

**AMS BFMA LLC DBA Lab References Advisory Group, a SDVOB
Capabilities Statement**

Protecting employees and customers *Personal Identifying Info* is what you do.

The benefit employees and your customers need.

Most companies provide employees with protection for healthcare, accident, illness and perhaps even legal challenges. As a certified SDVOB we have been offering healthcare and voluntary employee benefits for over thirty years. As of right now, only some of the most forward-looking companies are offering protection from one of the most relevant prevalent crimes in the United States: identity theft.

Today, identify theft has become an ultra-sophisticated, multi-billion dollar enterprise. National media more regularly reports stories of data breaches on a major scale. Adding identity theft protection to your benefits portfolio can help you improve employee retention and engagement by introducing a unique, voluntary benefit that employees want. In fact, 39% of employees said they'd be extremely likely, or likely to purchase identity theft protection through payroll deduction.

More employers are turning to voluntary benefits to gain a competitive edge in recruitment. You can add value by introducing a new brand new feature into your benefits package. Many employees and your customers believe their credit card company will protect them. You can't always take their word for it, because a credit card company protects itself, but not all other accounts. And while your employee assistance program may offer legal services, that's not the same as identity theft protection because some legal services can only help AFTER the problem has occurred. If a fraudster obtains *Personal Identifying Information* regarding employees or customers and opens up a new credit account, gets a payday loan, or starts a new wireless account in another's name, how prepared are you to respond? A four (4) question Data Breach Preparation and Risk Assessment is provided on page 5 at the end of our Capability Statement.

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A disturbing trend of Tax Payer Fraud Conspiracy...especially against Veterans

AMS BFMA LLC was founded in 1978 in Battle Creek, MI with satellite offices in Atlanta and we have received our certification as a SDVOB from the www.nvbdc.org. We are in the process of earning our VA and 8a certification. A recent local breaking news story was announced* on March 3, 2016 where more than 30 people have been indicated in federal court and accused of committing a conspiracy to defraud the IRS of \$22 million through false tax forms. United States Attorney Patrick Miles Jr. announced the indictments in Grand Rapids.

An investigation officials said begun in 2008 shows the defendants allegedly used information obtained in part from patients and employees of the Battle Creek Veterans Affairs Medical Center and from inmates of the Michigan Department of Corrections to file 4,668 federal tax returns claimin g “false, fictitious, and fraudulent returns totaling over \$22 million” between the 2007 and 2014 tax years.

“In a modern world in which personal identification information can be acquired in various ways and misused, and when government funds are growing even scarcer, my office will continue to lead investigation cases where identification information was misused as a tool to commit tax fraud,” Miles said in statement. “My office will bring justice to those willing to misuse other people’s identification information, often victimizing them, in order to steal money from the government.

*SOURCE: <http://www.battlecreekenquirer.com/story/news/local/2016/03/01/34-charged-tax-fraud-conspiracy-battle-creek/81163918/>

Heartland Data Breach Update: Thousands of Institutions Impacted

Breach Effects Felt at Institutions Throughout U.S., Abroad

Thousands of banking institutions have felt the effects of the Heartland Payment Systems data breach, and this list (below) represents just the small percentage of institutions -- maybe one-fifth of all impacted -- that are willing to step forward and be counted

*Source: <http://www.bankinfosecurity.com/heartland-data-breach-update-thousands-institutions-impacted-a-1200>

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Capability Statement | Lab References Advisory Group, an AMS/BFMA Company

A Services-Disabled Veteran Owned Business serving credit unions, employers, and associations. Our founder, Felton Lewis, III (legacy Air Force and National Guard) has acquired over 30+ years of experience recommending and implementing Health Care Insurance programs, Employee Benefits, and Voluntary Benefits for small businesses. Our co-founder, Felton Lewis, IIII, has 30+ years of consulting experience acquired working for eBay, IBM, AT&T, and Kellogg's, and has personally lead the successful implementation of on premise, and SaaS solutions for ecommerce, order management, and fulfillment. Industries: Retail, Healthcare, 3PL, and CPG.

Our Engagement Charter:

- a) always identify risk and recommend proven solutions with a defensible business case
- b) maintain our delivery commitments as well as those of our solution partners
- c) earn your ongoing endorsement, and ideally an audio reference of the value delivered

Our Product and Service Portfolio includes:

- **Data Breach Prep** Prevention, Response, and Recovery
- **Fraud/Payments** Fraud Detection, Payment Processing, Clover POS Hardware
- **Health Platforms** Health Literacy Education Cloud, Open Enrollment Cloud
- **Identify Theft** Proactive Identify Theft, Privacy Monitor Tools, Lost Wallet
- **Legal Plans** Discounted Legal Care Plans for Families and Small Businesses
- **Lab Testing** Early Detection of Cancer and Disease, Genetic, PGX, TOX, Blood
- **Water Analysis** Residential/Commercial, Customized Water Testing, Water Ionizer
- **Wellness** Corporate Wellness, On-Site Health Fair, Drug/Substance Abuse



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SDVOB, SDVOSB, and VOB CERTIFICATIONS



A Path Forward. Our Recommendations

- Engage with our SDVOB team to complete the following deliverables prior to an RFI
 - a. Conduct a Full Data Breach Preparation Risk Assessment
 - b. Prepare an Identify Theft Market Assessment Overview
 - c. Prepare an Education and Training Curriculum personalized for your organization
 - d. Deliver the Curriculum to your Fraud Protection team and employees
- Partner with our SDVOB to understand what new fraud prevention and detection capabilities are currently available in the market, and what is on the roadmap.
- We would like to make an initial investment in the relationship and brief your leadership team on our capabilities and conduct a Data Breach Preparation Risk Assessment (pg. 5)

Capability Statement Prepared by:

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An Abridged Data Breach Preparation Risk Assessment

Who is "in charge" when a data breach incident occurs?

- A single person is in charge
- A small group is in charge
- A large group is in charge
- No one is in charge
- I do not know

Which of the following best describes the job function(s) of the individual(s) that are in charge of handling a data breach incident?
(check all that apply)

- Executive
- Incident Response
- Legal - Inside/Corporate or General Counsel
- Legal - Outside Counsel/Law Firm
- IT
- Information Security
- Privacy
- Customer Service
- Risk
- Compliance
- Marketing / PR
- Human Resources
- None of the above
- I do not know

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What kinds of data does your company or organization store?

- Usernames
- Payment Info
- Medical Records
- Social Security Numbers
- Personal Contact Information (of clients and/or employees)
- Passwords
- Credit Card Numbers
- I do not know

Which, if any, of the following steps for data breach preparedness has your company or organization taken?

- We offer security training for our employees.
- We have determined the volume and nature of customer records that might be affected if a breach occurs.
- We have a documented plan for social media communications.
- We have legal counsel available to help us respond.
- Our IT team has implemented security tools to monitor for potential threats and risks.
- We have breach response specialists available to help us respond.
- We have a documented breach response plan.
- Our documented breach response plan addresses customer communications, including breach notification and call center support.
- None of the above
- I do not know

Without sufficient breach response preparation, you may remain at risk of costly damage to your outstanding reputation, your customer retention, and your revenue. Engage our SDVOB to conduct a full data breach preparation risk assessment prior to a...

