft-related risks. Attending college. Getting married. Buying a home. Retiring. To reduce risks, you and your family need help, including:

- + Education to understand behaviors that can expose you to fraud as you move through different phases of life.
- + Support from experts who can help manage your identities and resolve fraud no matter the life circumstances.

With LifeStages Identity Management Services from RAM Mutual Insurance Company, powered by CyberScout, you are provided with the comprehensive, proactive protection you need for peace of mind.

### Your identity, our award-winning team

LifeStages services provide you with a trusted, dedicated identity theft education and resolution resource. Our resolution support isn't just a binder of instructions—we provide step-by-step customized help based on your unique situation. LifeStages includes:

- + Personalized response from fraud and breach experts 24/7
- + Industry-leading fraud experts with an average of nine years of experience
- + Customer Satisfaction ratings of 99 percent
- + On-call bilingual resolution experts

With LifeStages, the phone calls and paperwork are handled by experts who know how to navigate the recovery process, so you can stay focused on life and what matters to you.

### Identity Fraud Facts<sup>1</sup>

**13.1** Million victims

**15** Billion in total fraud losses

**1 in 5** Breach victims experience fraud

<sup>1</sup> "2016 Identity Fraud: Fraud Hits an Inflection Point," Javelin Strategy & Research.

POWERED BY



## 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.

## Proactive and Fraud Services



### Document Replacement

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

## Fraud Services



### Financial Identity Theft

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



### Tax Identity Theft

Protect your identifying information after 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 an CyberScout fraud specialist.