



Identity Theft Protection Guide

In an always-on, ever connected world, the risk of identity theft is real. There was a victim of identity theft every 2 seconds in 2017.¹ In fact, nearly 60 million Americans have been affected by identity theft.¹ Identity fraud can damage your finances, credit and reputation. Thieves can get a new car, property, line of credit, even a driver's license in your name.

You may be mindful about taking steps to help protect your identity, but you could miss certain threats if you're just monitoring your credit and bank statements. LifeLock sees more, like someone taking out an online payday loan in your name or changing your address without authorization, or that your personal information is on the dark web.

Our proprietary technology detects and alerts you to a wide range of identity threats[†]. If you're ever a victim of identity theft, a dedicated, U.S.-based Identity Restoration Specialist will personally handle your case from start to finish and help fix it. We also help you keep what's yours, yours, with our Million Dollar Protection™ Package^{†††} which includes reimbursement for stolen funds and coverage for personal expenses—each with limits of up to \$1 million for LifeLock Benefit Elite members—and coverage for lawyers and experts, if needed, to help resolve your case.

HOW CRIMINALS COMMIT ID THEFT:

MAIL THEFT: By stealing your mail, thieves can get your personal information from bills, statements, etc.

DUMPSTER DIVING: Thieves can go through your garbage to find old bills and recent receipts

DATA BREACHES: Companies you do business with could be storing your personal information. If there's a breach, your info could be compromised.

ATM OVERLAYS: These are devices thieves install at ATM machines and gas pumps to steal your account information when your card is swiped.

CHANGE OF ADDRESS: Thieves can change your address at the post office and divert your mail into the wrong hands.

MALWARE & VIRUSES: Your computer can be hacked through websites, Internet programs or file-sharing networks allowing thieves to access your personal information.

STOLEN WALLET: While some thieves might be after money, others are more interested in your personal identification to steal more than just cash.

SHOULDER SURFING: Thieves stand behind you and watch as you enter passwords, personal identification numbers or private information.

KEYSTROKE LOGGING: On public computers, gas pump displays and ATM keypads, criminals can install technologies to record the buttons you press as you enter card numbers or passwords.

ONLINE SHOPPING: If you mistakenly shop at a fictitious retail website or through unsecured payment systems, your credit and debit cards could be at risk.

THE DARK WEB: This is an underground, online community where criminals can go to buy and sell your personal information.

THE IMPACT OF IDENTITY FRAUD

- Number of Americans affected by identity theft in 2017: 14.7 million.¹
- In 2017, over 140 million hours were spent by identity theft victims trying to solve their issue.²
- Nearly 15 billion dollars were stolen from identity theft victims in 2017.²
- There was a victim of identity theft every 2 seconds in 2017.¹

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.
² Based on an online survey of 540 U.S. adults who experienced ID theft in 2017, 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. 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



Here are Seven Places Where a Small Change Can Make a Big Difference.

GET LIFELOCK ID THEFT PROTECTION

- LifeLock sees a wide range of threats to help protect your identity[†]
- 24/7 Identity Protection Agents to answer any questions
- Million Dollar Protection™ Package^{***}
- Dedicated, U.S.-Based Identity Restoration Specialist if you become a victim

IN YOUR WALLET/AT YOUR HOME

- Use crosscut shredders for personal, financial or legal documents
- Retrieve mail promptly and investigate if your mail is late
- Don't carry unnecessary identifying personal information
- Keep your wallet and purse secured when out in public

SHOPPING ONLINE

- Create Internet passwords with combinations of letters and numbers
- Avoid creating passwords that are obvious or used often
- Keep passwords out of plain sight
- Make sure business and shopping are getting done on a secure site—you can tell if it's secure by a lock featured in the search bar and uses "https" addresses
- Check billing statements for the correct company name, amount and purchase information
- Only share the necessary information when creating a login account

CREDIT AND DEBIT CARDS

- Take advantage of free credit monitoring services
- Don't swipe your cards multiple times or through separate machines
- Make sure that cashiers swipe your cards in front of you
- Check your entire statement every month for every card and bank account
- Avoid carrying any debit or credit cards that aren't absolutely necessary
- Cancel a card immediately if suspicious charges are found
- Use credit cards instead of debit cards when possible

AT THE BANK

- Avoid giving personal information over the phone to anyone who claims they are working for a bank or credit card company unless you previously initiated contact.
- Use direct deposit when possible
- Investigate late statements or correspondences from your bank
- Take advantage of free credit monitoring services

PHONE, EMAIL AND COMPUTER

- Be suspicious of any unexpected emails asking for personal information
- Physically destroy your hard drive before selling or discarding your computer
- Install reputable anti-virus software and keep it up-to-date

IN THE MAIL

- Avoid placing outgoing mail into unlocked curb side mailboxes
- Don't write account numbers or personal information on the outside of envelopes
- Have the post office hold your mail if you're leaving for more than a day or two

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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. 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 HELPS SAFEGUARD YOUR IDENTITY

LifeLock identity theft protection helps safeguard against identity fraud by monitoring millions of transactions per second, and provides services that remediation-only or credit monitoring-only services may not offer—with no benefit deductible or co-pay.

As a member, you get alerts[†] via phone,^{††} email or text to notify you of suspicious activity. 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 of up to \$1 million—and coverage for lawyers and experts if needed, to help resolve your case.^{†††}

WHAT'S THE NEXT STEP?

ENROLL IN LIFELOCK BENEFIT ELITE

- Enroll through www.ncretiree.com or call **855-627-3847**.
- Provide the name, Social Security number, date of birth, address, email and phone number for you and each family member you wish to enroll. (Online One Bureau Annual Credit Report and Score² available with a valid email address)

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.

- Your LifeLock membership will begin as soon as your enrollment is processed.
- You will receive a welcome email from LifeLock with instructions on how to take full advantage of your LifeLock membership.

LIFELOCK BENEFIT ELITE FOR NORTH CAROLINA RETIREMENT SYSTEMS MEMBERS

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 ² 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^{†††}

²If 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.

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