

January 21, 2021

Re: ID Watchdog

Dear Valued Customer,

As a result of the Avianis data incident that occurred in December 2020, we would like to inform you of your cost-free eligibility for data monitoring services through ID Watchdog. Please find the ID Watchdog benefit summary attached, along with enrollment instructions below.

ID Watchdog Enrollment Instructions:

1. Copy and paste your enrollment link into your web browser.
2. Your Link: www.idwatchdog.com/myplan/JetAviationSponsored
3. Click the orange Sign Up button to see the Platinum plan features available.
4. Click Get Started.
5. Select the Platinum plan and tier option and click Next Step.
6. Enter the required information. Your "Employee Number" is your LastNameFirstName
7. When finished, click Complete. By submitting this form, you are accepting the Terms of Use.

Your benefit start date will be manually reset to January 1, 2021. You will receive a welcome email (if provided) and welcome letter to confirm within 24 hours of enrollment. ID Watchdog will notify you if they detect signs of potential identity theft related to your personal or financial information. Plus, they will send a summary of activity at the end of the month or let you know if no changes have been detected.

Follow the steps below to create your online account to see alert details, access all of your features, and get the most from your service.

1. Click the access link found in your welcome email (typically sent within 24-48 hours after enrollment) or type the URL from your welcome letter and enter the provided access code.
2. Enter the required information (e.g., zip code, last four digits of your SSN, date of birth). You will then be prompted to select an account password and establish security questions.
3. Verify your identity by answering a series of questions unique to you. If you are unable to complete this verification process, please call our 24/7 Customer Care Center at 1-866-513-1518 and our team will assist you.
4. Congratulations, your account setup is complete. Look for your confirmation email, and if you did not receive it, check your junk/spam folder, and add ID Watchdog to your contacts.

Once again, we regret any inconvenience this incident may cause. If you have any questions or need additional information, please contact your Client Aviation Director or send us an email at Data-Support@JetAviation.com.

Sincerely,



Leslie Cheshier
VP of Owner and Charter Services



David Dalpiaz
VP Flight Services

Jet Aviation Teterboro | Teterboro FBO

112 Charles A. Lindbergh Drive | Teterboro Airport | Teterboro, NJ 07608 | USA

Tel. +1 201 462 4000 | +1 800 538 0832 | Fax +1 201 462 4005 | www.jetaviation.com/teterboro



IDENTITY THEFT PROTECTION

Better protect what matters most.



US victims of identity fraud **lost** **\$16.9 BILLION** in 2019.¹

You've spent a lifetime building your name and financial reputation. Now more than ever, it is important to better protect your identity—and your family's identities— as fraudsters take advantage of the pandemic to trick victims into giving up personal and financial information.

Easy & Affordable Identity Protection

With ID Watchdog®, you have an easy and affordable way to help better protect and monitor the identities of you and your family. You'll be alerted to potentially suspicious activity and enjoy the peace of mind that comes with the support of dedicated identity resolution specialists.

WHY CHOOSE ID WATCHDOG



Greater Protection & Control

We've got you covered with alerts on identity-related vulnerabilities and lock features for added control over your credit report(s).



More for Families

Our family plan helps you better protect your loved ones, with each adult getting their own personalized account. And, we offer more features that help protect minors than any other provider.



Fully Managed Identity Restoration

If you become a victim, you don't have to face it alone. One of our certified resolution specialists will fully manage the case for you until your identity is restored.



A Leader in Detection & Prevention for four years running and a two-time Leader in Resolution.

ID Watchdog Is Here for You

Our US-based customer care team is available **24/7/365** at **866.513.1518**. Take a step to help better protect your identity today.

[See reverse side for features and pricing](#)

¹ 2020 Identity Fraud Study, Javelin Research, April 2020

ID WATCHDOG® PLATINUM

The Powerful Features You Want at an Affordable Price

CONTROL & MANAGE

- Credit Report Lock¹ | Multi-Bureau
- Blocked Inquiry Alerts
- Child Credit Lock | 1 Bureau
- Subprime Loan Block² **NEW**
within the monitored lending network
- Financial Accounts Monitoring
- Social Account Monitoring
- Social Account Takeover Alerts **NEW**
- Registered Sex Offender Reporting
- Customizable Alert Options
- National Provider ID Alerts
- Integrated Fraud Alerts **NEW**
With a fraud alert, potential lenders are encouraged to take extra steps to verify your identity before extending credit.

MONITOR & DETECT

- Credit Report Monitoring³ | 3 Bureau
- Child Credit Monitoring | 1 Bureau **NEW**
- Dark Web Monitoring⁴
- High-Risk Transactions Monitoring²
- Subprime Loan Monitoring²
- Public Records Monitoring
- USPS Change of Address Monitoring
- Identity Profile Report
- Credit Report(s)⁵ & VantageScore®
Credit Score(s) | 1 Bureau Daily &
3 Bureau Annually
- Credit Score Tracker | 1 Bureau

SUPPORT & RESTORE

- Identity Theft Resolution Specialists (Resolution for Pre-existing Conditions)
- Online Resolution Tracker **NEW**
- Up to \$1M Identity Theft Insurance⁶
- Up to \$500K 401K/HSA Stolen Funds Reimbursement⁶
- Lost Wallet Vault & Assistance
- Deceased Family Member Fraud Remediation
- Credit Freeze Assistance
- Breach Alert Emails
- Mobile App

Helps Better Protect Children | 1 Bureau = Equifax® | Multi-Bureau = Equifax, TransUnion® | 3 Bureau = Equifax, Experian®, TransUnion | **NEW** Targeted to launch in 2020

What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

Take a step to help better protect your identity.

Enroll in this valuable benefit today.

(1) Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com. (2) The monitored network does not cover all businesses or transactions. (3) Monitoring from TransUnion® and Experian® will take several days to begin. (4) Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded. (5) Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be cancelled and a full refund will be made. (6) The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits (www.idwatchdog.com/terms/insurance).

Features That Help You Safeguard Your Identity

With ID Watchdog®, you get a wide range of powerful identity protection features and services, all at an affordable price.

CONTROL & MANAGE

Credit Report Lock

Lock or unlock access to your Equifax® and TransUnion® credit reports with certain exceptions¹ through your ID Watchdog account.

Blocked Inquiry Alerts

Notifies you in near real-time when a business or lender tries to access your Equifax credit report while it's locked or frozen.

Subprime Loan Block NEW

Blocks new, unsecured subprime loan transactions, such as payday, high-cost installment, rent-to-own, and other loans outside of the traditional banking system but within our monitored lending network.² Notifies you in near real-time when a loan is blocked.

Financial Accounts Monitoring

Set custom alert triggers for credit card, checking, savings, and investment accounts so you can monitor account balances and transactions and watch for signs of fraudulent activity.

Integrated Fraud Alerts NEW

Through your dashboard, activate fraud alerts³ on your credit reports across the three nationwide credit bureaus and provide your contact information. Fraud alerts encourage lenders to take extra steps to verify your identity before extending credit.

Personal VPN NEW

Access the internet securely and privately with a NordVPN account. Get high-speed, encrypted connections on up to 6 devices at the same time.

MONITOR & DETECT

Credit Reports & VantageScore Credit Scores

Update your VantageScore® 3.0 credit score based on Equifax data daily. Refresh your Equifax 1-Bureau credit report daily⁴ and get a yearly Equifax 3-Bureau credit report and 3-Bureau VantageScore credit scores.

Child Credit Lock NEW

Through your ID Watchdog account, activate a Child Credit Lock for your minor child to help better protect against credit fraud in your child's name by creating an Equifax credit report for your child, then locking it to prevent access to it by potential lenders and creditors.

Social Account Monitoring NEW

Notifies you of potential cyberbullying or reputation-damaging information directed at you or your family on social media.

Social Account Takeover Alerts NEW

Notifies you within minutes if we detect social media account activity that could indicate account takeover of a monitored social media account.

Registered Sex Offender Reporting NEW

Searches for sex offenders in your area, and alerts you when offenders move into or out of the neighborhood.

National Provider ID Alerts

If you are a healthcare provider, this feature monitors the National Provider Identifier (NPI) database for changes associated with your NPI number and alerts you if your account has been modified in a way that, if unrecognized, could indicate identity theft.

Customizable Alert Options

Set your preferences, and receive alerts via email, text message, phone call, or mobile app push notification.

Credit Score Tracker

Stay up-to-date on your VantageScore 3.0 credit score based on Equifax data with daily tracking.

What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

 *Helps better protect children*  *Targeted to launch in 2020*

(1) Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com. (2) The monitored network does not cover all businesses or transactions. (3) The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (4) Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be cancelled and a full refund will be made.

MONITOR & DETECT (cont.)

Credit Report Monitoring

Monitors your credit report from all three nationwide credit bureaus (Equifax, TransUnion®, Experian®)⁵ and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

Child Credit Monitoring **NEW**

Scans the Equifax credit database for a child's Social Security number and alerts you if a credit file potentially exists or is created under your child's identity. Typically, a child should not have a credit report; if they do, it could be a sign of identity theft.

Dark Web Monitoring

Scans websites, chat rooms, and other forums⁶ known for trafficking stolen personal and financial information for compromised credentials including Social Security numbers and email addresses.

High-Risk Transactions Monitoring

Helps you better protect against account take overs and fraudulent new accounts opened in your name by alerting you, if we detect in the monitored network⁷, a high-risk validation performed by a financial institution using your identity.

Subprime Loan Monitoring

Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network⁷ using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.

Public Records Monitoring

Scours billions of public records and other databases including licenses and certifications to search for new names or addresses associated with your identity which, if unexpected, could be a sign a potential identity theft.

USPS Change of Address Monitoring

Monitors the United States Postal Service (USPS) National Change of Address database for addresses associated with your name and detects the rerouting of your mail to a new address in case it was done without your knowledge.

Identity Profile Report

Provides up to a 30-year look back of verified and unverified records associated with your identity to establish your baseline identity profile for future monitoring.

SUPPORT & RESTORE

Identity Theft Resolution Specialists

Assigns one of our highly trained and certified resolution specialists to your identity theft case—your case is fully managed until it is resolved.

Resolution for Pre-Existing Conditions

Provides full service resolution for pre-existing identity theft regardless of when it occurred.

Online Resolution Tracker **NEW**

If you have an open identity theft resolution case, you can view the status of your case and keep track of the communication with your assigned certified resolution specialist through your online dashboard.

Identity Theft Insurance

Up to \$1M identity theft insurance⁸ that provides reimbursement for certain out-of-pocket costs related to the recovery of your identity. The insurance includes stolen funds reimbursement for unrecoverable, fraudulent electronic transfers from checking, savings, and money market accounts.

401k/HSA Stolen Funds Reimbursement

The Identity Theft Insurance⁸ for Platinum includes up to \$500K reimbursement for unrecoverable funds removed through unauthorized electronic transfers from employer-sponsored retirement accounts (401k/403b/IRA/Roth), health savings accounts (FSA/HSA/HRA), and employee stock option plans.

Lost Wallet Vault & Assistance

Assists you with cancelling and replacing the wallet contents added to Dark Web Monitoring (e.g., credit and debit cards and government-issued identification) in the event of a lost or stolen wallet.

Deceased Family Member Fraud Remediation

Resolves the identity theft, if necessary, of an enrolled family member who passes away.

Credit Freeze Assistance

If you have been a victim of identity theft, our Resolution Team can work with you on the steps you need to take to freeze your credit reports at each of the three nationwide credit bureaus.

Breach Alert Emails

Helps you stay on top of data exposure risk through data breach notifications.

Mobile App

Keep a pulse on your personal and financial information by accessing key plan features right from your iOS or Android phone.

For more information, visit [idwatchdog.com](https://www.idwatchdog.com)

 *Helps better protect children* **NEW** Targeted to launch in 2020

(5)Monitoring from TransUnion® and Experian® will take several days to begin. (6)Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded. (7)The monitored network does not cover all businesses or transactions. (8)The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits (www.idwatchdog.com/terms/insurance).