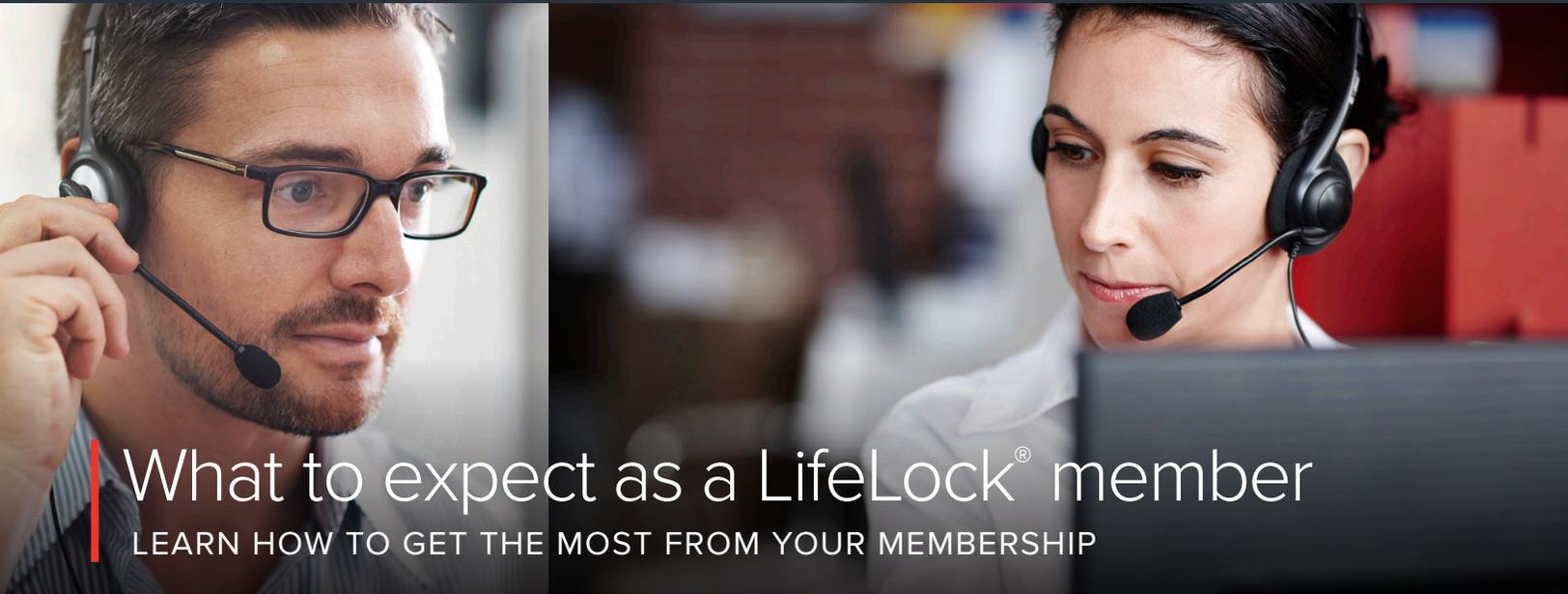


LIFELOCK MEMBER EXPECTATIONS GUIDE



What to expect as a LifeLock® member

LEARN HOW TO GET THE MOST FROM YOUR MEMBERSHIP

THE LIFELOCK MEMBER COMMUNICATION EXPERIENCE

Signing up for LifeLock service is an important step in helping to protect your identity. From the moment you become a member, you will receive communications about your membership, keeping you up to date on important information about your identity.**



A welcome to LifeLock email that explains how LifeLock service works to help protect you.



An email that contains your temporary username and password, along with instructions on how to log in to your member portal.



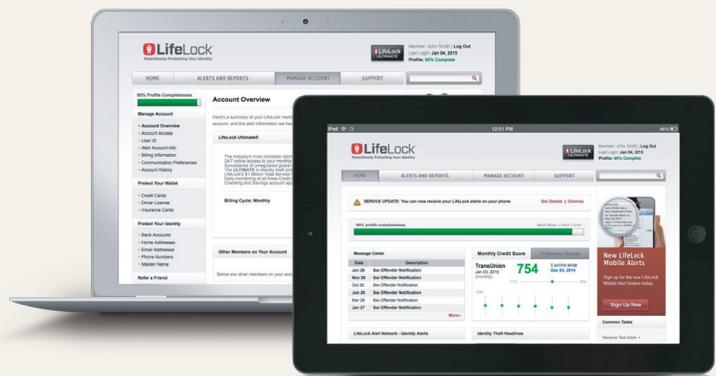
A welcome kit containing your membership ID card will arrive within 10 business days of your benefit effective date.

DISCOVER EVERYTHING YOUR MEMBERSHIP OFFERS

Your online secure member portal provides access to your LifeLock account profile and alerts.*

Access your secure member portal at LifeLock.com to:

- ✓ VIEW YOUR ACCOUNT
- ✓ READ ALERTS†
- ✓ UPDATE PERSONAL INFORMATION
- ✓ MANAGE ACCOUNT PREFERENCES
- ✓ REQUEST ASSISTANCE
- ✓ SIGN UP FOR LOST WALLET PROTECTION



No one can prevent all identity theft.

*LifeLock does not monitor all transactions at all businesses.

†Fastest alert requires member's current email address.

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RESPONDING TO AN IDENTITY ALERT[†]

As a member, you get alerts[†] via phone*, email or text to notify you of suspicious activity. If you become a victim of identity theft, a LifeLock U.S.-based Identity Restoration Specialist will help resolve it. If you're a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses—each with limits up to \$1 million—and our Service Guarantee to provide for lawyers and experts if needed, to help resolve your case.^{†††}

1. IDENTITY ALERT EXAMPLE

You can review your alerts through your member portal message center. To view the details regarding any of the alerts you have received, simply click on that specific notification and respond to the alert by answering “Yes, this was me!” or “No, this was not me!”

2. MONTHLY SECURITY UPDATE EXAMPLE

LifeLock monitors for fraudulent activity associated with your identity. When no activity has been found during a specific month, LifeLock will send you an email to let you know they're continuing to monitor your identity information.



When a threat is detected, LifeLock notifies members by phone, text or email.[§]

Credit Reports and Scores

LIFELOCK ULTIMATE PLUS™ MEMBERS

With LifeLock Ultimate Plus™ membership, you receive online access to annual credit reports and scores from all three primary credit bureaus - Equifax, TransUnion and Experian^{1,2,3}. This allows you to see the details of your credit activity from the past year. In addition, you'll have monthly access to a single-bureau credit score tracker to help you identify important changes and see how your credit score is trending over time.

AWARD WINNING MEMBER SERVICES

If you ever need assistance or have an identity related question, a LifeLock Identity Protection Agent is available to help you. Just call us at 800-607-9174.

800-607-9174

No one can prevent all identity theft.

[†] LifeLock does not monitor all transactions at all businesses.

^{††} Fastest alerts require member's current email address. Phone alerts made during normal local business hours.

¹ Credit reports, scores and credit monitoring may require an additional verification process and credit services will be withheld until such process is complete.

² The VantageScore credit score provided under the offer described here uses a proprietary credit model designed by VantageScore Solutions, LLC. There are numerous other credit scores and models in the marketplace, including different VantageScores. Please keep in mind third parties may use a different credit score when evaluating your creditworthiness. Also, third parties will take into consideration items other than your credit score or information found in your credit file, such as your income.

³ For LifeLock Ultimate Plus™ three bureau credit monitoring, credit monitoring from Experian and TransUnion will take several days to begin.

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