

# Enroll in LifeLock Proactive Identity Theft Protection

Comprehensive identity theft protection from LifeLock helps safeguard your finances, credit and good name. In today's always-connected world, that's more important than ever. You're at risk every time you bank online, search, shop, text or tweet. LifeLock helps stop identity fraud before the damage can be done, and if you do become a victim, we know exactly what to do. In fact, LifeLock protects you in ways that you can't protect yourself.

These are just a few of the reasons that your employer has elected to offer LifeLock identity theft protection. Sign up today at a discounted employee benefit rate, and get alerts for what matters most.

## The Impact of Identity Theft

With just a few pieces of key information, identity thieves can commit many kinds of fraud.



## LifeLock Offers 3 Layers of Protection

Count on the industry leader to provide the most comprehensive identity theft protection available.

1

### DETECT

Go ahead, live free knowing we're searching over a trillion data points every day looking for potential threats to your identity.

2

### ALERT

When we find something suspicious, we'll let you know through our patented LifeLock Identity Alert System.

3

### RESTORE





If you do become a victim, a Certified Resolution Specialist will handle your case every step of the way. In fact, we will spend up to \$1 million to hire the experts necessary to restore your good name.



**When a threat is detected,  
LifeLock notifies members  
by phone, text or email. †††**

# LifeLock Services & Benefit Pricing Details

## HOW TO ENROLL:

Plan Options		LifeLock	LifeLock Ultimate
	Employee Only [18 and over]		
	Employee + Spouse		
	Employee + Children*		
	Employee + Family*		

Service Features	LifeLock	LifeLock Ultimate
LifeLock Identity Alert® System†	✓	✓
Lost Wallet Protection	✓	✓
Address Change Verification	✓	✓
Black Market Website Surveillance	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓
Live Member Support 24/7/365	✓	✓
Certified Resolution Support	✓	✓
\$1 Million Total Service Guarantee‡	✓	✓
Fictitious Identity Monitoring		✓
Court Records Scanning		✓
Checking & Savings Account Application Alerts†		✓
Bank Account Takeover Alerts†		✓
Credit Inquiry Alerts†		✓
Online Annual Credit Reports		✓
Online Annual Credit Scores		✓
Monthly Credit Score Tracking		✓
File-Sharing Network Searches		✓
Sex Offender Registry Reports		✓
Priority Live Member Support 24/7/365		✓

### LifeLock Standard

LifeLock standard identity theft protection uses innovative monitoring technology and alert tools to help proactively safeguard your credit and finances.†

### LifeLock Ultimate

LifeLock Ultimate service provides peace of mind knowing you have the most comprehensive identity theft protection available. Enhanced services include bank account application and takeover alerts, online credit reports and credit scores.†

### LifeLock Junior

LifeLock Junior service is a proactive system rolled into family plans that helps keep your child's information safe. A child's clean and unmonitored credit file is a gold mine for identity thieves, with critical misuse and damage potentially going completely undetected for years.††

### Need more detail?

View the detailed product descriptions.

\*As LifeLock identity theft protection and LifeLock Ultimate service are available for adults 18 years of age and older, children under the age of 18 will receive a product designed specifically for minors LifeLock Junior service. Enrollment in LifeLock service is limited to employees and their eligible dependents.

† Network does not cover all transactions. †† Must be enrolled with an adult member.

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com.



## FACT SHEET

# LIFELock STANDARD



LifeLock Standard™ identity theft protection uses innovative monitoring technology and alert tools to help proactively safeguard your credit and finances.† When we detect your personal information being used, we'll send you an alert by text, phone or email. If identity fraud does occur, our Certified Resolution Specialists are available to personally manage your case from beginning to end.

## Benefits of LifeLock Standard

### ✓ LifeLock Identity Alert® System

Actionable alerts are sent in near real time as soon as LifeLock detects your Social Security number, name, address or date of birth in applications for credit and services within our extensive network.† We monitor over a trillion data points, including those for new credit cards, wireless services, retail credit, mortgages, auto and payday loans. You can choose alerts by text, phone or email and respond immediately to confirm if the activity is fraudulent with our proprietary Not Me® verification technology.†

### ✓ Black Market Website Surveillance

Identity thieves illegally buy, sell and trade personal information on black market Internet sites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if your private data is found.

### ✓ Address Change Verification

Mail containing financial information is vulnerable to identity thieves who may attempt to divert it. LifeLock monitors change of address requests and notifies you when they detect your personal information.

### ✓ Lost Wallet Protection

A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call—anytime, anywhere—and LifeLock will help cancel or replace the contents, helping you stop fraudulent charges so you can get back on your way. Coverage includes: credit and debit cards, driver's licenses, Social Security cards, insurance cards, checkbooks and travelers checks (pictures, cash and cash equivalents excluded).

### ✓ Reduced Pre-Approved Credit Card Offers

LifeLock requests that your name be removed from many pre-approved credit card mailing lists, an important information source for identity thieves.

### ✓ Live Member Support 24/7/365

U.S. based Member Services Agents are available to help 24 hours a day, 7 days a week, 365 days a year. If at any time you have questions, login to your online account at LifeLock.com, email Member.Services@LifeLock.com or call 1-800-LifeLock (543-3562).

## About LifeLock

LifeLock is the leader in identity theft protection services. Unlike a bank, a credit card company or a credit bureau, our focus is on protecting your identity – to help keep you safer in an always connected world.

## 3 Layers of Protection

### DETECT

We're searching over a trillion data points every day looking for potential threats to your identity.

### ALERT

With the patented LifeLock Identity Alert® system, as soon as we detect a threat to your identity, you'll be notified by text, phone or email, to help stop thieves before they can do damage to your identity.

### RESTORE

If you do become a victim, our U.S. based Certified Resolution Specialists are available 24/7 to handle your case every step of the way.

(Continued on reverse)

## Benefits of LifeLock Standard (cont.)

### ✓ Certified Resolution Support

A Certified Resolution Specialist will personally handle your case and help restore your identity in case of a fraudulent event. These specialists are Fair Credit Report Act (FCRA) certified and trained on federal legislation, national credit repository guidelines and consumer rights.

### ✓ \$1 Million Total Service Guarantee

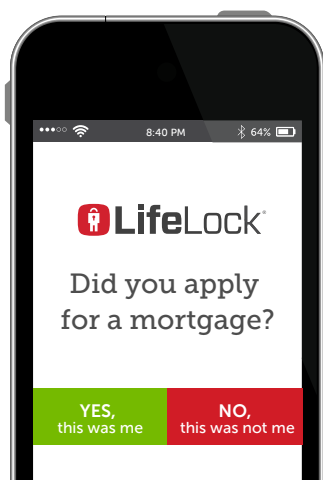
As a LifeLock member, if you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and necessary professionals to help your recovery.†

Available with an adult membership:

## LIFELOCK JUNIOR PROTECTION



A child's clean and unmonitored credit file is a gold mine for identity thieves. With a combination of advanced monitoring features uniquely designed for children, LifeLock Junior™ protection helps proactively safeguard their personal information.



## Alerts for What Matters Most

LifeLock Protects You in Ways  
You Can't Protect Yourself



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‡The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](https://www.lifelock.com/legal)

## FACT SHEET

# LIFELock ULTIMATE



LifeLock Ultimate service is the most complete identity theft protection LifeLock has ever offered and the most comprehensive protection you can get. You'll get identity threat alerts, bank account takeover alerts. Also includes credit reports and scores.

## Benefits of LifeLock Ultimate

### ✓ LifeLock Identity Alert® System

Actionable alerts are sent in near real time as soon as LifeLock detects your Social Security number, name, address or date of birth in applications for credit and services within our extensive network.† We monitor over a trillion data points, including those for new credit cards, wireless services, retail credit, mortgages, auto and payday loans. You can choose alerts by text, phone or email and respond immediately to confirm if the activity is fraudulent with our proprietary Not Me® verification technology.†

### ✓ Bank Account Takeover Alerts

Monitors existing checking and savings accounts for unauthorized changes to personal information. Informs of changes to account contact information or attempts to add new account holders to existing accounts.†

### ✓ Checking and Savings Account Application Alerts

Continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.†

### ✓ Black Market Website Surveillance

Identity thieves illegally buy, sell and trade personal information on black market Internet sites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if your private data is found.

### ✓ Data Breach Notification

Whether it is the result of internet hackers or careless humans, breaches of confidential information happen at companies, offices and stores where you shop. LifeLock informs you of publicly reported larger scale security breaches and stolen credential events so you can take action to protect your personal information.

## About LifeLock

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## 3 Layers of Protection

### DETECT

We're searching over a trillion data points every day looking for potential threats to your identity.

### ALERT

With the patented LifeLock Identity Alert® system, as soon as we detect a threat to your identity, you'll be notified by text, phone or email, to help stop thieves before they can do damage to your identity.

### RESTORE

If you do become a victim, our U.S. based Certified Resolution Specialists are available 24/7 to handle your case every step of the way.

(Continued on reverse)

†Network does not cover all transactions.

## Benefits of LifeLock Ultimate (cont.)

### ✔ Credit Inquiry Alerts

Issues alerts for merchant and lender inquiries being made against your credit file so you can act quickly to resolve activity if fraudulent.

### ✔ Online Annual Credit Reports

Receive online access to annual credit reports from all three primary bureaus - Equifax, TransUnion and Experian. Allows you to see the details of your credit history.

### ✔ Online Annual Credit Scores

Receive online access to annual credit scores from all three primary bureaus - Equifax, TransUnion and Experian. Better understand your credit worthiness with a list of top factors used in determining your score.

### ✔ Monthly Credit Score Tracking

Monthly single-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.

### ✔ File-Sharing Network Searches

Actively monitors music, photo and data file-sharing networks for exposure of your personal information such as your name, Social Security number, date of birth or contact information — whether intentionally or inadvertently.

### ✔ Fictitious Identity Monitoring

Scans for names and addresses associated with your Social Security number in public and credit record sources such as credit grantors, state agencies, and collection agencies to help determine if criminals are building fictitious identities to open accounts or commit fraud.

### ✔ Court Records Scanning

Monthly court record checks for matches of your name and date of birth to criminal activity that helps protect you from being falsely associated with arrests and convictions.

### ✔ Sex Offender Registry Reports

Notifies you when sex offenders have moved into your zip code as well as compiles a report to determine if a sex offender has listed your address to avoid detection.

### ✔ Address Change Verification

Mail containing financial information is vulnerable to identity thieves who may attempt to divert it. LifeLock monitors change of address requests and notifies you when they detect your personal information.

### ✔ Lost Wallet Protection

A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call—anytime, anywhere—and LifeLock will help cancel or replace the contents, helping you stop fraudulent charges so you can get back on your way. Coverage includes: credit and debit cards, driver's licenses, Social Security cards, insurance cards, checkbooks and travelers checks (pictures, cash and cash equivalents excluded).

### ✔ Reduced Pre-Approved Credit Card Offers

LifeLock requests that your name be removed from many pre-approved credit card mailing lists, an important information source for identity thieves.

### ✔ Priority Live Member Support 24/7/365

Get to the front of the line and speak with a U.S. based Member Services Agent who is available to help 24 hours a day, 7 days a week, 365 days a year. You can also access your LifeLock account online at LifeLock.com.

### ✔ \$1 Million Total Service Guarantee

As a LifeLock member, if you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and necessary professionals to help your recovery.<sup>†</sup>

### ✔ Certified Resolution Support

A Certified Resolution Specialist will personally handle your case and help restore your identity in case of a fraudulent event. These specialists are Fair Credit Report Act (FCRA) certified and trained on federal legislation, national credit repository guidelines and consumer rights.



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