



## Safeguarding Your Business

Effective employee benefits help reduce business risks along with:

- Improve recruitment and retention
- Increase employee productivity
- Helps reduce internal theft
- Reduces data breach risks
- Transfer part of your risk

**“64% of Data Breaches are Caused by Employees.”** Symantec Corp.

- No SSN or DOB Needed
- Proprietary Risk Score and ID Monitoring Technology
- Personal Alert Phone Calls
- Secure Online Access
- Flat Rate Family Plans

### Employee Benefits to Protect Your Business

Employees dealing with identity theft, legal or money issues are a threat to your business. Employees who struggle with these issues can cause absenteeism and decreased productivity, as well as an increased temptation to commit dishonest acts while trying to resolve these issues.

First Watch’s Employee Benefits help your business reduce risks with:

- Identity Theft Proactive Protection
- Legal Access (excludes employment issues)
- Money Coaching

### IDENTITY THEFT PROTECTION

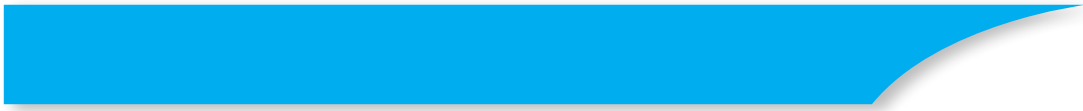
Don’t let identity theft trouble your employees and result in a loss of productivity, absenteeism, or the temptation to steal. First Watch ID was developed to address identity theft and fraud, and is more than just credit monitoring. Our proprietary identity risk scoring and monitoring technology is able to detect early warning signs to help prevent or reduce the damaging effects of identity theft. Other features included with our 360 degree protection are insurance, identity restoration and more.

First Watch ID Benefits	\$25,000 Plan	\$1 Million Plan
Identity Risk Score	✓	✓
Identity Monitoring	✓	✓
Account Activity Alerts		✓
Insurance* Discovery-Based	✓	✓
Restoration – Fully Managed, Discovery-Based	✓	✓
Free Credit Report Access and Reminder	✓	✓
Child Protect		✓
Lost Wallet/Purse	✓	✓
Other Benefits and Value-added Services	✓	✓

\*Identity Theft insurance underwritten by subsidiaries or affiliates of AIG Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

#EB3915





## LEGAL ACCESS

Personal legal troubles could be cause for employees to get distracted, quit, or be tempted by theft. By providing your employees with confidential Legal Access\* to more than 25,000 credentialed attorneys for free initial consultations, you can minimize these risks.

### EXAMPLES OF USE OF THIS PROGRAM

- Civil / Consumer Issues
- Personal / Family Legal Services
- Financial Matters
- Real Estate
- Criminal Matters
- IRS Matters
- Estate Planning Law
- Immigration and Naturalization

#### BENEFITS

Legal	One 60-minute phone or office consultation per separate legal matter at no cost with a network attorney. 25% discount thereafter.
Mediation	One 60-minute phone or office consultation per separate legal matter at no cost with a network attorney. 25% discount thereafter.
Emergency	Access to legal providers 24/7 during after-hours and weekends for matters such as being jailed or arrested.
Legal Forms	Online "Do It Yourself" document preparation. Phone access to document preparers.
Estate Planning	Interactive online "Will Program" to create a will privately and free of charge.
Website	Unlimited access to the legal premium website and its services.

## MONEY COACHING

Employees facing financial troubles are a high risk for your business. Money Coaching\* provides your employees with one-on-one confidential money coaching services to help them overcome any financial challenges they may be facing, as well as help build a strong and secure financial future. Members and eligible family members are provided with financial referrals to top-rated financial professionals.

### EXAMPLES OF USE OF THIS PROGRAM

- Developing a Spending Plan
- Rebuilding Your Credit
- Getting Out of Debt
- Garnishments
- Pre-Retirement Analysis
- Home Buying Strategies
- Mortgage Check-up
- College Funding Analysis
- Income Tax Services

#### BENEFITS

Financial	One 60-minute phone consultation per financial issue at no cost with a financial counselor.
Tax Consultation	One 30-minute phone consultation per year on each separate tax issue at no cost with a financial counselor.
Tax Preparation	Preparation of personal income tax documents by a tax professional at a preferred rate reduction of 25%.

\*Disclaimer: Matters involving disputes or actions between members and their employer, CLC or its plan sponsors, agents or their officers, directors or employees are specifically excluded from eligibility of this plan. Also excluded are matters that, in the attorney's opinion, lack merit. Court costs, filing fees and fines are the responsibility of the member.