

# WORRY-FREE GUARANTEE

**Jackson Hewitt**<sup>®</sup>  
TAX SERVICES

**IT MATTERS WHO DOES YOUR TAXES™**

**WORRY-FREE  
GUARANTEE**

# Protect your return, yourself, and your wallet.

In 2022, the IRS examined **2.3 million** tax returns and assessed over **\$38 billion** in additional taxes\*

## Upgrade to Worry-Free Guarantee Tax Protection

Jackson Hewitt stands behind every return we file with our Lifetime Accuracy Guarantee. Upgrade to Worry-free Guarantee Tax Protection for even more support and security.

	Lifetime Accuracy Guarantee® (included with your tax return)	Worry-Free Guarantee Tax Protection (fees apply)
<b>Penalty and interest coverage:</b> We pay penalties and interest if we make a mistake on your return	✓	✓
<b>Tax notice support:</b> If you receive a tax notice, we'll review it, explain it, and make sure we prepared your return correctly.	✓	✓
<b>Lifetime coverage</b>	✓	✓
<b>Refund protection:</b> If the IRS takes back your refund or computes a higher tax bill, we reimburse you up to \$5,000		✓
<b>Audit support:</b> If you are audited, we provide end-to-end case management and professional support at every step.		✓

## Ask how to bundle and save.

You'll pay less for Worry-Free Guarantee Tax Protection when you bundle it with Identity Theft Protection (see next page). It's a smart way to protect yourself and your return.

\*<https://www.irs.gov/statistics/compliance-presence>

## Terms & Conditions

**1. Lifetime Accuracy Guarantee®** is included at no additional cost with paid tax preparation. Fees apply for Worry-Free Guarantee Tax Protection and Worry-Free Identity Theft Protection. Tax Pros can provide more details.

**2. Worry-Free Guarantee Tax Protection provided by Jackson Hewitt:** Includes **Audit Security Services**. If you: (1) receive a tax refund or refund adjustment notice from the Internal Revenue Service or a state taxing authority (collectively, a **"Tax Authority"**) that is smaller than the refund amount set forth on your Covered Tax Return (defined below), and/or (2) are required by a Tax Authority to pay a tax liability in excess of the amount set forth on your Covered Tax Return, then Jackson Hewitt Inc. and/or its affiliate ("Jackson Hewitt") will reimburse you for the net amount of such refund shortfall and/or additional tax liability as the case may be (a **"Claim Payment"**), up to a cumulative total of \$5,000 (**"Cap"**). Coverage will be effective through the life of the Covered Tax Return (i.e., until the applicable Federal and/or State statute of limitation for the Covered Tax Return). Any Claim Payment may be (i) reduced to take into account the net effect of any refund to which you are entitled from the applicable Tax Authority following our claim processing, or (ii) increased by the estimated amount of any tax you may owe on the Guarantee Claim Payment amount. Worry-Free Guarantee Tax Protection will become void if payment for such service is not received within 60 days of the date on the Worry-Free Guarantee Tax Protection Customer Agreement (the **"Agreement"**).

"Covered Tax Return" means the Federal (excluding non-resident), state, and/or local tax return(s) for the tax year stated on the Worry-Free Guarantee Tax Protection Customer Agreement prepared by a Jackson Hewitt tax preparer and dated the same date of the Agreement. Reimbursement under the Worry-Free Guarantee Tax Protection does not include penalties and interest. Coverage exclusions apply.

**Audit Security Services:** If a Tax Authority audits the accuracy of a Covered Tax Return (an **"Audit"**), Jackson Hewitt and/or its service provider will: (i) evaluate the Tax Authority notification letter related to the Audit; (ii) explain the Audit requirements and available options to you; (iii) provide document review, consultation and organization related to the Audit; (iv) draft letters and other necessary correspondence with the Tax Authority as appropriate; and (v) assist with telephone communication with the Tax Authority agent for explanations and discussions during the audit process.

The Agreement and the benefits under Worry-Free Guarantee Tax Protection are not transferable and are subject to additional terms and conditions. See the Worry-Free Guarantee Tax Protection Customer Agreement for full terms and conditions, including coverage exclusions and claims process requirements.

# Identity Theft Protection

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Powered by



Awarded Best in Class Identity protection Service Provider for Consumers

## Identity theft can affect anyone

Criminals know how to exploit anyone—from infants to seniors. Over \$43 billion is lost to identity fraud a year.<sup>1</sup> We can help.

## Better protect what matters most

With Identity Theft Protection, powered by ID Watchdog,<sup>®</sup> you have a more convenient and affordable way to help better protect and monitor your identity. You get alerts to potentially suspicious activity and enjoy greater peace of mind knowing you don't have to face identity theft alone.

### Monitor & Detect

- Credit Report Monitoring
- Dark Web Monitoring
- Data Breach Notifications
- High-Risk Transactions Monitoring
- Subprime Loan Monitoring

### Support & Restore

- Personalized Identity Restoration including Pre-Existing Conditions
- Online Resolution Tracker\*
- Lost Wallet Vault & Assistance
- Credit Freeze Assistance
- Solicitation Reduction\*
- Unemployment Claims Support

## Ask how to bundle and save.

You'll pay less for Identity Theft Protection when you bundle it with Worry-Free Guarantee Tax Protection (see previous page). It's a smart way to protect yourself and your return.

## Monitor & Detect

### Credit Report Monitoring

Monitors your credit report from Equifax and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

### Dark Web Monitoring

Scans websites, chat rooms, and other forums known for trafficking stolen personal and financial information for compromised credentials including Social Security numbers and email addresses. Enter additional credentials such as credit cards, bank accounts, and driver's license to be included in the scanning.<sup>2</sup>

### Data Breach Notifications

Alerts you if your personal information has been associated with a reported data breach or was detected through our dark web scans.<sup>2</sup>

### High-Risk Transactions Monitoring

Helps you better protect against account take overs and fraudulent new accounts opened in your name by alerting you, if we detect in the monitored network,<sup>3</sup> a high-risk validation performed by a financial institution using your identity. These validations are typically required for new account openings, adding or changing an account holder, and other high-risk activity such as wire transfers and large withdrawals.

### Subprime Loan Monitoring

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

### Solicitation Reduction

Opt in or out of the National Do Not Call Registry and pre-approved credit offers—reducing junk mail and telemarketing.\*

## Support & Restore

### Personalized Identity Restoration including

#### Pre-Existing Conditions

Assigns one of our certified, U.S.-based restoration specialists to your identity theft case. We go beyond restoration assistance—your case is personally managed by a dedicated specialist until it is resolved. Includes pre-existing identity theft regardless of when it occurred.

#### Online Resolution Tracker

View the status of your open identity theft case and keep track of the communication with your assigned certified resolution specialist through your online dashboard\*.

#### Lost Wallet Vault & Assistance

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

#### Credit Freeze Assistance

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

#### Mobile App

Keep a pulse on your personal and financial information by accessing key plan features right from your mobile device. Your phone travels with you, so you won't have to worry about missing an alert when you're on the go\*.

#### Unemployment Claims Support

Provides personalized support from our dedicated unemployment fraud team based on the state that the unemployment fraud occurred in and the type of fraud.

We have English and Spanish-speaking representatives on staff and support over 100 additional languages.

<sup>1</sup>Javelin Strategy & Research, "2023 Identity Fraud Study: The Butterfly Effect", Mar 2023.

<sup>2</sup>There is no guarantee that ID Watchdog is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded.

<sup>3</sup>The monitored network does not cover all businesses or transactions.

\*Requires authentication on ID Watchdog portal in order to utilize product feature.

Identity Theft Protection services are only available to the primary taxpayer identified on a covered tax return with a valid Social Security number.

Identity Theft Protection is provided by ID Watchdog® Core Monitoring from Equifax. "Identify Theft" is when your name, address, social security number, debit card, credit card or certain other personally identifiable information ("PII") is stolen, lost, or otherwise used without your knowledge or approval to commit crimes or other fraud in the United States of America. These services will begin approximately 3 business days following the acknowledgment of your filed tax return by the applicable taxing authority and will automatically terminate on April 30, 2025. In order to receive all the benefits of the Identity Theft Protection services, you must register via the online portal and provide full and accurate personal information.

Your purchase and use of the Identity Theft Protection services is governed exclusively by the ID Watchdog Terms of Use at <https://www.idwatchdog.com/terms>

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