




Identity Theft Protection Services Compared




Identity Theft Labs helps you choose the service that's **right for you!**

Our extensive research over the past 10 years has earned us a stellar reputation as the leading and most trusted source for professional reviews of the **best identity theft protection companies**. We research dozens but only bring you the best companies.

Compare the best companies LIFELOCK®, IDENTITYFORCE® and IDENTITY GUARD®

| Compare |  LifeLock® |  IdentityForce® |  IDENTITY GUARD® |
|---|---|--|---|
| Fraud Detection | ✓ | ✓ | ✓ |
| Database Monitoring | ✓ 1000's | ✓ 1000's | ✓ 1000's |
| Bank Account Alerts | ✓ Advantage™ and Ultimate Plus™ | ✓ UltraSecure + Credit | |
| Scans Black Market (see Dateline video below chart) | ✓ Credit Card Social Security Bank Account Name and Address | ✓ Credit Card Social Security Bank Account Name and Address | ✓ Credit Card Social Security Bank Account |
| Credit Card Monitoring | ✓ Advantage and Ultimate Plus | ✓ | ✓ |
| Daily 3 Bureau Credit Monitoring | | ✓ UltraSecure + Credit | ✓ |
| 3 Bureau Credit Reports | ✓ Ultimate Plus | ✓ UltraSecure + Credit | ✓ |
| 3 Bureau Credit Score | ✓ Ultimate Plus | ✓ UltraSecure + Credit | ✓ |
| Identity Theft Insurance or Guarantee | \$1,000,000 Service Guarantee* | \$1,000,000 insurance backed by Chartis** | \$1,000,000 insurance backed by Chartis** |

| Compare |  LifeLock |  IdentityForce |  IDENTITY GUARD |
|--------------------------------------|--|---|--|
| Lost Wages Covered | ✓ \$200/day for 1 month \$6000 Max. | ✓ \$1000/week Max. 5 weeks | ✓ \$1000/week Max. 4 weeks |
| Recovery Services | ✓ | ✓ | ✓ |
| Public Records | ✓ | ✓ | ✓ |
| Name and Alias Monitoring | ✓ Ultimate Plus | ✓ | ✓ |
| Other Benefits | Ultimate Plus Court Alerts and Records Sex Offender Registry | Court Alerts and Records Sex Offender Registry Fraud Alert Reminder | Password Protector |
| Internet Security | | ✓ Anti-Phishing Anti-KeyLogging | ✓ Antivirus Anti-Phishing Anti-KeyLogging |
| Mail List Removal | Pre-approved credit cards | Junk mail Pre-approved credit cards | |
| Address Monitoring | ✓ | ✓ | ✓ |
| Lost Wallet Protection | ✓ | ✓ | ✓ |
| Children's Services | ✓ \$22.50/yr | ✓ \$2.75/month | ✓ \$5/month |
| Overall Rating | Best Overall | Excellent | Excellent |
| Price (plus sales tax if applicable) | LifeLock.com \$110 <u>Save 10% Every Year</u> | IdentityForce \$179.50 <u>Save 28%</u> \$129.50 <u>14 Days Free***</u> | IDENTITY GUARD \$19.99 <u>Save 25% \$14.99/month</u> |
| Price (following years) | \$99 | \$129.50 | \$14.99/m |
| Other Plans | Ultimate Plus \$296.90/yr | UltraSecure + Credit \$199.50/yr | Platinum Plus \$25/m |
| Promo Code | IDLABSRF | Not Needed | Not Needed |

| | | | |
|--|---|---|---|
| Compare |  |  |  |
| Unbiased Reviews | <u>LifeLock LifeLock Ultimate Plus</u> | <u>IdentityForce</u> | <u>IDENTITY GUARD</u> |
| Protect Your Family Now Guaranteed Lowest Rates | <u>LifeLock Standard™</u> <u>10% Off</u> <u>\$98.90/year</u> | <u>Identity Force 28% Off \$129.50/yr 14 Days Free***</u> | <u>IDENTITY GUARD 25% Off \$14.99/m 30 Days Free***</u> |

To Catch an ID Thief – Dateline Exposes Internet Black Market

While millions are still asking [“What is Identity theft?”](#), the criminals are in high gear. This must see clip from a **Dateline MSNBC documentary** points out the urgency of the situation.
MSNBC clip

As you can see the criminals move fast and everything from Social Security numbers, to credit cards and bank account numbers and passwords are readily available for sale in illegal internet black markets. Add to this the 120 million personal and private records that have been exposed in the last three years by data breaches and you can see why identity theft protection is something you should strongly consider purchasing today.

If you are not convinced that you need to protect yourself from Americas fastest growing crime then read our truth revealing article titled [Identity Protection – Do I Really Need It](#). This often shared article separates the facts from the media propaganda and gives you the knowledge you need to make an educated decision.
If you’re ready to protect yourself from identity theft now but are still undecided on which service to use then please read our professionally

researched reviews and choose the id theft company that best meets your needs and budget.

Identity Theft Labs also wants to make sure you are aware of three other tools, two that help stop identity theft and one that can indicate if you have become a victim. Before presenting these we do want to caution you and make sure you're aware that there is no such thing as full proof identity theft protection. This is why identity theft companies offer insurance and/or service guarantees. It certainly is smart to take precautions and steps to protect yourself but it is down right foolish to think that because you're being careful, or took this or that step that, it won't happen to you. There never has been and never will be full proof id protection. Some people are simply far more vulnerable targets and you don't want to be one of them.

Having said that, the first tool to be aware of is a fraud alert. Essentially a fraud alert requires creditors to take reasonable measures to verify your identity before approving any credit requests. This is often done by calling you at the number you place in your credit file beside the alert. Fraud alerts have to be renewed every 90 days unless you are already a victim and can provide proof to the credit bureaus, at which time they will extend it to 7 years.

Credit protection services such as LifeLock, Identity Guard and Debix are no longer legally allowed to place these on your behalf. We still recommend you place a fraud alert on your credit file even though you have signed up with an identity protection service if your situation meets the spirit of the Fact Act in that you have a "good faith suspicion" (in other words you believe) "that you have or are about to become a victim of fraud or related crime including identity theft". Fraud Alerts are a good tool to add to your arsenal as they help stop new credit accounts from being opened in your name. They don't protect your existing accounts. Fraud alerts are free.

The second tool is to order and review your credit reports. You can order them for free from [Annual Credit Report](#) the only government

mandated site and the only truly free service. Some experts recommend you stagger the reports, one from each bureau every four months, so that you never go too long without being notified of an identity theft situation. We agree, with the following caveat. If you suspect identity theft we suggest ordering all of them immediately as all issues don't always populate across all three reports or bureaus. Of course, it should also be noted that ordering them does nothing at all unless you vigilantly review the information and investigate any suspicious activity.

The third tool is called a credit freeze. There is a fee that varies depending on which state you live in and the fee is payable to each of the three main credit bureaus. For most states the fee is \$10 per bureau so it will cost you \$30 minimum (there may be some incidentals such as postage – don't use regular mail). A credit freeze does exactly that, it freezes your credit accounts. Creditors have no access to it and you won't either, so if you want to finance a car or get a new credit card you will have to unfreeze your account which incurs another fee and a bit more leg work. After you have acquired the car and no longer need access to your credit then you can freeze your credit once again. A credit freeze offers better identity theft protection than a fraud alert but is more time consuming and has a far greater inconvenience and cost.

Credit freezes or fraud alerts can be placed at the 3 main credit bureaus which can be found on our resources page. You can also find their addresses and phone numbers on our [What to do Step by Step for a Stolen Purse or Lost Wallet](#) page. Unfortunately, the bureaus are not noted for their customer service so you may want to keep that in mind when phoning.

Remember, don't bury your head in the sand with regards to identity theft. The fact that you are here signifies that you won't. A lot of people fail to take any action and far too many end up regretting it... just ask the 8-10 million American victims each year.

Regardless of your choice, whether it be do-it-yourself, a professional identity protection company, credit monitoring or some combination of these, the important thing is that you take action to protect yourself and

your loved ones. Identity theft costs our economy \$50 billion a year and an untold amount of personal crisis and despair. Take action today and enjoy the peace of mind that comes when you know your credit and identity are protected.

Be safe, take action now. Get started by reading one or our reviews.

Don't forget to [read our blog](#) for prevention tips, educational articles as well as industry and company news.

* Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy issued by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

** Reimbursement will be provided by insurance carrier. Insurance is underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions and is subject to actual policy language.

*** Credit card required at enrollment. At the end of the no-cost 30-day trial period, if you do not cancel, your card will be billed automatically (monthly or yearly depending on the payment plan you choose) by the company you choose. Please see the actual policy and terms of each company at their respective website.

Sharing is caring!