

PROTECT*their*

ENROLLMENT
OVERVIEW

Brought to you by
your Advisor

Settling an estate is a complex and time consuming process. **ProtectHeir can help.**

Nearly 2.5 million identities of deceased Americans are used each year to open fraudulent accounts and new services. ProtectHeir makes it easier to notify organizations about a death to protect your estate from that risk.

Save your executor days of effort
and help them navigate the closing of accounts.



Automatically creates the letters, mailing envelopes, and forms
required by various organizations



Generates notifications for

- ✓ Financial institutions
- ✓ Government agencies
- ✓ Social media sites
- ✓ Email service providers
- ✓ Credit bureaus
- ✓ Direct mail companies



Streamlined, self-service solution
that can be accessed from anywhere, at any time

**Your advisor is providing this
service to you at no additional cost.**

**You will be receiving an email from
support@protectheir.com with
instructions for your executor.**

**Please keep this email in a safe place
with your estate documents.**

FAQs

Q: What is deceased identity theft?

A: Identity theft and identity fraud refer to types of crime where someone obtains and uses another person's personal data that involves fraud or deception, typically for economic gain. Deceased identity theft is specific to the use of a deceased individual's information to commit fraud, which can cause issues during the settlement of an estate.

Q: Why does an estate need to be protected against deceased identity theft?

A: Fraudulent use of the identity of the deceased is very costly and it can take years to correct identity theft once initiated. It is virtually impossible to settle an estate until the fraudulent lines of credit are shut down and the charges cleared. ProtectHeir helps prevent the risk of identity theft.

Q: Is deceased identity theft fraud a 'victimless crime'?

A: Deceased identity theft fraud can cause extreme issues for the people that need to settle the estate – loved ones or beneficiaries of the deceased. Identity theft of a loved one who has passed away is a traumatic event that can happen at a very stressful time.

Q: Are people really stealing identities of deceased individuals?

A: Absolutely. The identities of almost 2.5 million deceased Americans are used every year to create fraudulent accounts and open new services*. This type of identity theft can go unnoticed for a longer period than that of a living person. There is also a larger window of opportunity for fraudulent activity. Criminals know that people are not monitoring statements and accounts that would usually raise the typical red flags.

Q: What does the ProtectHeir service provide?

A: ProtectHeir provides deceased notification letters, web links, and phone numbers for financial institution, government agencies, and more.

We help minimize the possibility of criminals using the name of the deceased to open accounts in their name. You will be able to submit notifications faster than an individual doing this on their own. This is crucial to help stop deceased identity theft before it begins.

Q: Why are the notifications sent to the Executor instead of directly to the organizations?

A: Most organizations require that notifications come directly from the Executor or person responsible. Many organizations require sensitive information such as Death Certificates and Proof of Executorship be sent to them directly.

ProtectHeir prepares all the necessary notifications electronically and sends them to your Executor to sign and include with the sensitive information, before mailing.

Q: Why wouldn't the Executor create the notifications themselves?

A: They could. However, executors are often in this role for the first time, and typically do not know what to do, how to do it and who to contact to protect their loved one's estate from this growing problem. ProtectHeir accomplishes these tasks much faster and more thoroughly than an Executor doing it themselves.

*SOURCE: <https://www.aarp.org/money/scams-fraud/info-03-2013/protecting-the-dead-from-identity-theft.html>