



LifeLock™ Benefit Elite Plan

There was a victim of identity theft every 2 seconds in 2017.¹ Identity theft is more than just your credit history—the number of records compromised by data breaches is on the rise. Over one billion records have been stolen through breaches in recent years...many included names, addresses, Social Security numbers and more.

Identity theft can damage your finances, credit and reputation. Thieves can get a new car, property or line of credit in your name. LifeLock helps protect against identity theft and helps to handle things for you if identity theft occurs. LifeLock protection is different than traditional credit monitoring and offers a range of features to provide proactive protection.

3 LAYERS OF PROTECTION

DETECT & ALERT⁺ – We can detect a wide range of threats and will alert you by phone^{##}, email or text if we find suspicious activity.

RESTORE – If you become a victim of identity theft while a LifeLock member, a dedicated U.S.-based Identity Restoration Specialist will work with you from start to finish to help fix the issue.

MILLION DOLLAR PROTECTION™ PACKAGE⁺⁺⁺ – LifeLock helps protect you with reimbursement for stolen funds and compensation for personal expenses as a result of identity theft, based on the limits of your plan, and provides coverage for lawyers and experts if needed, to help resolve your case.

LIFELOCK™ BENEFIT ELITE

Identity theft protection is designed to help protect against identity theft plus monitor for potential threats to your identity and financial assets—your 401(k), investment, checking and savings accounts.[†] Plus, members have online access to their annual credit report and annual credit score from a major credit bureau.

MONTHLY SERVICE PLAN OPTIONS	LifeLock Benefit Elite
Retiree	\$8.49
Retiree + 1	\$14.99
Retiree & Family*	\$23.36

*LifeLock defers to the employer's benefit eligibility rules regarding the number and age of the eligible dependents.

SERVICE FEATURES	LifeLock Benefit Elite
LifeLock Identity Alert™ System [†]	✓
Lost Wallet Protection	✓
USPS Address Change Verification	✓
Dark Web Monitoring	✓
LifeLock Privacy Monitor™	✓
Reduced Pre-Approved Credit Card Offers	✓
Fictitious Identity Monitoring	✓
Court Records Scanning	✓
Data Breach Notifications	✓
Credit, Checking & Savings Account Activity Alerts [†]	✓
Investment Account Activity Alerts [†]	✓
24/7 Live Member Support	✓
U.S.-Based Identity Restoration Specialists	✓
Stolen Funds Reimbursement [†]	Up to \$1 Million
Personal Expense Compensation [†]	Up to \$1 Million
Coverage for Lawyers and Experts [†]	Up to \$1 Million
One-Bureau Annual Credit Report & Credit Score [‡] The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.	✓

*Indicates features included within the Million Dollar Protection Package⁺⁺⁺

² If your LifeLock plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful LifeLock plan enrollment.

No one can prevent all identity theft.

¹ Based on an online survey of 5,389 U.S. adults conducted for Symantec by The Harris Poll, January 2018.

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

^{##} Phone alerts made during normal local business hours.

⁺⁺⁺ Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal



LIFELock IDENTITY ALERT™ SYSTEM† – It's the foundation for all LifeLock services. We monitor for fraudulent use of your Social Security number, name, address, or date of birth in applications for credit and services. The patented system sends alerts by text, phone‡, email, or mobile app.

LOST WALLET PROTECTION – A lost wallet can mean a lost identity. Call us if your wallet is lost or stolen and we'll help cancel or replace credit cards, driver's licenses, Social Security cards, insurance cards and more.

USPS ADDRESS CHANGE VERIFICATION – Identity thieves try to divert mail to get important financial information. LifeLock lets you know of change in address requests at the U.S. Postal Service linked to your identity.

DARK WEB MONITORING – Identity thieves can sell your personal information on hard-to-find dark web sites and forums. LifeLock patrols the dark web and notifies you if we find your information.

LIFELock PRIVACY MONITOR™ – LifeLock Privacy Monitor™ helps reduce public exposure of your personal information. We scan common public people-search websites to find your personal information and help you opt-out.

REDUCED PRE-APPROVED CREDIT CARD OFFERS – Pre-approved credit card offers can provide important information to identity thieves. LifeLock will request your name be removed from many pre-approved credit card mailing lists.

24/7 LIVE MEMBER SUPPORT – We have live Identity Protection Agents available to answer your questions.

U.S.-BASED IDENTITY RESTORATION SPECIALISTS – If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.

COURT RECORDS SCANNING – We check court booking records to alert you to matches of your name and date of birth. This helps protect you from being falsely linked to crimes committed in your name by identity thieves.

FICTITIOUS IDENTITY MONITORING – We scan for names and addresses connected with your Social Security number to help protect against criminals building fictitious identities to open accounts or commit fraud.

DATA BREACH NOTIFICATIONS – Your identity is virtually everywhere. Doctors, insurance companies, employers, even your favorite retailers. We'll let you know about large-scale breaches so you can help protect your personal information.

ONE-BUREAU ANNUAL CREDIT REPORT & CREDIT SCORE¹ – Online access to your annual credit report and credit score from a major credit bureau, so you can see details of your credit history.

The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

INVESTMENT ACCOUNT ACTIVITY ALERTS[†] – Investment and retirement accounts are often the lifeline for financial growth. We'll help protect your nest egg from fraudulent cash withdrawals and balance transfers.

CREDIT, CHECKING AND SAVINGS ACCOUNT ACTIVITY ALERTS[†] – Help protect your finances from fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.

MILLION DOLLAR PROTECTION™ PACKAGE^{†††} – If you become 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 of up to \$1 million, and coverage for lawyers and experts if needed up to \$1 million, to help resolve your case.

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^{††††}Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal

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