

**To:** Jennifer L. Dean(dctrademarks@faegredrinker.com)  
**Subject:** U.S. Trademark Application Serial No. 97120656 - REFRAME LIFESTAGE - 523638.2  
**Sent:** August 25, 2022 12:02:13 PM EDT  
**Sent As:** tmng.notices@uspto.gov

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## Attachments

[5736007](#)  
[4104155](#)  
[88912321](#)  
[screencapture-www-allstate-com-identity-protection-16614345506701](#)  
[screencapture-www-allstate-com-life-insurance-16614346674071](#)  
[screencapture-www-allstate-com-resources-life-insurance-long-term-care-insurance-16614347728321](#)  
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[screencapture-www-allstate-com-claims-file-track-16614348873821](#)  
[screencapture-myaccountrwd-allstate-com-anon-account-login-16614349091031](#)  
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**United States Patent and Trademark Office (USPTO)  
Office Action (Official Letter) About Applicant's Trademark Application**

**U.S. Application Serial No.** 97120656

**Mark:** REFRAME LIFESTAGE

**Correspondence Address:**

JENNIFER L. DEAN  
FAEGRE DRINKER BIDDLE & REATH LLP  
1500 K STREET, NW  
SUITE 1100  
WASHINGTON DC 20005 UNITED STATES

**Applicant:** REFRAME.CARE, INC.

**Reference/Docket No.** 523638.2

**Correspondence Email Address:** dctrademarks@faegredrinker.com

**NONFINAL OFFICE ACTION**

**The USPTO must receive applicant's response to this letter within six months of the issue date below or the application will be abandoned.** Respond using the Trademark Electronic Application System (TEAS). A link to the appropriate TEAS response form appears at the end of this Office action.

**Issue date:** August 25, 2022

## **INTRODUCTION**

The referenced application has been reviewed by the assigned trademark examining attorney. Applicant must respond timely and completely to the issues below. 15 U.S.C. §1062(b); 37 C.F.R. §§2.62(a), 2.65(a); TMEP §§711, 718.03.

## **SUMMARY OF ISSUES:**

- Section 2(d) Refusal – Likelihood of Confusion
- Prior-filed Pending Application
- Amendment of Identification of Services Required

## **SECTION 2(d) REFUSAL – LIKELIHOOD OF CONFUSION**

Registration of the applied-for mark is refused because of a likelihood of confusion with the marks in U.S. Registration Nos. 5736007 (REFRAME) and 4104155 (LIFESTAGES). Trademark Act Section 2(d), 15 U.S.C. §1052(d); *see* TMEP §§1207.01 *et seq.* See the attached registrations.

The Applicant's mark is **REFRAME LIFESTAGE** for "Non-downloadable web-based application for use in brokering insurance, obtaining insurance policy data, insurance claims submission and management, providing insurance information, providing estate planning information, and financial planning; Non-downloadable web-based application for use in underwriting insurance".

The registered marks are as follows:

- **REFRAME** for, in relevant part, "Software for analysis, design and optimization of financial and risk management in the field of banking, insurance, finances; software components, namely, computer software modules for analyzing, designing and optimizing financial and risk management in the field of banking, insurance, finances; computer software for analysis, design and optimization of financial and risk management in the field of banking, insurance, finances; computer programs for analyzing, designing and optimizing financial and risk management in the field of banking, insurance, finances", "financial due diligence; Tax risk consultancy; consultancy with regard to value added tax; financial affairs, namely, financial information, management and analysis services; financial compliance and regulation advisory, financial technology and transformation consultancy; financial risk management services, namely, risk assessment, risk mitigation analysis services, risk strategy advisory, implementation services, technology and transformation consultancy; financial controlling, namely, managerial accounting, performance management, internal and external financial reporting and technology and transformation consultancy in the insurance context; insurance, namely, compliance analysis services, regulation advisory, insurance technology and transformation consultancy", and "Development, design and implementation of software and software components in the field of banking, insurance, finances; development of software and software components; programming of software and software components for analyzing, designing and optimizing financial and risk management; coding of software and software components for analyzing, designing and optimizing financial and risk management; implementation of software and software components; installation of software and software components; development of computer software and computer software components for analyzing, designing and optimizing financial

and risk management; design of computer software and computer software components; development of computer software and computer software components; programming of computer software and computer software components for analyzing, designing and optimizing financial and risk management; coding of computer software and computer software components for analyzing, designing and optimizing financial and risk management; implementation of computer software and computer software components; installation of computer software and computer software components; development of computer programs and computer program components analyzing, designing and optimizing financial and risk management; design of computer programs and computer program components; development of computer programs and computer program components; programming of computer programs and computer program components for analyzing, designing and optimizing financial and risk management; coding of computer programs and computer program components for analyzing, designing and optimizing financial and risk management; implementation of computer programs and computer program components; installation of computer programs and computer program components; computer programming; updating of computer software; computer software updating; updating of computer programs; maintenance of computer software; maintenance of software; maintenance of computer programs; services of an EDP programmer, namely, computer programming services; consultancy in the field of computers; computer software consultancy; computer hardware and computer software consultancy; software system analysis; computer software system analysis; computer program system analysis; computer system analysis; conversion of data or documents from physical to electric media; copying of software; duplication of computer software; duplicating computer programs; computer project management in the field of electronic data processing; technological consultancy in the field of banking, insurance, finances; quality assurance consultancy; all of the aforesaid goods only for use in the field of banking, insurance and finance services; cloud computing services, namely, cloud hosting provider services; providing temporary use of on-line non-downloadable operating software for accessing and using a cloud computing network"; and

- **LIFESTAGES** for "Consulting in the field of insurance against consumer and credit fraud; financial services, namely, credit repair and restoration" and "Fraud and identity theft prevention services; fraud and identity theft prevention services, namely, providing information to consumers to educate them on identity theft risks; providing assistance to consumers in notification of relevant institutions, businesses, and agencies in the event of a loss or compromise of identification or lost or stolen credit cards, drivers' licenses, passports, airline tickets and other personal-identity data or documents".

Trademark Act Section 2(d) bars registration of an applied-for mark that so resembles a registered mark that it is likely a potential consumer would be confused, mistaken, or deceived as to the source of the services of the applicant and registrant. *See* 15 U.S.C. §1052(d). A determination of likelihood of confusion under Section 2(d) is made on a case-by-case basis and the factors set forth in *In re E. I. du Pont de Nemours & Co.*, 476 F.2d 1357, 1361, 177 USPQ 563, 567 (C.C.P.A. 1973) aid in this determination. *Citigroup Inc. v. Capital City Bank Grp., Inc.*, 637 F.3d 1344, 1349, 98 USPQ2d 1253, 1256 (Fed. Cir. 2011) (citing *On-Line Careline, Inc. v. Am. Online, Inc.*, 229 F.3d 1080, 1085, 56 USPQ2d 1471, 1474 (Fed. Cir. 2000)). Not all the *du Pont* factors, however, are necessarily relevant or of equal weight, and any one of the factors may control in a given case, depending upon the evidence of record. *Citigroup Inc. v. Capital City Bank Grp., Inc.*, 637 F.3d at 1355, 98 USPQ2d at 1260; *In re Majestic Distilling Co.*, 315 F.3d 1311, 1315, 65 USPQ2d 1201, 1204 (Fed. Cir. 2003); *see In re E. I. du Pont de Nemours & Co.*, 476 F.2d at 1361-62, 177 USPQ at 567.

In this case, the following factors are the most relevant: similarity of the marks, similarity and nature

of the services, and similarity of the trade channels of the services. *See In re Viterra Inc.*, 671 F.3d 1358, 1361-62, 101 USPQ2d 1905, 1908 (Fed. Cir. 2012); *In re Dakin's Miniatures Inc.*, 59 USPQ2d 1593, 1595-96 (TTAB 1999); TMEP §§1207.01 *et seq.*

## COMPARISON OF THE MARKS

Marks are compared in their entireties for similarities in appearance, sound, connotation, and commercial impression. *Stone Lion Capital Partners, LP v. Lion Capital LLP*, 746 F.3d 1317, 1321, 110 USPQ2d 1157, 1160 (Fed. Cir. 2014) (quoting *Palm Bay Imps., Inc. v. Veuve Clicquot Ponsardin Maison Fondee En 1772*, 396 F.3d 1369, 1371, 73 USPQ2d 1689, 1691 (Fed. Cir. 2005)); TMEP §1207.01(b)-(b)(v). “Similarity in any one of these elements may be sufficient to find the marks confusingly similar.” *In re Inn at St. John’s, LLC*, 126 USPQ2d 1742, 1746 (TTAB 2018) (citing *In re Davia*, 110 USPQ2d 1810, 1812 (TTAB 2014)), *aff’d per curiam*, 777 F. App’x 516, 2019 BL 343921 (Fed. Cir. 2019); TMEP §1207.01(b).

Applicant's mark is **REFRAME LIFESTAGE**.

The registered marks are **REFRAME** and **LIFESTAGES**.

### **REFRAME**

In this case, both marks feature the wording "REFRAME". Marks may be confusingly similar in appearance where similar terms or phrases or similar parts of terms or phrases appear in the compared marks and create a similar overall commercial impression. *See Crocker Nat'l Bank v. Canadian Imperial Bank of Commerce*, 228 USPQ 689, 690-91 (TTAB 1986), *aff’d sub nom. Canadian Imperial Bank of Commerce v. Wells Fargo Bank, Nat'l Ass’n*, 811 F.2d 1490, 1495, 1 USPQ2d 1813, 1817 (Fed. Cir. 1987) (holding COMMCAH and COMMUNICASH confusingly similar); *In re Corning Glass Works*, 229 USPQ 65, 66 (TTAB 1985) (holding CONFIRM and CONFIRMCCELLS confusingly similar); *In re Pellerin Milnor Corp.*, 221 USPQ 558, 560 (TTAB 1983) (holding MILTRON and MILLTRONICS confusingly similar); TMEP §1207.01(b)(ii)-(iii).

As the first or only term in each mark, the common wording "REFRAME" is the dominant portion of each mark. Consumers are generally more inclined to focus on the first word, prefix, or syllable in any trademark or service mark. *See Palm Bay Imps., Inc. v. Veuve Clicquot Ponsardin Maison Fondee En 1772*, 396 F.3d 1369, 1372, 73 USPQ2d 1689, 1692 (Fed. Cir. 2005) (finding similarity between VEUVE ROYALE and two VEUVE CLICQUOT marks in part because “VEUVE . . . remains a ‘prominent feature’ as the first word in the mark and the first word to appear on the label”); *Century 21 Real Estate Corp. v. Century Life of Am.*, 970 F.2d 874, 876, 23 USPQ2d 1698, 1700 (Fed Cir. 1992) (finding similarity between CENTURY 21 and CENTURY LIFE OF AMERICA in part because “consumers must first notice th[e] identical lead word”); *see also In re Detroit Athletic Co.*, 903 F.3d 1297, 1303, 128 USPQ2d 1047, 1049 (Fed. Cir. 2018) (finding “the identity of the marks’ two initial words is particularly significant because consumers typically notice those words first”).

Applicant's addition of a term to the registered mark will not avoid a likelihood of confusion here. Adding a term to a registered mark generally does not obviate the similarity between the compared marks, as in the present case, nor does it overcome a likelihood of confusion under Section 2(d). *See Coca-Cola Bottling Co. v. Jos. E. Seagram & Sons, Inc.*, 526 F.2d 556, 557, 188 USPQ 105, 106 (C.C.P.A. 1975) (holding BENGAL and BENGAL LANCER and design confusingly similar); *In re Toshiba Med. Sys. Corp.*, 91 USPQ2d 1266, 1269 (TTAB 2009) (holding TITAN and VANTAGE

TITAN confusingly similar); *In re El Torito Rests., Inc.*, 9 USPQ2d 2002, 2004 (TTAB 1988) (holding MACHO and MACHO COMBOS confusingly similar); TMEP §1207.01(b)(iii). In the present case, the marks are identical in part.

Furthermore, generally, the greater the degree of similarity between the applied-for mark and the registered mark, the lesser the degree of similarity between the services of the parties is required to support a finding of likelihood of confusion. *In re C.H. Hanson Co.*, 116 USPQ2d 1351, 1353 (TTAB 2015) (citing *In re Opus One Inc.*, 60 USPQ2d 1812, 1815 (TTAB 2001)); *In re House Beer, LLC*, 114 USPQ2d 1073, 1077 (TTAB 2015) (citing *In re Shell Oil Co.*, 992 F.2d 1204, 1206, 26 USPQ2d 1687, 1688 (Fed. Cir. 1993); *Time Warner Ent. Co. v. Jones*, 65 USPQ2d 1650, 1661 (TTAB 2002); *In re Opus One Inc.*, 60 USPQ2d at 1815); TMEP §1207.01(a).

## **LIFESTAGES**

In this case, both marks feature the wording "LIFESTAGES". Marks may be confusingly similar in appearance where similar terms or phrases or similar parts of terms or phrases appear in the compared marks and create a similar overall commercial impression. See *Crocker Nat'l Bank v. Canadian Imperial Bank of Commerce*, 228 USPQ 689, 690-91 (TTAB 1986), *aff'd sub nom. Canadian Imperial Bank of Commerce v. Wells Fargo Bank, Nat'l Ass'n*, 811 F.2d 1490, 1495, 1 USPQ2d 1813, 1817 (Fed. Cir. 1987) (holding COMMCAH and COMMUNICASH confusingly similar); *In re Corning Glass Works*, 229 USPQ 65, 66 (TTAB 1985) (holding CONFIRM and CONFIRMCELLS confusingly similar); *In re Pellerin Milnor Corp.*, 221 USPQ 558, 560 (TTAB 1983) (holding MILTRON and MILLTRONICS confusingly similar); TMEP §1207.01(b)(ii)-(iii).

Applicant's addition of a term to the registered mark will not avoid a likelihood of confusion here. Adding a term to a registered mark generally does not obviate the similarity between the compared marks, as in the present case, nor does it overcome a likelihood of confusion under Section 2(d). See *Coca-Cola Bottling Co. v. Jos. E. Seagram & Sons, Inc.*, 526 F.2d 556, 557, 188 USPQ 105, 106 (C.C.P.A. 1975) (holding BENGAL and BENGAL LANCER and design confusingly similar); *In re Toshiba Med. Sys. Corp.*, 91 USPQ2d 1266, 1269 (TTAB 2009) (holding TITAN and VANTAGE TITAN confusingly similar); *In re El Torito Rests., Inc.*, 9 USPQ2d 2002, 2004 (TTAB 1988) (holding MACHO and MACHO COMBOS confusingly similar); TMEP §1207.01(b)(iii). In the present case, the marks are identical in part.

Furthermore, where the services of an applicant and registrant are "similar in kind and/or closely related," the degree of similarity between the marks required to support a finding of likelihood of confusion is not as great as in the case of diverse services. *In re J.M. Originals Inc.*, 6 USPQ2d 1393, 1394 (TTAB 1987); see *Shen Mfg. Co. v. Ritz Hotel Ltd.*, 393 F.3d 1238, 1242, 73 USPQ2d 1350, 1354 (Fed. Cir. 2004); TMEP §1207.01(b).

## **COMPARISON OF THE SERVICES**

The services are compared to determine whether they are similar, commercially related, or travel in the same trade channels. See *Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356, 1369-71, 101 USPQ2d 1713, 1722-23 (Fed. Cir. 2012); *Herbko Int'l, Inc. v. Kappa Books, Inc.*, 308 F.3d 1156, 1165, 64 USPQ2d 1375, 1381 (Fed. Cir. 2002); TMEP §§1207.01, 1207.01(a)(vi). The compared services need not be identical or even competitive to find a likelihood of confusion. See *On-line Careline Inc. v. Am. Online Inc.*, 229 F.3d 1080, 1086, 56 USPQ2d 1471, 1475 (Fed. Cir. 2000); *Recot, Inc. v. Becton*, 214 F.3d 1322, 1329, 54 USPQ2d 1894, 1898 (Fed. Cir. 2000); TMEP §1207.01(a)(i). They need only

be “related in some manner and/or if the circumstances surrounding their marketing are such that they could give rise to the mistaken belief that [the services] emanate from the same source.” *Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356, 1369, 101 USPQ2d 1713, 1722 (Fed. Cir. 2012) (quoting *7-Eleven Inc. v. Wechsler*, 83 USPQ2d 1715, 1724 (TTAB 2007)); TMEP §1207.01(a)(i).

The attached Internet evidence, consisting of entities that provide software for insurance brokering and insurance information, as well as fraud insurance and prevention services and/or risk management and consulting services, all under the same mark, establishes that the same entity commonly provides the relevant services and markets the services under the same mark (See attached evidence from Allstate®, Liberty Mutual®, Geico®, Travelers®, fticonsulting.com, and securian.com). Thus, applicant’s and registrant’s services are considered related for likelihood of confusion purposes. *See, e.g., In re Davey Prods. Pty Ltd.*, 92 USPQ2d 1198, 1202-04 (TTAB 2009); *In re Toshiba Med. Sys. Corp.*, 91 USPQ2d 1266, 1268-69, 1271-72 (TTAB 2009).

The overriding concern is not only to prevent buyer confusion as to the source of the services, but to protect the registrant from adverse commercial impact due to use of a similar mark by a newcomer. *See In re Shell Oil Co.*, 992 F.2d 1204, 1208, 26 USPQ2d 1687, 1690 (Fed. Cir. 1993). Therefore, any doubt regarding a likelihood of confusion determination is resolved in favor of the registrant. TMEP §1207.01(d)(i); *see Hewlett-Packard Co. v. Packard Press, Inc.*, 281 F.3d 1261, 1265, 62 USPQ2d 1001, 1003 (Fed. Cir. 2002); *In re Hyper Shoppes (Ohio), Inc.*, 837 F.2d 463, 464-65, 6 USPQ2d 1025, 1026 (Fed. Cir. 1988).

In light of the similarities between the marks and the relatedness of the services, it is likely that consumers who encounter the parties’ services will falsely conclude that they originate from the same source.

Although applicant’s mark has been refused registration, applicant may respond to the refusal by submitting evidence and arguments in support of registration. If applicant submits arguments in support of registration, applicant must also address the requirement below.

#### **PRIOR-FILED PENDING APPLICATION**

The filing date of pending U.S. Application Serial No. 88912321 (LIFE STAGES INSURANCE & FINANCIAL SERVICES FREEDOM FOR YOUR PURSUIT OF HAPPINESS) precedes applicant’s filing date. See attached referenced application. If the mark in the referenced application registers, applicant’s mark may be refused registration under Trademark Act Section 2(d) because of a likelihood of confusion between the two marks. *See 15 U.S.C. §1052(d); 37 C.F.R. §2.83; TMEP §§1208 et seq.* Therefore, upon receipt of applicant’s response to this Office action, action on this application may be suspended pending final disposition of the earlier-filed referenced application.

In response to this Office action, applicant may present arguments in support of registration by addressing the issue of the potential conflict between applicant’s mark and the mark in the referenced application. Applicant’s election not to submit arguments at this time in no way limits applicant’s right to address this issue later if a refusal under Section 2(d) issues.

#### **AMENDMENT OF IDENTIFICATION OF SERVICES REQUIRED**

The identification of services is unacceptable because it contains indefinite wording and must be clarified. See 37 C.F.R. §2.32(a)(6); TMEP §1402.01. The wording “non-downloadable web-based application” in the identification of services is indefinite and must be clarified because it does not identify particular services. *See* 37 C.F.R. §2.32(a)(6); TMEP §1402.01. Applicant must amend this wording to specify the common commercial or generic name of the services. *See* TMEP §1402.01. If the services have no common commercial or generic name, applicant must describe or explain the nature of the services using clear and succinct language. *See id.*

Applicant may adopt the following identification, if accurate:

**International Class 042: "Providing temporary use of A non-downloadable web-based application for use in brokering insurance, obtaining insurance policy data, insurance claims submission and management, providing insurance information, providing estate planning information, and financial planning; providing temporary use of A non-downloadable web-based application for use in underwriting insurance"**

Applicant may amend the identification to clarify or limit the services, but not to broaden or expand the services beyond those in the original application or as acceptably amended. *See* 37 C.F.R. §2.71(a); TMEP §1402.06. Generally, any deleted services may not later be reinserted. *See* TMEP §1402.07(e).

For assistance with identifying and classifying goods and services in trademark applications, please see the USPTO’s online searchable *U.S. Acceptable Identification of Goods and Services Manual*. *See* TMEP §1402.04.

Please call or email the assigned trademark examining attorney with questions about this Office action. Although an examining attorney cannot provide legal advice, the examining attorney can provide additional explanation about the refusal(s) and/or requirement(s) in this Office action. *See* TMEP §§705.02, 709.06. The USPTO does not accept emails as responses to Office actions; however, emails can be used for informal communications and are included in the application record. *See* 37 C.F.R. §§2.62(c), 2.191; TMEP §§304.01-.02, 709.04-.05.

**How to respond.** [\*\*Click to file a response to this nonfinal Office action.\*\*](#)

/Crystal H. Yi/  
Crystal H. Yi  
Trademark Attorney  
Law Office 123  
(571) 270-0763  
crystal.yi@uspto.gov  
(571) 270-0763  
crystal.yi@uspto.gov

## RESPONSE GUIDANCE

- **Missing the response deadline to this letter will cause the application to abandon.** The response must be received by the USPTO before midnight **Eastern Time** of the last day of the response period. TEAS maintenance or unforeseen circumstances could affect an applicant's ability to timely respond.
- **Responses signed by an unauthorized party** are not accepted and can **cause the application to abandon**. If applicant does not have an attorney, the response must be signed by the individual applicant, all joint applicants, or someone with legal authority to bind a juristic applicant. If applicant has an attorney, the response must be signed by the attorney.
- If needed, **find contact information for the supervisor** of the office or unit listed in the signature block.

**(4) STANDARD CHARACTER MARK****REFRAME****Mark Punctuated**

REFRAME

**Translation****Goods/Services**

- IC 009. US 021 023 026 036 038.G & S: Software for analysis, design and optimization of financial and risk management in the field of banking, insurance, finances; software components, namely, computer software modules for analyzing, designing and optimizing financial and risk management in the field of banking, insurance, finances; computer software for analysis, design and optimization of financial and risk management in the field of banking, insurance, finances; computer programs for analyzing, designing and optimizing financial and risk management in the field of banking, insurance, finances
- IC 036. US 100 101 102.G & S: financial due diligence; Tax risk consultancy; consultancy with regard to value added tax; financial affairs, namely, financial information, management and analysis services; financial compliance and regulation advisory, financial technology and transformation consultancy; financial risk management services, namely, risk assessment, risk mitigation analysis services, risk strategy advisory, implementation services, technology and transformation consultancy; financial controlling, namely, managerial accounting, performance management, internal and external financial reporting and technology and transformation consultancy in the insurance context; insurance, namely, compliance analysis services, regulation advisory, insurance technology and transformation consultancy
- IC 042. US 100 101.G & S: Development, design and implementation of software and software components in the field of banking, insurance, finances; development of software and software components; programming of software and software components for analyzing, designing and optimizing financial and risk management; coding of software and software components for analyzing, designing and optimizing financial and risk management; implementation of software and software components; installation of software and software components; development of computer software and computer software components for analyzing, designing and optimizing financial and risk management; design of computer software and computer software components; development of computer software and computer software components; programming of computer software and computer software components for analyzing, designing and optimizing financial and risk management; coding of computer software and computer software components for analyzing, designing and optimizing financial and risk management; implementation of computer software and computer software components; installation of computer software and computer software components; development of computer programs and computer program components analyzing, designing and optimizing financial and risk management; design of computer programs and computer program components; development of computer programs and computer program components; programming of computer programs and computer program components for analyzing, designing and optimizing financial and risk management; coding of computer programs and computer program components for analyzing, designing and optimizing financial and risk management; implementation of computer programs and computer program components; installation of computer programs and computer program components; computer programming; updating of computer software; computer software updating; updating of computer programs; maintenance of computer software; maintenance of software; maintenance of computer programs; services of an EDP programmer, namely, computer programming services; consultancy in the field of computers; computer software consultancy;

computer hardware and computer software consultancy; software system analysis; computer software system analysis; computer program system analysis; computer system analysis; conversion of data or documents from physical to electric media; copying of software; duplication of computer software; duplicating computer programs; computer project management in the field of electronic data processing; technological consultancy in the field of banking, insurance, finances; quality assurance consultancy; all of the aforesaid goods only for use in the field of banking, insurance and finance services; cloud computing services, namely, cloud hosting provider services; providing temporary use of on-line non-downloadable operating software for accessing and using a cloud computing network

- IC 045. US 100 101.G & S: Reviewing standards and practices to assure compliance with banking, insurance, finance laws and regulations

**Mark Drawing Code**

(4) STANDARD CHARACTER MARK

**Design Code**

**Serial Number**

79224499

**Filing Date**

20170724

**Current Filing Basis**

66A

**Original Filing Basis**

66A

**Publication for Opposition Date**

20190212

**Registration Number**

5736007

**Date Registered**

20190430

**Owner**

(REGISTRANT) ifb SE AKTIENGESELLSCHAFT (AG) FED REP GERMANY Schloßstraße 23 82031 Grünwald FED REP GERMANY

**Priority Date**

20170223

**Disclaimer Statement**

**Description of Mark**

**Type of Mark**

TRADEMARK. SERVICE MARK

**Register**

PRINCIPAL

**Live Dead Indicator**

LIVE

**Attorney of Record**

R Peter Spies

**(4) STANDARD CHARACTER MARK**

LIFESTAGES

**Mark Punctuated**

LIFESTAGES

**Translation**

**Goods/Services**

- IC 036. US 100 101 102.G & S: Consulting in the field of insurance against consumer and credit fraud; financial services, namely, credit repair and restoration. FIRST USE: 20080108. FIRST USE IN COMMERCE: 20080108
- IC 045. US 100 101.G & S: Fraud and identity theft prevention services; fraud and identity theft prevention services, namely, providing information to consumers to educate them on identity theft risks; providing assistance to consumers in notification of relevant institutions, businesses, and agencies in the event of a loss or compromise of identification or lost or stolen credit cards, drivers' licenses, passports, airline tickets and other personal-identity data or documents. FIRST USE: 20080108. FIRST USE IN COMMERCE: 20080108

**Mark Drawing Code**

(4) STANDARD CHARACTER MARK

**Design Code**

**Serial Number**

85200052

**Filing Date**

20101216

**Current Filing Basis**

1A

**Original Filing Basis**

1A

**Publication for Opposition Date**

20111213

**Registration Number**

4104155

**Date Registered**

20120228

**Owner**

(REGISTRANT) Identity Theft 911, LLC LIMITED LIABILITY COMPANY DELAWARE 4150 Drinkwater Blvd Suite #210 Scottsdale ARIZONA 85251 (LAST LISTED OWNER) SONTIQ, INC. CORPORATION DELAWARE 9920 FRANKLIN SQUARE DR. SUITE 250 NOTTINGHAM MARYLAND 21236

**Priority Date**

**Disclaimer Statement**

**Description of Mark**

**Type of Mark**

SERVICE MARK

**Register**

PRINCIPAL

**Live Dead Indicator**

LIVE

**Attorney of Record**

Ann K. Ford

**(3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS**



**Mark Punctuated**

LIFE STAGES INSURANCE AND FINANCIAL SERVICES

**Translation**

**Goods/Services**

- IC 036. US 100 101 102.G & S: Life and health care insurance brokerage services, for individuals, families, and small businesses

**Mark Drawing Code**

(3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS

**Design Code**

031508 031519 031524 210125 261701 261705

**Serial Number**

88912321

**Filing Date**

20200512

**Current Filing Basis**

1B

**Original Filing Basis**

1B

**Publication for Opposition Date**

20211214

**Registration Number**

**Date Registered**

**Owner**

(APPLICANT) Life Stages LLC LIMITED LIABILITY COMPANY DELAWARE 315 Everett Ave., Palo Alto, CA 94501 315 Everett Ave. Palo Alto CALIFORNIA 94501

**Priority Date**

**Disclaimer Statement**

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "INSURANCE AND FINANCIAL SERVICES" APART FROM THE MARK AS SHOWN

**Description of Mark**

The color(s) blue and black is/are claimed as a feature of the mark. The mark consists of a blue paper crane design. The stylized wording, "LIFE STAGES" appears in black immediately to the right of the paper crane design. Underneath the stylized wording "LIFE STAGES" is the stylized wording, "INSURANCE &

FINANCIAL SERVICES" in black. A blue line design is positioned under the wording, "INSURANCE & FINANCIAL SERVICES" and the crane design. Directly below the line design is the stylized wording, "FREEDOM FOR YOUR PURSUIT OF HAPPINESS". The color gray represents background and is not claimed as feature of the mark.

**Type of Mark**

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Craig Ching

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## identity theft protection, reinvented

Protect your personal data against increased online fraud

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A / Allstate Identity Protection

### Allstate Identity Protection

**A new way to keep your  
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secure**

Your data is a valuable asset — like your home or car. Allstate can help protect it, so you can keep loving what technology adds to your life.

Allstate Identity Protection goes beyond typical identity theft protection. Our proprietary technology shows you your digital footprint to help you reduce your risk of identity theft.

#### We can help you:

- See your digital footprint and learn if you've been part of a data breach

- Take action by alerting you if any of your sensitive data gets into the wrong hands
- Resolve any identity fraud or theft issues on your behalf

[compare your plan options](#)

## get Allstate Digital Footprint<sup>SM</sup> free on the Allstate<sup>®</sup> mobile app

- See what type of information companies collect and how they use it
- Choose how companies share your personal data
- Help protect yourself from breaches

[download the app](#)

### What does Allstate Identity Protection include?



#### Allstate Digital Footprints<sup>SM</sup> 1

A digital footprint is a collection of all the accounts you've opened, and the information left behind that might expose you to risk. The Allstate Digital Footprint offers a simple way for you to see what online relationships you have and whether information may have been exposed in a data breach. Plus, it helps you to stay alert to new accounts.



#### Identity theft and credit monitoring

We monitor your credit, social media accounts, financial accounts, and more. We also use proprietary tools to monitor and scan the dark web for your personal information. This proactive monitoring alerts you to fraud, and helps you act quickly to minimize stress.



#### Fraud remediation and restoration

If you experience fraud or identity theft, our in-house customer service team is available 24/7 to fully restore your stolen identity.



#### Identity theft reimbursement

\$1 million expense coverage  
reimbursement for most out-of-pocket

## Other ways to protect what's yours

You can also add basic identity restoration coverage to your homeowners insurance [Find an agent](#) to learn more.

Be one step closer to protecting  
your data and identity.

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## FAQs

[What is identity theft?](#) ▼

[How does identity theft protection work?](#) ▼

[How does the Allstate Digital Footprint work?](#) ▼

How is it different than credit monitoring?



If I'm the victim of identity theft, what happens?



Is there a reimbursement plan as a part of my coverage?



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It's easy to get a quick quote that fits your budget.

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Sample Rate: \$14.97/mo for \$250,000 of term life insurance for 20 years.\*



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### What is life insurance?

Everyone deserves a secure financial future — and that's why life insurance is so important. Whether you're just starting out or you're getting ready to retire, a life insurance policy can help you give your family financial peace of mind if you are no longer there to provide for them.

## What are the different types of life insurance?

Whether you'd like to help your family maintain its current lifestyle, pay college costs or leave a legacy for future generations, Allstate has options to fit your needs and budget.

| Term life insurance   | Permanent life insurance   | Permanent life insurance          | Permanent life insurance  |
|---|--|-----------------------------------|---|
| <b>Term life insurance quote</b>  | <b>Universal life insurance quote</b>  | <b>Whole life insurance quote</b> | <b>Variable universal life insurance quote</b>  |
| Low cost  | Flexible protection  | Fixed premiums                    | Investment options  |
| Sample rate   | Sample rate  | Sample rate                       | Sample rate   |
| <b>\$14.97</b><br>per month<br><small>\$250,000 of Protective® Classic Choice Term for 20 years. Rate shown is not available in New York.<sup>1</sup></small> | <b>\$61.90</b><br>per month<br><small>\$100,000 of Protective Lifetime Assurance UL for life. Rate shown is not available in New York.<sup>2</sup></small> | <b>Rates vary</b>                 | <b>\$79.00</b><br>per month<br><small>\$100,000 of Lincoln VUL ONE for life. Rate shown is not available in New York.<sup>3</sup></small> |
| <a href="#">quote now</a>   | <a href="#">800-497-7970</a>   | <a href="#">800-497-7970</a>      | <a href="#">find an agent</a>   |
| Term Life 101   | Universal Life 101   | Whole Life 101                    | Variable Life 101   |
| Coverage length   | Coverage length  | Coverage length                   | Coverage length   |
| 10-40 years   | For life   | For life                          | For life  |
| Builds cash value <sup>4*</sup>   | Builds cash value  | Builds cash value                 | Builds cash value   |
| No  | Yes  | Yes                               | Yes   |

\* Cash value is a savings-like feature that you can withdraw or borrow against while you're alive.

## What is term life insurance?

A term life insurance policy offers affordable, straightforward protection that lasts a defined period of time. Term life insurance is often the lowest priced coverage option, but it is temporary. It is designed to help replace your income if you pass away during earning years. Your family can use the death benefit to help pay for expenses like housing, childcare and groceries. With term life insurance, you'll have:

- **A tax-free death benefit**

Provides your family stability at the very time they will need it most.

- **Flexible policy lengths**

You can choose a term length between 10 and 40 years.

- **Affordable rates & payments**

Plans start as little as \$14.97 per month for 20 years at \$250,000.<sup>1</sup>

Rate shown is not available in New York

- **Flexibility to convert to permanent insurance**

Switch to longer term protection in the future as provided by policy provisions.

## What is universal life insurance?

A universal life insurance policy offers flexible protection that can last up to your lifetime and includes various cash accumulation options. If you want lifelong coverage, but with flexibility down the road, universal life insurance may be a good option. This type of permanent life insurance offers:

- **Death benefit protection**

As long as you pay the sufficient premiums, your protection never ends.

- **Built-in flexibility**

You can increase or decrease your death benefit to meet your changing financial needs so long as sufficient premium is paid to keep the policy in force.<sup>2</sup>

- **Expanded cash value options for certain policies**

Some universal life policies provide that the cash value can be linked to the broad performance of stock market index funds, but with limits on how much you can gain or lose. Or, you can choose a guaranteed annual return option. It even offers flexibility to have a combination of both.

## What is whole life insurance?

A whole life insurance policy offers predictable lifelong protection with the most guarantees, including a fixed premium and death benefit. Whole life policies provide that the amount of life insurance coverage you buy at the start of the policy remains the same throughout your lifetime. The cost is fixed, based on your age when you buy it. And the money paid to your family when you die is generally income tax free. This type of permanent life insurance offers:

- **Death benefit protection**

As long as you make the required payments, you can rest assured that your beneficiaries will receive the death benefit if you pass away.

- **The potential to earn dividends**

For participating policies, these earnings can be received in cash, accumulated at interest, used to buy additional life insurance or to help reduce premium payments or pay

- **Guaranteed cash value**

This policy's savings component allows the cash value to increase regardless of market conditions.

outstanding loans.

## What is variable universal life insurance?

A variable universal life insurance policy typically includes different investment options for your cash value, as well as flexibility in your death benefit. This type of permanent life insurance offers:

- **A wider range of investment options**

Have the freedom to decide where to invest your cash value. Choose subaccounts similar to mutual funds or fixed accounts. This comes with higher growth potential, and increased risk.

- **Full market participation**

No limits on how much cash value you can gain or lose like other universal life products. The value of your policy depends on the market performance of your subaccounts. Your cash value growth is not limited, but like other investments, there is also potential to lose value.

## Life insurance FAQs

What is the difference between term life insurance and permanent life insurance? ▼

How can life insurance help protect my family? ▼

Can life insurance be affordable on a tight budget? ▼

Can I adjust my life insurance plan or is it set in stone? ▼

## Which life insurance policy is right for me?

To find the policy that is right for you, answer a few quick questions in the LifeTrek tool.

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### How do I apply for life insurance?

Once you've chosen the type and amount of life insurance that works for you, you'll need to take a few more steps to obtain your life insurance policy. Here's what to expect:



#### 1. Complete an application

Your health and lifestyle will be used to confirm your cost. The better your results, the better your price.

#### 2. Take a free medical exam

Depending on the type of policy you applied for, you may need to take an easy, confidential medical exam.

#### 3. Sign and review your policy

We'll finalize your plan based on your application and health exam (if applicable).

### Why do I need life insurance?

A lot can happen throughout your life — and as your world changes, so do your life insurance needs.

Starting your career



Growing your family



Raising children on your own



Nearing retirement



Living in retirement



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<sup>1</sup>Protective® Classic Choice Term (ICCI6-TL21 / TL-21) a term life insurance policy issued by Protective Life Insurance Company, Nashville, TN, with administrative offices at 2801 Highway 280 South, Birmingham, AL 35223. In New York, Protective® Classic Choice Term (TL-21-NY 4-16) a term life insurance policy issued by Protective Life and Annuity Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. All payments and all guarantees are subject to the claims paying ability of Protective Life Insurance Company. The monthly cost shown is based on a male, age 37 Select Preferred underwriting class for a policy not issued in NY; rates for other underwriting classifications would be higher. Further underwriting restrictions may apply. Other face amounts and guaranteed premium terms are available but will have different rates than those shown here.

<sup>2</sup>Protective Lifetime Assurance UL (UL-22) is a universal life insurance policy issued by Protective Life Insurance Company, Nashville, TN. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply. The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax-related decisions. All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company. Protective® is a registered trademark and Lifetime Assurance is a trademark of Protective Life Insurance Company. The monthly cost shown is based on a male, age 37 Select Preferred underwriting class for a policy not issued in NY; rates for other underwriting classifications would be higher. Further underwriting restrictions may apply. Other face amounts and guaranteed premium terms are available but will have different rates than those shown here.

<sup>3</sup>Lincoln VULONE (2021) is issued on policy form 20-VUL689/20NLER-620 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer. Lincoln variable universal life insurance is sold by prospectus. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For a current prospectus, please call 800-444-2363 or go to [www.LincolnFinancial.com](http://www.LincolnFinancial.com). Policy values will fluctuate and are subject to market risk and to possible loss of principal. Products and features are subject to state availability. Limitations and exclusions may apply. Not for use in the state of New York. It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage. The monthly cost shown is based on a male, age 37 Select Preferred underwriting class for a policy not issued in NY; rates for other underwriting classifications would be higher. Further underwriting restrictions may apply. Other face amounts and guaranteed premium terms are available but will have different rates than those shown here.

<sup>4</sup>Loans, if not repaid, and withdrawals reduce the contract's death benefit and cash value. Partial withdrawals and surrenders from life policies are generally taxed as ordinary income to the extent the withdrawal exceeds your investment in the contract, which is also called the "basis". In some situations, partial withdrawals during the first 15 policy years may result in taxable income prior to recovery of the investment in the contract. Loans are generally not taxable if taken from a life insurance policy that is not a modified endowment contract. However, when cash values are used to repay a loan, the transaction is treated like a withdrawal and taxed accordingly. If a policy is a modified endowment contract, loans are treated as a taxable distribution to the extent of policy gain. Loans, withdrawals and surrenders are treated first as distributions of the policy gain subject to ordinary income taxation, and may be subject to an additional 10% federal tax penalty if made prior to age 59½.

<sup>5</sup>Increases in benefits are subject to underwriting approval. Changes to benefits can have income tax consequences. Consult a tax advisor for additional information.

<sup>6</sup>Death benefit may be used for any purpose.

<sup>7</sup>This feature is accessible through the accelerated death benefit rider on some life insurance policies. Please see riders for terms, conditions and restrictions. Additional costs may apply. Subject to state-specific terms and availability. A disclosure form must be completed prior to receiving benefits under these riders. An administrative expense may be charged if the benefit is used. Receipt of accelerated benefits may be taxable. Tax laws relating to accelerated benefits are complex. Please consult a tax advisor. Receipt of accelerated benefits may also impact eligibility for public assistance programs.



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## What is long-term care insurance?

Last updated: May 2015

The high cost of long-term care may not be something you want to think about, but you probably should. According to the U.S. Department of Health and Human Services (HHS), nearly 70 percent of people turning age 65 can expect to use some form of long-term care in their lives.

With such care averaging \$229 a day for a private room in a nursing home, according to the HHS, it can quickly deplete your savings if you're not prepared.

That's where long-term care insurance can help. Let's break it down so you can decide if it's the type of policy that's right for you, or for a member of your family.





## count on quality coverage

Get the protection you need and the peace of mind you deserve with Allstate insurance.

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### What type of care does insurance cover?

Long-term care insurance is designed to help pay for services that offer you two kinds of assistance:

- **Custodial care:** Support with personal everyday tasks, like bathing, eating or going to the bathroom
- **Skilled care:** Support from a medical professional, like a nurse or therapist

Most people picture these types of services taking place in a nursing home, but such care can also happen in an adult day care, an assisted living facility, or even at home, says the [Insurance Information Institute \(III\)](#).

### Why aren't medicare, private insurance enough?

If you haven't considered long-term care insurance because you think you'll be able to fall back on your employer's health plan, or on Medicare, you may find yourself coming up short when it comes time to cover the expense of an extended period of care.

That's because Medicare and most forms of private health insurance will only cover skilled care on a short-term basis, and typically only under very specific conditions, according to the HHS. And they typically don't provide any coverage at all for custodial care.

### How does long-term care insurance work?

So, how can long-term care insurance step in to help fill the gap?

#### Daily, lifetime limits.

Policies are typically designed to reimburse you for qualifying expenses, with daily and lifetime maximums, says the III.

## Triggers.

Policies typically have certain "triggers" that need to take place before they'll start providing coverage, says the III. One common trigger is experiencing cognitive impairment due to Alzheimer's or Parkinson's disease. Another might be inability to perform two or three everyday personal care tasks because of an illness.

## Waiting period.

There's also typically a waiting period before an insurance company will begin paying benefits, the III says. If you recover from your illness before the waiting period ends, the policy likely won't pay for expenses you may have accumulated during the waiting period.

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- Set financial goals and track your progress
- Track expenses and follow a budget
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Growing your family



Raising children on your own



Protecting your established finances



Nearing retirement



During retirement



## The Allstate difference

When you **choose an Allstate Personal Financial Representative**, you'll develop a personalized plan that's designed to help you meet your goals at each stage of your life. And, because Allstate agents live and work near you, you'll receive local service along with access to more than 20 of the most recognized financial companies in the industry.



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## Identity Theft Insurance

Customized insurance you can add to your property policy



Call or contact an agent to start your quote

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Or call [1-800-295-2568](tel:1-800-295-2568)



What does identity theft insurance cover?



- Lost documented wages from an employer.
- Attorney fees.
- Loan reapplication fees if your first application was rejected due to fraud.
- Personal assistance to help you monitor your credit and mediate between you and creditors.

We customize your insurance so you only pay for what you need.

### Is identity theft protection worth it?

Just like any other type of insurance you might have, the cost of not having identity theft insurance far exceeds the cost of your premium.

The potential monetary loss, legal fees, and stress caused by your identity being stolen can impact your life and stability in a significant way. In a time when personal information is so vulnerable, it makes sense to set yourself up with protection for the worst case scenario.



## How does identity theft happen?

Common methods include:

- "Dumpster diving" in trash bins for credit card statements.
- Stealing from unlocked mailboxes to get pre-approved credit offers and newly issued credit cards, utility bills, bank and credit card statements, investment reports, insurance statements, benefits documents, or tax information.
- Fraudulently accessing credit files by posing as a loan officer, employer, or landlord.
- Stealing personal data from online sources, such as public records and fee-based information sites.



## How to reduce your risk of identity theft

Reduce your risk by doing 3 things considered the most important for preventing identity theft.



### Check your credit

Check your credit report twice a year. Be sure to not just skim it, or you could miss something.



### Monitor your credit

Sign up with a credit monitoring service that will alert you to new or strange activity.



### Know your records

Periodically check personal records, such as your DMV file.



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Homepage > Life Insurance

## Life Insurance

Ensure financial security for your family



Start your Life Insurance quote

[Get my price](#)



What is a life insurance policy?



Life insurance provides financial protection for your family in the event of your passing. Your beneficiaries will receive money to use as they see fit, ensuring security in a difficult time.

## When to get life insurance

Anytime is a good time, but these life events are especially important.

- If you were just married
- You bought a new home
- You're expecting a new baby

## What are the 3 types of life insurance?

Life insurance options at a glance:

### Term life insurance

Affordable coverage to meet your temporary needs. You'll receive a guaranteed death benefit for the term you choose, and your payments are guaranteed to remain level for the length of the term.

### Whole life insurance

Gives you level premiums, strong guarantees, and valuable protection. It can also build cash value, which you can access through loans.

### Fixed annuities/fixed income

With a Single Premium Deferred Annuity (SPDA) or Fixed Indexed Annuity (FIA), you make just one lump-sum premium payment in exchange for a guaranteed stream of income for your retirement years.



## What is the best life insurance for me?

Each type of life insurance is designed to meet different needs. Get more detail about what's included in each option to understand which may be right for you and your family.

Term life insurance details



Whole life insurance details



Fixed annuities/fixed income details



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## Only pay for what you need

You could save up to 12% when you  
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Auto



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Condo



Renters

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Or call [1-800-295-2723](tel:18002952723) for a quote



## Not ready for a quote yet?

Here are some options to get started.



[Car insurance basics >](#)

Learn about your car insurance options,



[Car insurance coverage calculator >](#)



[Cheap insurance quotes 101 >](#)

read customer reviews, and find discounts to help you save!

Get an idea of what kind of auto coverage may be right for you. No contact info necessary.

Understand when that cheap rate might be misleading and how you can get quality coverage at an affordable rate.

## Need to file an insurance claim?

Just 5-10 minutes and the basic details gets you started.

|                              |                                   |
|------------------------------|-----------------------------------|
| <a href="#">File a claim</a> | <a href="#">Manage your claim</a> |
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Quickly pay your bill or get your ID cards - you can download our mobile app to have your ID cards with you all the time

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12% Auto Discount: NOT AVAILABLE IN CA, HI, MT, WY, ND, SD, AK, NC. Discount amount varies by state and reflects average savings as applied to certain auto coverages.

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10% Home Discount: NOT AVAILABLE IN CA. Not available in all states. Discount applies to base policy coverage, not optional coverages or endorsements.

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\$5 Renters: Not available in all states

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\$44 Condo: Based on the average premium for condo policies as of April 2017.



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using your name and birthday.

[File your auto glass claim](#)

using your policy number and some basic info  
about the cause.

### I filed a claim against a Liberty Mutual or Safeco customer



Did you file a claim against a Liberty Mutual or Safeco customer?

- If you created an account **before September 13, 2021**, log in above.
- If you created an account **on or after September 13, 2021**, [log in here](#).

If you don't have an account, create one [here](#).

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## Long-term care professional and general liability



Business Insurance > Healthcare liability > Long-term care professional and general liability

## Liability protection for long-term care organizations

Long-term care facilities face a variety of challenges: care models are evolving, the population continues to age, resources are tight, and regulations continue to increase. In this uncertain environment, having the right insurance solution is critical to help protect providers' bottom line and reputation.

We are ready to help, bringing an expansive perspective, strong problem-solving skills, and unique coverage enhancements to address the evolving and complex exposures of the long-term care sector.

Our long-term care professional and general liability solutions from IronHealth®, a division of Ironshore, help protect long-term care facilities against legal, financial, and reputational risk arising from the services they provide.

\*Solutions are for businesses, not individuals.

## A protective partnership

Solutions for complex risks

Expertise that delivers

Better control of claims

## Solutions for complex risks

Our solutions are designed for not-for-profit and for-profit long-term care facilities, including independent, assisted, dementia/Alzheimer's and skilled nursing facilities, and continuing care retirement communities.

### Key coverage highlights:

- Claims made and occurrence coverage available
- Primary policy limits \$1M/\$3M, with separate limits for:

- Professional liability
- General liability
- Employee benefits liability
- Excess limits available up to \$10M
- Coverage available for:
  - Public relations
  - Evacuation
  - Resident loss of property
  - Disinfection event expense
  - Regulatory proceeding defense coverage
- Policies include a complimentary hour of legal review of admission agreements and/or contracts with telemedicine monitoring providers by Ironshore panel counsel.
- Flexibility with respect to coverage for sexual misconduct
- Express coverage for employed or contracted medical director
- Separate or shared limits available for scheduled physicians by endorsement

**Value-added risk-management services:**

We provide preferred risk-management services for long-term care clients. Accounts may be allocated a budget for risk-management services from an extensive menu provided by preferred vendors.

Our unique approach offers insureds and their brokers involvement in the selection of risk-management services, which range from access to highly skilled consultants who can help with policies and procedures or survey responses to software tools that can track incidents or risk indicators. We want to provide our policyholders with risk-management services that they know they need, not ones that the insurer thinks they need.

## Get in touch

Our commercial and specialty insurance products and services are distributed through brokers and agents. If you are interested in our solutions for your business, please contact your agent or broker. If you are an agent or broker, please reach out to our team for more information.

### Katie Wagner

VP, Long-term Care Product Manager, Ironshore

[\(860\) 408-7833](tel:(860)408-7833)

[katie.wagner@ironshore.com](mailto:katie.wagner@ironshore.com)

[in](#)

## Related insights



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6/4/2021

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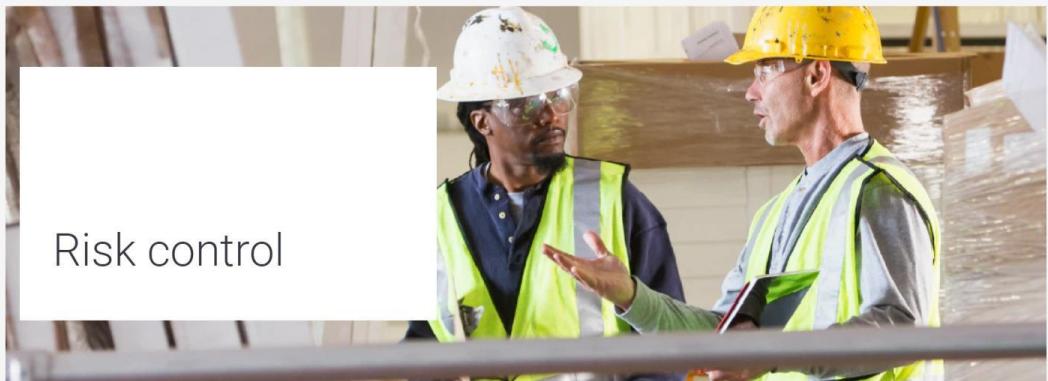
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## Risk control

Business Insurance > Services > Risk control

## A proactive approach to safety

When it comes to assessing and mitigating risk, our focus is to safeguard businesses, employees, and properties with sophisticated strategies and a tailored approach. We can help keep your business, employees, and properties safer with risk control programs and resources that speak to your unique challenges.

- Industry-specific expertise and resources that align to your safety and risk management objectives
- Access to risk control professionals to research questions and provide solutions

Online, on the phone, or onsite, get the answers you need.

### Risk Control On-Demand

### Customized Risk Control services

In addition to access to the resources above, policyholders can collaborate with Risk Control specialists to design a unique service strategy tailored to their business. Through fact finding and systems analysis, we will work with you to create integrated solutions and measure respective business impacts. This option is designed for customers who desire to take their program to the next level, achieve high-impact business results, and reduce total cost of risk.

[Learn more !\[\]\(b0ab14488da37eb6a72fab3eb6f78377\_img.jpg\)](#)

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[Risk Control](#)

**Industrial hygiene lab**

### **Liberty Mutual SafetyNet™**

Your online destination for in-depth safety tools, training, and technical resources to help reduce the cost of risk – exclusive for policyholders.

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### **Risk Control Consulting Center**

Our dedicated, experienced consultants will collaborate with you to help prevent and control losses with practical guidance and resourceful support.

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Our industrial hygiene lab offers more than 40 years of accredited lab services and can help enhance workplace safety with testing and analysis programs for solvents, air purity, gas, and more.

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### **Customer safety training**

Learn from the experts to manage the risk of injuries and property damage with our suite of resources – webinars, training videos, and more.

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### **Severe weather resources**

Prepare for unexpected disasters with our helpful, easy-to-use checklists and guides designed to assist in minimizing the damage to your business and help you recover faster.

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## Premium audit

Business Insurance > Services > Premium audit

## Premium audit: Services that deliver

As your business operations change, so may your insurance premium. At Liberty Mutual Insurance, we conduct premium audits to make sure that your insurance payment accurately reflects your business operation and you only pay for what you need. At the same time, we also want to deliver the best experience possible. Whether you are expanding your business, starting a new endeavor, or simply adding a product or service, our team is ready to help, with services such as:

- Convenient online, virtual, and personal (physical) audits
- Guidance on state rules and audit processes
- Guidance on how to organize business records
- Clarification on exposure inclusions and exclusions
- Preliminary and interim account reviews

Review our premium audit resources for more information.

### Online audit (eReport)

Review information about our online reporting capabilities available to small business policyholders and explore FAQs.

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### Physical audit

Find out more about the physical audit process available for larger customers and review FAQs.

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### Contact Premium Audit online

Contact our premium audit customer service team via our online request form.

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## Common terms and definitions

Review common terms and definitions used during the premium audit process.

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## COVID-19 FAQs

Review FAQs about our premium audit approach during the COVID-19 pandemic.

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## Premium audit customer service

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## Liberty Mutual Claims Valet Service™

After an accident you can choose to have us drop off a rental car at the scene, or schedule a swap at an agreed upon time and place. When repairs are finished, we'll bring the car back from the shop.

[File a claim](#)

### What are the benefits of the Liberty Mutual Claims Valet Service?

Getting in an accident can be stressful; the repair process doesn't have to be. Let Liberty Mutual help simplify the process for you so you can get back on your feet as soon as possible.

If your vehicle is damaged in an accident but is still drivable, a valet driver will arrive at your home or office with a rental vehicle for you to use while your car is being repaired. The valet driver will then drive your damaged vehicle to an authorized repair shop and deliver your repaired car back to you once the work is complete. We'll manage the entire process from start to finish.

WORK IS COMPLETE. WE'll MANAGE THE ENTIRE PROCESS FROM START TO FINISH.

### What we'll provide:

- **Convenience:** Leave everything to us, we'll remove all of the hassle from the process.
- **Time saving:** Your time is valuable, so we will work around your schedule. Valet appointments are quick, easy and convenient to you.
- **Quality Repairs:** We will only bring your vehicle to authorized repair shops that are committed to doing the job right. We'll monitor your car throughout the repair process and guarantee the repairs for as long as you own the vehicle.

Claims Valet Service™ is available if your policy contains rental car reimbursement and you have a covered loss. Other restrictions and eligibility rules apply. Availability varies by state.



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at 09:48 12, 08/25/2022



## Let's begin filing your claim.

Tell us a little bit about you by selecting an option from the dropdown below.

Tell us a little about yourself  
I'm a Liberty Mutual customer



Should I file a claim? [Get answers to your claims questions here.](#)

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Filing online takes just 5-10 minutes.

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## Identity Protection



### Identity Theft Protection: Safeguard Your Credit and ID

Yes, I want identity theft protection.

[Buy Now](#)

Or, call us at [\(866\) 372-0634](#).

Existing policyholder?

[Log in](#)

### Identity Theft Coverage: Protect Your Credit and Your Identity

Identity theft can happen to anyone. In fact, it happened to 42 million people in 2021<sup>1</sup>. The result can be costly, both in financial impact and the time spent to undo the damage. Help safeguard yourself and, in the event of a breach, get reimbursed with GEICO Portfolio Identity Theft Protection from Iris Powered by Generali. With a comprehensive package, backed by \$1 million in insurance, you could have the peace of mind knowing your identity is protected<sup>2</sup>. Learn more about protecting your identity by visiting our [identity theft information page](#).

## What does identity theft protection cover?



Day or night, our prevention, monitoring, alerts, and resolution coverage helps to ensure your identity is protected. Coverage options include:

- Online data protection software
- Credit profile tracking
- Notifications of high-risk transactions
- Lost wallet assistance

Should the unthinkable happen, certified identity theft resolution specialists are there to help 24/7. Want to speak to an agent about identity theft protection coverage? [Enroll online](#) or call [\(800\) 206-4065](#) any time.

## Extra Protection for Your Credit and More



GEICO Portfolio Identity Theft Protection, serviced by Iris Powered by Generali, provides you with complete protection through:



### Prevention

- 24/7 certified identity theft resolution specialists
- Online data protection software suite helps protect your personal data from keylogging, phishing, attacks, and ransomware
- Opt-out services to reduce pre-approved direct mail credit



### Monitoring

- Monitoring your identity risk-level, track your credit profile, access identity theft protection tips, respond to alerts, place a fraud alert from our easy-to-use online platform
- Identity monitoring to detect fraud by searching for compromised credentials, high risk transactions and

card and insurance policy offers and marketing phones calls

potentially damaging use of your personal information

- Credit monitoring detects suspicious activity and ensures accuracy by monitoring credit profiles at all three major credit bureaus
- Email health check search tool to see if your email address has been compromised in a data breach



## Alerts

- Notification if suspicious activity related to your identity is found to allow immediate action and minimize damage
- Alert for detected changes in your credit profile, high risk transactions, compromised credentials, and black-market activity containing your personal information.



## Resolution

- US-based, certified identity theft resolution specialists available 24/7 to help restore your identity and prevent further damage in the event of an incident
- Personal case manager will be assigned to take care of everything for you, including identity theft affidavit assistance and submission, creditor notification, dispute and follow-up, lost wallet assistance and more
- Up to \$1 million in identity theft insurance<sup>2</sup>



## 24/7 Credit Report Access

An identity protection plan also provides unlimited online access to your TransUnion credit report, TransUnion credit score, and includes three-bureau credit monitoring to alert you to any potential threats that are identified.

## How much does identity theft protection cost?

Identity theft protection plans begin as low as \$7.99 per month. You could also save money by paying for annual coverage in full! Peace of mind is affordable and easy. Don't wait for your identity to fall into the wrong hands.



## Can I manage my identity protection from the app?

The GEICO Mobile app has an identity theft protection portal. You'll have access to the newly designed, easy-to-use-dashboard and manage your services all in one place.



## Why should you consider identity protection coverage?

You may wonder, "Do I need identity theft protection? Is it worth it?" No matter how careful you are, your personal information is being collected, used, and shared. With bad guys itching to steal your data, these fraudsters use sophisticated techniques to take your identity be it cyber-attacks or otherwise. Consider a few ways people become a victim of identity theft:

- Compromised credentials
- Credit card fraud
- Dark web activity
- Data breaches
- Keylogging
- Phishing attacks
- Phone marketing schemes
- Ransomware
- Utility fraud

## What do I do if my identity is stolen?

---

If you think your identity may have been stolen, you're in the right place. Review the [7 Signs You Might Be A Victim Of Identity Theft](#) for tips on how to tell if someone may have stolen your identity. Current customers can start a claim online or by calling [\(800\) 206-4065](#).



## Need to speak to a sales agent?

---

[Enroll online](#) or call [\(866\) 372-0634](#)

Mon - Fri

7:30 - 1:00 AM (ET)

Sat & Sun

8:00 AM - 10:30 PM (ET)

**Identity Theft Protection: Get the answers you're looking for.**

---

---

What is identity theft?



How do I prevent identity theft?



How does identity theft protection work?



What do I do if I lose my wallet?



<sup>1</sup> Federal Trade Commission, Consumer Sentinel Network Data Book, 2021

<sup>2</sup> Javelin Research & Strategy, Identity Fraud Study, 2022

**Please note:**

The above is meant as general information and as general policy descriptions to help you understand the different types of coverages. These descriptions do not refer to any specific contract of insurance and they do not modify any definitions, exclusions or any other provision expressly stated in any contracts of insurance. We encourage you to speak to your insurance representative and to read your policy contract to fully understand your coverages.

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[Our Commitment to Diversity and Inclusion](#)

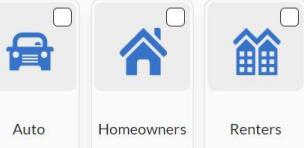
## The Insurance Savings You Expect

See how much you could save! Let's get started by entering your ZIP Code:

5-Digit ZIP Code



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## Get Instant Access to Claims and Your Policy



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[Track a Claim](#)

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[Add or Replace a Vehicle](#)

[Request Roadside Assistance](#)

## Insurance for Your Everyday Needs

Customized to fit you.





## Vehicle Insurance

Whether you're on the road, the trail, or the water we're here to help you get the insurance you need.

[SEE VEHICLE INSURANCE TYPES](#)



## Property Insurance

We can help with insurance for your home and belongings whether you own or rent.

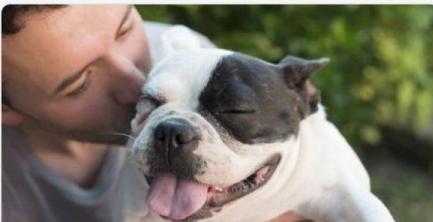
[SEE PROPERTY INSURANCE TYPES](#)



## Business Insurance

Business insurance can be tricky. Finding the right protection doesn't have to be. GEICO can help you find what you need.

[SEE BUSINESS INSURANCE TYPES](#)



## Additional Insurance

Protect more of what you love. GEICO offers a variety of additional insurance such as life, umbrella, travel, overseas, pet, and more.

[SEE ADDITIONAL INSURANCE TYPES](#)

## See Why People Switch to GEICO

**85**

Years of Experience

**\$500+**

Average Annual Savings\*

**97%**

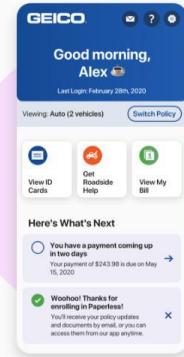
Customer Satisfaction Rating\*

## The #1 Rated Insurance App

The GEICO Mobile app gives you peace of mind at your fingertips.

- ✓ Get ID cards
- ✓ Call for roadside assistance
- ✓ File a claim
- ✓ Pay your bill

[Download Now](#)



## Explore GEICO Living

Articles and more for your reading pleasure.

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[Saving Money](#)

[Protect Your Home](#)

[GEICO Commercials](#)

\*Some discounts, coverages, payment plans and features are not available in all states or all GEICO companies. Average savings amount based on national GEICO New Policyholder survey data through December 2020. Customer satisfaction based on an independent study conducted by Alan Newman Research, 2020. The GEICO App and site received #1 rankings according to Forrester's 2021 US Mobile Auto Insurance Functionality Benchmark. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary. ©2022 GEICO.



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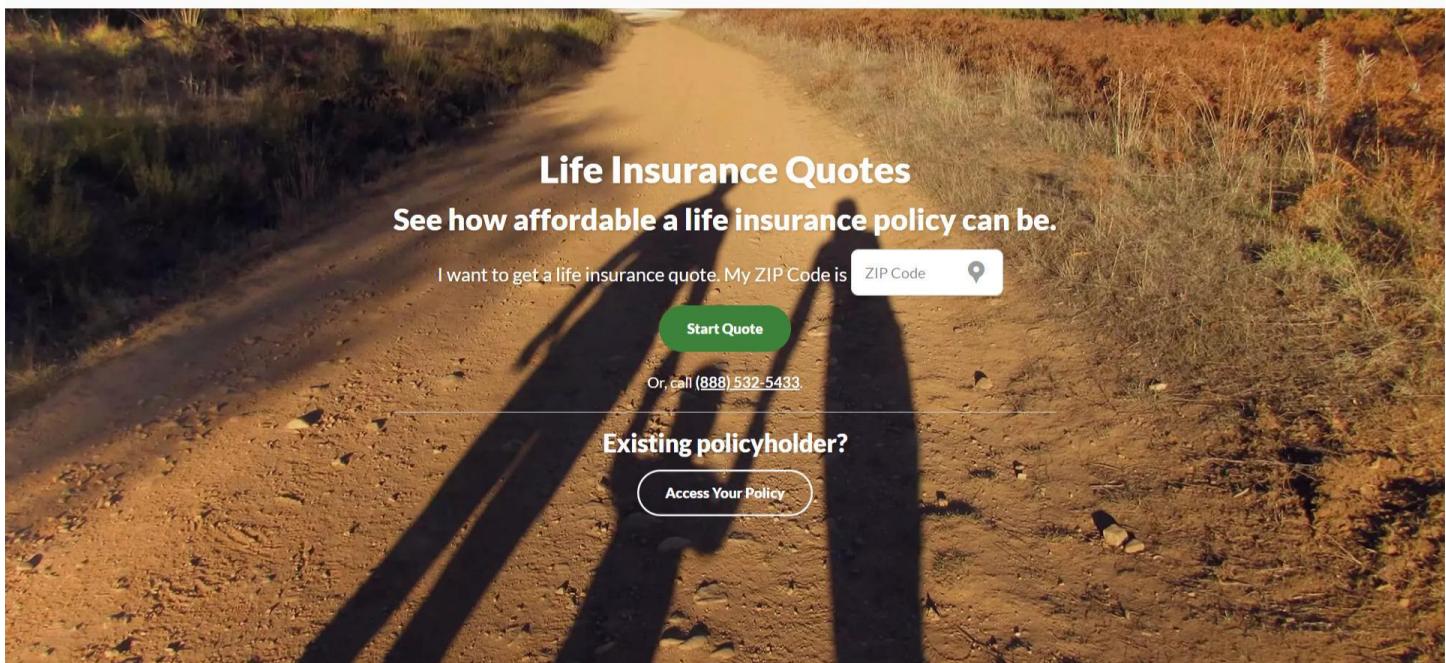


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Feedback





## Life Insurance Quotes

See how affordable a life insurance policy can be.

I want to get a life insurance quote. My ZIP Code is  ZIP Code

[Start Quote](#)

Or, call [\(888\) 532-5433](#).

Existing policyholder?

[Access Your Policy](#)

### What is life insurance?

Life insurance is a contract in which a policyholder pays regular premiums in exchange for a lump-sum death benefit may be

paid to the policyholder's beneficiaries. The lump-sum benefit is paid when the policyholder either passes away or a specific amount of time has passed. Life insurance policies can help provide financial security by replacing lost income and covering expenses.

If you're looking for a life insurance policy, we've got you covered. The GEICO Insurance Agency, LLC has teamed up with partners to offer affordable life insurance options to meet your family's needs. Get a life insurance quote online or call us at [\(888\) 532-5433](tel:(888)532-5433) to get the assurance of knowing your loved ones will be protected.



## What do you need to start a life insurance quote?

- Amount of outstanding debt left on things such as mortgage, loans, etc.
- Specific information regarding medical conditions
- Income level and occupation
- General medical information you may be asked about includes height, weight, blood pressure, and cholesterol levels

## How much does life insurance cost?

The cost of life insurance varies based on your specific situation. This takes into account many things such as your medical history to your hobbies. For more information about life insurance quotes, we have the [answers to your life insurance questions](#).



## How much life insurance do I need?

Determining how much insurance you need is not as hard as you may think. By answering just a few questions and doing some simple math, you can [quickly estimate your life insurance needs](#) and see how affordable a policy can be.

ZIP Code



Start Quote

## What are the different types of life insurance?



There are different kinds of life insurance policies, each meeting different needs. The section below illustrates the difference between [term life](#), [whole life](#), and universal Life insurance.



### Term Life Typically Covers:

- A specific period of time
- Could help replace income
- May cover some other expenses
- May be eligible for a No-Med Exam policy

You may be eligible for a No-Med Exam policy. Instead of a medical exam, this option asks a number of detailed health, financial, and hobby questions.



### Whole or Universal Life Insurance Typically Cover:

- Coverage for your lifetime, as long as policy terms are met
- Help with income replacement
- Providing supplemental income
- Assisting with estate planning
- May offer an optional fund you can contribute to above and beyond your regular life insurance (side cash fund) that can build over time

Please note that Universal Life premiums can fluctuate.

ZIP Code



Start Quote

## What is the best life insurance policy for me?



As everyone's situation is different, you'll need to make your own choice as to which product works best for you. However, in

general these groups of people choose:



### Term Life Insurance Policy:

- Main breadwinner
- Stay at home parent
- Homeowners
- Business owners

### Whole or Universal Life Insurance Policy

- Provide an inheritance to survivors
- High net worth individuals
- Pay for your own funeral expenses

Do you need more specific information? You can check out our [life insurance for every life stage article](#) to see what may work best for you.



## Why do you need life insurance?



Life insurance helps you plan ahead and provides long-term financial security for your family when they would need it most. You can't put a dollar amount on your loved ones, but a term life insurance policy can help ensure their future is protected. Determine how much coverage you need and how long it's needed, and the GEICO Insurance Agency, LLC and its partners can provide an affordable life insurance policy that is the perfect fit for you and your family. [Get a life insurance quote](#) online or call us at [\(888\) 532-5433](#) and get the satisfaction of knowing your loved ones are protected.

ZIP Code



Start Quote

[Need more information?](#)

**NEED MORE INFORMATION?**



You can reach us at [\(888\) 532-5433](tel:(888)532-5433)

**Sales**

Mon - Sun

7:00 AM - Midnight (ET)

## Life Insurance: Get the answers you're looking for.

What are the advantages of term life insurance? ▼

Life insurance can benefit just about everyone. ▼

What do I need to consider before buying life insurance? ▼

How often should I review my life insurance? ▼



Do you still have questions about life insurance?

Why should I buy my own life insurance policy?

**Please note:**

The above is meant as general information and as general policy descriptions to help you understand the different types of coverages. These descriptions do not refer to any specific contract of insurance and they do not modify any definitions, exclusions or any other provision expressly stated in any contracts of insurance. We encourage you to speak to your insurance representative and to read your policy contract to fully understand your coverages.

If you choose to get a rate quote online, you will be taken to the website of Life Quotes, Inc or Ladder Insurance Services, LLC. These websites are not owned by GEICO Insurance Agency LLC. Any information that you provide directly to them on their websites is subject to the privacy policy posted on that website, which you should read before proceeding. GEICO Insurance Agency LLC assumes no responsibility for their privacy practices or your use of either website.

Life coverages are written through [non-affiliated insurance companies](#) and are secured through the [GEICO Insurance Agency, LLC](#).



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## My Account

[Multi-Policy Discount](#)[Access Your Policy](#)**No login required**[Make a Payment](#)[Get ID Cards](#)**OR** User ID, Email, or Policy Number Password Remember me (?)**Log In**[Forgot your password?](#) | [Sign up for online access](#)

### Download the GEICO Mobile app

Insurance is easier on GEICO Mobile. From storing your ID cards to 1 tap bill pay, we work hard to make sure you don't have to—for insurance anyway. GEICO Mobile is also the fastest way to request roadside help! See how we're making insurance easy today.



### Contact Us

We're here for you 24 hours a day, 7 days a week. The quickest way to [contact us](#) is through our [app](#) or online. You can also chat for immediate help.



## Make a Payment

Need to make a payment or have a question about a bill? With GEICO's secure, reliable systems, taking care of your insurance bill is quick and easy!



## Get ID Cards

Have your Insurance ID Cards emailed or mailed.



## Add a Vehicle

Policy number and VIN are required.



## Go Paperless

Save paper and simplify your life.



## Create Online Account

Register your online account to view your policy.



## FAQs

Get the answers you're looking for.





Home > Web and Mobile



## We Invite You to Download GEICO Mobile

This Free Mobile App Is Waiting

Click here to download:



We want to make insuring with GEICO as easy as possible.



No one else is headed where you're headed today-on the road or in life. That's why the GEICO Mobile app is here and ready to help you get where you're going-wherever that might be. So grab the snacks. We're always ready to roll.



### Digital Insurance ID Cards

The days of rummaging through your wallet or glovebox for an insurance ID card are over. Now you can access



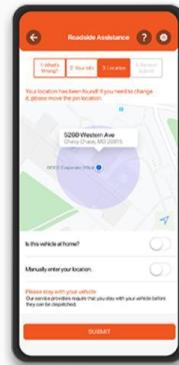
everything directly from your mobile device. Here's what you can expect:

- Access your ID cards 24/7, online or offline
- View, email, or print your ID cards from the GEICO Mobile app or geico.com
- Add your ID cards to your Apple Wallet (for Apple users)

## Roadside Assistance

No one likes being stranded in the middle of nowhere—or even in the middle of somewhere. GEICO Mobile is the fastest and easiest way to get help when you need it.

- Tow and emergency roadside help available 24/7 (including holidays)
- Request help in as little as 2 minutes



## Easy Photo Estimate



Did a runaway shopping cart leave a dent in your car? Save some time with the Easy Photo Estimate feature on the GEICO Mobile app. You can:

- Submit photos of your vehicle's fender bender
- Get an estimate of your vehicle damage in about 20 minutes
- Skip booking an appointment at an auto shop

## Apple Messages for Business

Have a conversation on Apple's native Messages app, getting answers to your questions and even chatting with an agent. The best part: You can connect with us directly from here the next time something pops up. Here's what you can do:

- Connect with an agent and get answers, just like you do on a phone call
- Ask about auto policy coverages, billing information, and more



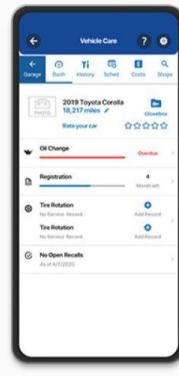
## VIRTUAL ASSISTANT



Ever wish you had a person in your pocket that could answer questions about your policy, billing, or more? Us too. So just ask the GEICO Virtual Assistant. Available 24/7, just like GEICO.

## Vehicle Care

Does your vehicle have deep dark secrets it's not telling you? With GEICO Mobile's Vehicle Care powered by CARFAX® you can shed some light on your car's service history, check for open recalls, create a maintenance schedule, and more.



## See why we're #1.



"Have nothing but great things to say, easy to make changes to policy, easy to make a claim, easy to contact someone if I have questions through the app."

- GEICO Customer Review on Google Play (05/14/2022)

"It's a great way to see everything your Geico auto and home insurance offers and if you have a claim it has all the information you need! Great app!"

- GEICO Customer Review on the App Store (05/11/2022)

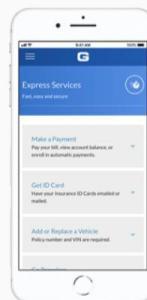
## More ways to access your GEICO policy.



**geico.com**

When you're out and about, you can access everything you need on geico.com. Our website is mobile friendly and includes all of the features you love.

- Get a quote for your car, motorcycle, and more
- Log in to your policy
- Report a claim



#### GEICO Express Services

No login needed. Do what you need and get back to your life. It's that simple!

- Pay your bill
- Get ID cards
- Make updates to your policy

[Compare the features](#) of geico.com, GEICO Express, and the awesome GEICO Mobile app.

Want to shape the future of GEICO Mobile? Join [Power Users](#) today.



**Got questions? We've got answers.**



Do I need an account to use the GEICO Mobile app?



Will I stay permanently logged into the app?



How do I login with my fingerprint?



How do I save my ID card for offline access?



What about security/privacy in GEICO Mobile?



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The GEICO Mobile app and site received #1 rankings according to the Keynova Group Q1 and Q3 2021 Mobile Insurance Scorecards



## Welcome To The Claims Center

### You're In The Right Place To Report A Claim

Reporting a claim online is fast and easy. If eligible, you can **schedule a rental and repair** immediately.



[Report an Incident](#)



[Report Glass-Only Damage](#)



[Request Roadside Assistance](#)

### Track A Claim

You have secure access to your auto, cycle or RV claims with GEICO Claims Express. Just have your claim number ready.



[Check Your Claim](#)

### Claims Resources

Questions? [Learn about the claims process](#), including car rentals, repairs, and more.

Need help? [Contact us](#) by phone, email, and more.

Report and track your claim with the [GEICO mobile app](#). It's also the fastest way to get roadside help.

### Look at our helpful checklists...

Accidents and the claims process can be stressful. With GEICO, it doesn't have to be that way. Follow these guides to know what to do after these types of incidents.



[Accident](#)[Glass Damage](#)[Theft](#)[Fire Damage](#)[Catastrophe](#)

## Auto Repair Xpress® is convenient and simple.



Our fast and fair approach to auto repair is as easy as 1, 2, 3.



### Drop Off

A Shop Representative will meet you at the repair shop.



### Repair

A Shop Representative will process your claim as your car is being repaired.



### Pick Up

Fully repaired cars will be guaranteed and good to go.

[Learn more](#)

## Get the answers you're looking for.



|   |  |  |
|---|--|--|
| <a href="#">How does GEICO investigate a claim?</a>                       | <a href="#">How does the auto claim settlement process work?</a>         | <a href="#">What is rental car reimbursement?</a>        |
| <a href="#">How does payment recovery work and how long does it take?</a> | <a href="#">What happens when your vehicle is declared a total loss?</a> | <a href="#">How do mechanical breakdown claims work?</a> |

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## Web and Mobile



### Mobile App

It's easier in the GEICO Mobile app with 1 click bill pay, digital ID cards, roadside help, and more! [Download our award winning app\\*](#) today!



### GEICO Living

Check out GEICO Living—our weekly online publication showcasing the best of GEICO! Enjoy entertaining articles and videos, travel and home improvement tips, as well as community news and special offers.



### Social Media

Feeling social? Follow us Twitter, Like us on Facebook, and much more.

### Site Map



Navigate to the page you need by using our site map.



### Contact Us

We're here for you 24 hours a day, 7 days a week. The quickest way to [contact us](#) is through our [app](#) or online. You can also chat for immediate help.



### Share



### Accessibility



## ACCESSIBILITY

Read more about our web accessibility policy.

\*The GEICO Mobile app and site received #1 rankings according to the Keynova Group Q1 and Q3 2021 Mobile Insurance Scorecards

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For Individuals For Business Claim Center Prepare & Prevent

Home / Homeowners Insurance / Home Insurance Coverage / Identity Theft Protection

Get a Quote

Or Call 1.866.973.6902 to get a quote. [Retrieve a saved quote](#)

## Identity Fraud Protection



Identity theft occurs when someone steals your personal information. In cases of identity fraud, criminals illegally obtain your personal information (such as a credit card number, medical identification number or Social Security number) and use the data to commit crimes in your name. Thieves may take over your existing accounts, use your name to open new accounts or apply for loans, among other crimes.

### Identity Fraud Expense Reimbursement Coverage

Falling victim to identity fraud could tarnish your name, ruin your credit, compromise your financial and medical history, or drain your assets. Once the damage is done, the road back to restoring what was yours can be both time-consuming and expensive.

As the first insurer to offer reimbursement coverage for identity fraud expenses, Travelers may be able to help you repair harm that's been done.

If you become a victim of identity fraud, Travelers' identity fraud expense reimbursement coverage can cover expense reimbursements up to \$25,000, with no deductible, for named expenses incurred to restore your identity, including:

- Reimbursement for certain fees related to medical identity fraud.
- Travel expenses (up to \$1,000 a week for up to five weeks).
- Replacement of government issued identification.
- Lost wages (up to \$1,000 a week for up to five weeks).
- Reasonable attorneys' fees.
- Resolution services to help reclaim your identity and restore credit.
- Access to a consumer fraud specialist



### If You Bundle Your Policies, You Could Save Up to 15% on Your Home Insurance

When you bundle your car and home with Travelers you could save up to 15% on your home insurance. There may be additional savings when you purchase other policies like boat, umbrella insurance or a personal articles floater.

[Find out more](#)

#### Affordable Protection

If you don't have it already, consider getting identity fraud protection. Our identity fraud expense reimbursement coverage is included for platinum plus homeowner policies, or can be added to any Travelers homeowners, condo or renters insurance policy for a low yearly premium. Considering what's at stake, it's a relatively small price to pay to help reclaim and restore your identity.

#### Other Coverages

Personal Property Coverage  
Jewelry and Valuable Items  
Loss of Use Coverage  
Personal Liability Coverage  
Dwelling Coverage  
Flood Insurance



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**Pet Insurance, Motorcycle Insurance, and Travel Insurance** is not underwritten by Travelers or its Affiliates ("Travelers"). Travelers utilizes its affiliate, InsuraMatch, LLC, an independent insurance agency, to refer consumers interested in pet coverage, motorcycle and off-road vehicle coverage, and travel coverage. For more information about the underwriting entities click "Learn More" to be directed to the specific product page.

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| Sign In

## Welcome to Travelers

USER ID

PASSWORD



Remember Me

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**REGISTER**

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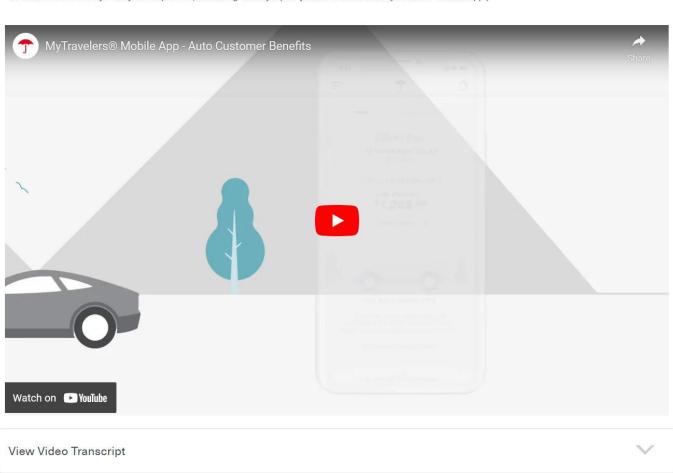
Access your policies with MyTravelers® - anytime from anywhere.

With MyTravelers®, you have quick access to self-service options:

- Download your insurance cards
- Pay your bill
- Track roadside assistance (available only on the MyTravelers Mobile App)
- File and track the status of your claim
- Manage or update your policies
- Contact your agent directly from MyTravelers Mobile App
- Chat live with a Travelers representative\*

Already registered? Download the MyTravelers Mobile App or Log in on your computer today.

\*Chat available Monday-Friday 7am-8pm EST, excluding holidays. Not yet available on the MyTravelers Mobile App.



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**Go paperless for a purpose!**

And we will fund the planting or conservation of a tree in partnership with American Forests and the US Chapter of 1t.org - up to 3 Million trees in all.

**Get rewarded for driving by enrolling in IntelliDrive®**

With the IntelliDrive mobile app, monitor your driving and review performance after each trip. By enrolling, you could save on your car insurance policy's first term. Learn more today!



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GEICO LIVING > SAVING > MONEY > BUILD A WINNING FINANCIAL GAME PLAN



## Build A Winning Financial Game Plan

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If you've ever followed an NCAA tournament, these tournaments could be teaching you valuable lessons on managing your money.

That's because the effort fans put into researching teams and filling out brackets is the same kind of work that goes into [getting your finances in order](#). And according to Chuck Thoelle, a Dallas-based certified financial planner and author of *Bulls, Bears and Basketball*, the world of college hoops is bursting with lessons to help average people make sense of saving and investing.

"Good planning is essential to meeting major financial goals like retirement and college."



financial goals like retirement and [college funding](#),” says Thoelle, an Indiana native raised on Hoosier Hysteria. “The problem is that many people find the process too boring or tedious to really put in the effort. But if you think of it in different terms, things like mutual funds and insurance can suddenly seem a lot more interesting.”

And who doesn’t love a good sports analogy?

“In basketball and finance, there’s offense and defense, winning seasons and rebuilding years, tried-and-true strategies and desperate last-second shots. And you’re always working against the clock,” Thoelle says.



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## **Here's how to channel your fervor and win a financial championship:**

### **Assess Your Team**

Start with a good look at where you are financially and where you want to be. Are you [saving for retirement](#)? Determine how much you’ll need to live comfortably and work toward that goal.



### **Scout the Competition**

Ready your game plan for the challenges of inflation, high interest rates and the occasional stock-market correction by learning more about these and other opposing forces that threaten to squash your dreams of glory.

...  
...  
...



## Attack the Basket

Racking up points is the name of the game. In personal finance, playing offense means stashing away as much money as possible from an early age and [building an investment portfolio](#) that's designed to meet your long-term goals.



## Get Aggressive on Defense

Defense is all about protecting what you already have. That includes diversifying your investments to guard against down markets and making sure you and your valuable assets are adequately insured. This gets even more important the closer you get to retirement.

## Make Half-time Adjustments

Life can change dramatically halfway through the game. Kids move out. People get sick. Careers shift gears. It's important to reassess your priorities and progress as you age; chances are, your game plan will need some tweaking.



## Stay Strong Through Overtime

Retirement is no time to quit watching your wallet. Smart strategies to withdraw your savings and minimize spending will ensure you don't lose your nest egg. And when that final buzzer sounds, your family will thank you for the financial legacy you've left behind.

Protect your hard-earned assets and start planning your legacy today. Let us help you find a [life insurance policy](#) through the GEICO Insurance Agency that gives you peace of mind for the future. Locking in a long-term rate now could be a great bargain.

*Now that you have your financial game plan, see how much you could save on [car insurance, home insurance, renters insurance](#) and more when you get a fast, free quote on [geico.com](#)!*

By Lee Brookman

**Next:** What's your savings style? [Take our quiz](#) to find out where you rank in the money game.

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## Risk Control Consulting Center

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## Build a better risk control strategy

Your business is like no other — and so are your issues of safety and risk control. Our consulting center can answer your questions, provide advanced technical guidance, and collaborate with you to prevent and control losses with a flexible array of solutions.

One phone call or email puts you in touch with consultants who can offer solutions to support your business goals and objectives.

Our team can answer your questions and collaborate through:

- Practical guidance with training webinars, safety programs, and other audit tools
- Proven problem-solving strategies developed with our technical resources and expertise
- Actionable support by our risk control experts to support your business goals and objectives

*"The center is a dependable and reliable service for us. We have always received excellent customer service and expeditious responses from your consultants." – Liberty Mutual Insurance policyholder*

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Risk Control Consulting

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Across asset managers, banks, insurance companies, and more, customers look to us for holistic solutions to protect their employees, assets, and reputations.

## A protective partnership

Solutions for complex risks

Expertise that delivers

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We take a tailored, industry-specific approach to meet the needs of financial institutions, offering an extensive array of comprehensive coverages, including:

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- Professional liability, including cyber

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We'll also work with you to determine the right program structure, whether it's large deductible, retrospective, guaranteed cost, aggregate stop loss, or unbundled.

And every solution is backed by our strength, stability, and experience as a Fortune 100 company.

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**Tom Pickhardt**

Industry Practices Director

[\(980\) 938-1019](tel:(980)938-1019)

[Thomas.Pickhardt@libertymutual.com](mailto:Thomas.Pickhardt@libertymutual.com)



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## Risk Management Solutions



Our Risk Control consultants visit new businesses every day and that experience provides Travelers with a window into common risks in your business. It also provides insight into what threatens your home.

We are committed to sharing what we learn from our thousands of customer interactions every year by making available a rich collection of risk management solutions including articles, guides, assessments and training offerings available 24/7, online on our Prepare and Prevent public website and MyTravelers®, our secure customer website.

### MyTravelers® Online Risk Control Tools and Resources



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- Easily search and navigate more than 1,000 risk management tools and resources;
- View and participate in training programs;
- Conduct self-assessments and implement action plans using the Travelers Self-Assessments; and
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## Risk Management Specialization



Travelers Risk Control consultants are backed by highly qualified specialists dedicated in areas such as fire protection, product liability, transportation, and much more. Learn more about each of our technical risk management specialties and the services we provide below.



Commercial Fleets



Equipment Breakdown



### Transportation Safety Roadmap

Learn what you can do to help your company navigate its way toward a safer fleet.

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Our talented staff conducts approximately 120,000 consultations annually. During these consultations, we work closely with our customers to help them develop risk management strategies.

Some of the on-site activities we offer include:

- **Risk assessments** – we help our customers to assess exposures that have previously resulted in claims or could cause future losses. We try to focus on the “vital few”—those items that will have the greatest impact in the shortest period of time.
- **Specialist's consultations** – we deploy consultants that have unique skill sets to help customers manage specific exposures, in areas such as fire protection, product liability, transportation, industrial hygiene, ergonomics, equipment breakdown and injury management.
- **Safety training and education** – in addition to our online training resources, we offer virtual Safety Academies on a range of topics throughout the year.

#### Online

In addition to onsite services, we offer a secure customer website—a 24/7 resource for safety and risk management information and educational events.

- Travelers Self-Assessments: web-based self-assessments designed to help our customers evaluate their safety program, find gaps and to provide our customers with guidance and resources to help fill those gaps.
- Education and Training: a wide selection of virtual Safety Academies and self-paced computer-based training courses, many provided at no cost.
- Access to a multitude of risk control resources, including technical guides, sample programs, assessments, checklists, training materials and supervisor talks.

#### On-Demand

Our Risk Control On-Demand<sup>®</sup> consultations provide an easy method for our customers to interact with our Risk Control consultants regarding their risk assessment needs. By utilizing screen share technology, our customers can share videos, photos or other media with a consultant. During the online session, our consultants can offer possible solutions and recommend specific Risk Control resources to help manage exposures.

By utilizing Risk Control On-Demand, our customers can gain access to our safety consultants regardless of location while having an option to bring employees at multiple locations into a real-time virtual conversation. By tailoring our consultative approach to the amount of time our customers have to devote to the conversation, we can bring the right expertise in the right way to best help our customers.

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**Paul Braithwaite**

Senior Managing Director

NEW YORK, NY



**Wendy Shapss**

Senior Managing Director, Co-Leader of Insurance Services

NEW YORK, NY



**Rory O'Brien**

Senior Managing Director, Co-Leader of Insurance Services

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## About Securian Financial



### We help our customers build secure tomorrows.

At Securian Financial, we're here for family. And we're here because of it. And we believe your financial picture should support the everyday moments as much as the major milestones.

Since 1880, we've been committed to providing insurance, investment and retirement solutions that give families the confidence to focus on what's truly valuable: banking memories with those who matter most.

## At a glance

**\$1.4 trillion**

Life insurance in force

**\$106.1 billion**

Assets under management<sup>1</sup>

**\$7.3 billion**

2021 GAAP revenue

**\$4.9 billion**

2021 GAAP benefits provided<sup>2</sup>

**More than 21 million**

Customers in North America

**464**

On the Fortune 500<sup>5</sup>

**9th largest**

Life insurance company in the United States based  
on total 2020 life insurance business in force<sup>6</sup>

**6,900**

Employees and representatives

**St. Paul, Minnesota**

Our home since 1880

Securian Financial Group, Inc. is the parent corporation of Minnesota Life Insurance Company and Securian Life Insurance Company, a New York authorized insurer. Certain financial highlights are presented at the parent level only. Data as of December 31, 2021 unless otherwise noted.

## Purpose and values

Our business is built on a set of strong core values and we're guided by our purpose: helping our customers build secure tomorrows.

[Our purpose and values](#)



## Company history



Securian Financial has been serving families for more than 140 years. As our company has grown and evolved, we've never lost sight of those who depend on us.

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## Financial strength ratings

Securian Financial's insurance company affiliates, Minnesota Life and Securian Life, a New York authorized insurer, are highly rated by the four major independent rating agencies.

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A+ AA  
Aa3 AA-



### Corporate structure

Our products and solutions



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We provide financial



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### Innovation

We're preparing our

are provided by members of the Securian Financial family of companies.

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products and services to four key markets through a variety of distribution channels.

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leaders are instrumental in helping all of us deliver on our purpose: helping our customers build secure tomorrows.

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company and our customers for the future.

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## National headquarters

**Securian Financial**

400 Robert Street North  
St. Paul, Minnesota 55101



1. Assets under management includes an acquired majority interest in Asset Allocation & Management Company (AAM), a Securian Financial subsidiary.

2. GAAP benefits provided includes policyholder benefits and interest credited to policies and contracts.

3. Fortune 500 ranking published June 2022 is based on 2021 total revenue.

4. A.M. Best's Statistical Study, U.S. Total Life, July 16, 2021. Based on 2020 total life insurance in force for Securian Financial Insurance Group.

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## Our underwriting approach



[Choose Shared Success](#)

### A smooth experience for your clients – and for you

You want to get your clients the protection they need as fast and as easy as possible and feel confident that you will get a competitive decision the first time.

That's why our underwriters continually research and develop ways to improve the underwriting process for your clients. Their experience is the most important consideration as we develop new underwriting processes and service standards.

You have direct access to underwriters to talk through the process and ask questions, eliminating confusion and speeding up the process.

### Personalized underwriting for your client

#### Put us to work for you

Provide your clients a better underwriting experience and close new business faster.

[Get started selling](#)

## **PERSONALIZED UNDERWRITING FOR YOUR CLIENTS**

Securian currently offers two underwriting approaches: traditional underwriting and WriteFit Underwriting™.

### **WriteFit Underwriting**

Our WriteFit Underwriting option offers the potential to accelerate and simplify the underwriting process by eliminating lab work for your healthiest clients. In fact, eligible clients could be approved for coverage within 24 hours<sup>1</sup> and will enjoy:

- A less invasive, streamlined process
- Faster application approvals
- A better customer experience

#### **Accelerated underwriting for your clients**

For more information about WriteFit Underwriting – including sample client profiles and frequently asked questions – visit our interactive WriteFit Underwriting page.

[View WriteFit Underwriting details](#)

### **Traditional underwriting**

Our traditional, medical underwriting program offers innovative solutions of its own. Our dedicated underwriters are always looking for ways to get the best rate class for your clients.

#### **Mortality credits program**

With this program, our underwriters are often able to offer better-than-published rate classes to those who wouldn't normally qualify. We offer stretch guidelines in the following categories:

- Build
- Tobacco
- Driving history
- Cholesterol
- Family history impact
- Noncombustible tobacco

1. After completion of a tele-interview

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

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Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in Saint Paul, MN. Property and casualty insurance products are issued by Securian Casualty Company, a New York authorized insurer. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Securities, variable insurance products and investment advisory services offered through [Securian Financial Services, Inc.](#), registered investment advisor, member [FINRA/SIPC](#).

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## Investment services



### Develop an investment strategy to reach your goals

You're working hard to achieve important milestones in your life. Investing offers the potential to grow your wealth over time.

Securian Financial Services' quality investment products and broad range of services can help you navigate the markets and make progress toward achieving those milestones.

Securities and investment advisory services are offered through [Securian Financial Services, Inc.](#), member FINRA/SIPC, securities dealer and registered investment advisor.



## Investment strategy

Securian Financial Services helps you create a customized investment approach that matches your needs and considers your preferred balance of risk and return.

[Learn about investment strategies](#)



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## Investment advisory and brokerage services

Our investment advisory programs and brokerage accounts offer a variety of options, allowing you to choose how much time and energy you want to spend in the day-to-day management of your investments.

[Find the approach that's right for you](#)

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## Financial planning



### Creating a financial strategy for your future

Developing a financial plan is one of many services available from financial advisors, who are focused on listening to your goals and helping you achieve them.

A well-rounded financial plan examines your total financial picture and helps you take a comprehensive approach to organizing your finances.

Financial planning is an investment advisory service offered through [Securian Financial Services, Inc.](#), a registered investment advisor.



#### Start planning your financial future

Talk to a financial professional about creating your financial plan.

[Find a financial professional >](#)

#### Retirement calculator

## How it works

Our fee-based financial planning process is a thorough yet understandable way for you to take the first step toward reaching your financial goals.

[Learn about our approach >](#)

## What's involved

A financial plan includes all aspects of your finances and addresses financial matters in all stages of your life – the past, present and future.

[What to expect >](#)

Determine how much you should be saving for your retirement years.

[Use our calculator](#)

## Take the next step

Identifying your financial objectives and documenting your strategy to meet them can be a daunting task. Fortunately, you don't have to go it alone.

[Learn more about the value of working with a financial professional or find a financial professional near you.](#)

## Related articles



### [Protect your family: Life insurance tips for new parents](#)

Life insurance is important for new parents. Read on for tips about term, permanent and group insurance options, naming a beneficiary, and how to keep costs low.



### [Love that lasts: Estate planning tips for your child with special needs](#)

Take these practical estate planning tips into consideration to ensure a secure financial future for your child with special needs.



### [Mind the GAP: When to consider guaranteed asset protection for your loan](#)

Guaranteed asset protection (GAP) coverage protects the investment you made in your car. Read about GAP and who should consider it.

Financial advisors do not provide tax or legal advice. You should consult your tax advisor regarding your own situation.

Separate from the financial plan and our role as financial planner, we may recommend the purchase of specific investment or insurance products or accounts. These product recommendations are not part of the financial plan and the client is under no obligation to follow them.

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## **United States Patent and Trademark Office (USPTO)**

### **USPTO OFFICIAL NOTICE**

Office Action (Official Letter) has issued  
on August 25, 2022 for  
**U.S. Trademark Application Serial No. 97120656**

A USPTO examining attorney has reviewed your trademark application and issued an Office action. You must respond to this Office action in order to avoid your application abandoning. Follow the steps below.

- (1) [\*\*Read the Office action\*\*](#). This email is NOT the Office action.
- (2) **Respond to the Office action by the deadline** using the Trademark Electronic Application System (TEAS). Your response must be received by the USPTO on or before 11:59 p.m. **Eastern Time** of the last day of the response period. Otherwise, your application will be [abandoned](#). See the Office action itself regarding how to respond.
- (3) **Direct general questions** about using USPTO electronic forms, the USPTO [website](#), the application process, the status of your application, and whether there are outstanding deadlines to the [Trademark Assistance Center \(TAC\)](#).

After reading the Office action, address any question(s) regarding the specific content to the USPTO examining attorney identified in the Office action.

## **GENERAL GUIDANCE**

- [\*\*Check the status of your application periodically\*\*](#) in the [Trademark Status & Document Retrieval \(TSDR\)](#) database to avoid missing critical deadlines.
- [\*\*Update your correspondence email address\*\*](#) to ensure you receive important USPTO notices about your application.
- [\*\*Beware of trademark-related scams\*\*](#). Protect yourself from people and companies that may try to take financial advantage of you. Private companies may call you and pretend to be the USPTO or may send you communications that resemble official USPTO documents to trick you. We will never request your credit card number or social security number over the phone. And all official USPTO correspondence will only be emailed from the domain “@uspto.gov.” Verify the correspondence originated from us by using your Serial Number in our database, [TSDR](#), to confirm that it appears under the “Documents” tab, or contact the [Trademark Assistance Center](#).

- **Hiring a U.S.-licensed attorney.** If you do not have an attorney and are not required to have one under the trademark rules, we encourage you to hire a U.S.-licensed attorney specializing in trademark law to help guide you through the registration process. The USPTO examining attorney is not your attorney and cannot give you legal advice, but rather works for and represents the USPTO in trademark matters.

User: Crystal Yi

**Statistics for Case  
97120656**

| #         | Search  | Total Marks | Dead Marks | Live Viewed Docs | Live Viewed Images | Status/Search Duration |
|-----------|---|-------------|------------|------------------|--------------------|------------------------|
| <b>1</b>  | 97120533[sn]  | 1           | 0          | 0                | 0                  | 0:00                   |
| <b>2</b>  | (*r{v}{ "f"1:2}r{v1:2}m* *r{v}phr{v1:2}m*)[bi,ti] not dead[lid] | 90          | 0          | 90               | 90                 | 0:05                   |
| <b>3</b>  | (*{"f"1:2}r{v1:2}m* *phr{v1:2}m*)[bi,ti] not dead[lid]          | 10504       | 0          | 0                | 0                  | 0:03                   |
| <b>4</b>  | (*re*)[bi,ti] not dead[lid]                                     | 949003      | 0          | 0                | 0                  | 0:03                   |
| <b>5</b>  | 3 and 4   | 3633        | 0          | 0                | 0                  | 0:03                   |
| <b>6</b>  | (re*)[bi,ti] not dead[lid]                                      | 138876      | 0          | 0                | 0                  | 0:01                   |
| <b>7</b>  | 6 and 3   | 861         | 0          | 861              | 861                | 0:02                   |
| <b>8</b>  | (*l{"iy"}f* *l{"iy"}ph*)[bi,ti] not dead[lid]                   | 45554       | 0          | 0                | 0                  | 0:01                   |
| <b>9</b>  | (*{"sz"}t{v1:2}{"gj"}*)[bi,ti] not dead[lid]                    | 3315        | 0          | 0                | 0                  | 0:16                   |
| <b>10</b> | 8 and 9   | 58          | 0          | 58               | 58                 | 0:16                   |
| <b>11</b> | 3 and (8 9)   | 212         | 0          | 212              | 212                | 0:16                   |

Session started 08/25/2022 8:29 am

Session ended 08/25/2022 9:07 am

Total search duration 66.00

Session duration 38 minutes 11 seconds

Adjacency Level 1

Near Level 1