

# Enroll in LifeLock Identity Theft Protection

In today's world of online shopping, using public Wi-Fi and giving out Social Security numbers as a form of ID, our personal information can be exposed. Unfortunately, free credit monitoring simply alerts you to credit issues. LifeLock not only has proprietary technology to detect a range of identity threats, if you do have an identity theft problem, our U.S.-based team of Identity Restoration Specialists can help fix it. It pays to have the comprehensive protection of LifeLock.



There was a victim of identity theft every 2 seconds in 2017.<sup>1</sup>



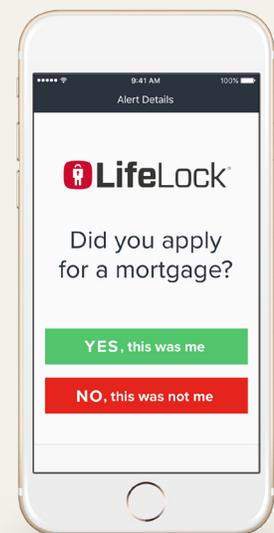
Nearly 15 billion dollars were stolen from identity theft victims in 2017.<sup>2</sup>



Nearly 60 million Americans have been affected by identity theft.<sup>1</sup>

## HOW TO ENROLL

- Enroll through your employer during benefits enrollment.
- Provide the name, Social Security number, date of birth, address, email and phone number for you and each dependent you wish to enroll.
- Your LifeLock coverage will begin upon your benefit effective date.
- You will receive a welcome email from LifeLock with instructions on how to take full advantage of your LifeLock membership.



Alert modified for demonstration purposes.

When a threat is detected<sup>†</sup>, LifeLock notifies members by phone<sup>§</sup>, text or email.

<sup>†</sup> No one can prevent all identity theft.

<sup>‡</sup> LifeLock does not monitor all transactions at all businesses.

<sup>§</sup> Phone alerts made during normal local business hours.

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

<sup>2</sup> 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.

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# The Essential Employee Benefit

CHOOSE THE LIFELOCK SERVICE THAT'S RIGHT FOR YOU.

**LIFELOCK™ BENEFIT ELITE** identity theft protection is designed to help protect against identity theft plus monitor for threats to your identity and financial assets—your 401(k), investment, checking and savings accounts.<sup>†</sup> LifeLock Benefit Elite membership is only available as an employee payroll-deducted benefit.

**LIFELOCK ULTIMATE PLUS™** identity theft protection provides peace of mind knowing you have LifeLock's most comprehensive identity theft protection. Enhanced services include bank account application and takeover alerts, online annual three-bureau credit reports and credit scores plus monthly one-bureau credit score tracking.<sup>†</sup>

**LIFELOCK JUNIOR™** (if dependents under age 18 are enrolled) protection helps safeguard your child's Social Security number and good name with proactive identity theft protection designed specifically for children.<sup>††</sup> To learn more about LifeLock Junior™ service, please visit [LifeLock.com/products/lifelock-junior](http://LifeLock.com/products/lifelock-junior).

Special employee benefit rate starting as low as

**\$9.58** MONTHLY

Based on monthly deductions for LifeLock Benefit Elite service, employee only.

Monthly Payroll Deductions Deductions taken on a 10 month cycle		LifeLock™ Benefit Elite	LifeLock Ultimate Plus™
	Employee Only [18 and over]	\$9.58	\$16.79
	Employee + Family*	\$19.18	\$33.58

Children under the age of 18 will receive a product designed specifically for minors, LifeLock Junior membership. Enrollment in LifeLock membership is limited to employees and their eligible dependents. Please be advised that LifeLock services may only be provided after we receive certain information about you and each family member, as applicable. Please refer to employer group for the specific information that is required to complete the enrollment process. In the event you do not complete the enrollment process for your family members, as applicable, by submitting the required information for the selected plan (LifeLock Benefit Elite or LifeLock Ultimate Plus), those individuals will not receive LifeLock services under the plan, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your membership plan at your employer's next open enrollment period, which may be annually. **Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete the enrollment process. Please note that if you do not complete the enrollment process for each family member, you may be paying more for LifeLock services than you otherwise would if you had selected a lower tier plan.**

FEATURES	LifeLock™ Benefit Elite	LifeLock Ultimate Plus™
LifeLock Identity Alert™ System <sup>†</sup>	✓	✓
Lost Wallet Protection	✓	✓
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 <sup>†</sup>	✓	✓
Investment Account Activity Alerts <sup>†</sup>	✓	✓
24/7 Live Member Support	✓	✓
U.S.-Based Identity Restoration Specialists	✓	✓
Stolen Funds Reimbursement <sup>‡</sup>	up to \$1 Million	up to \$1 Million
Coverage for Lawyers and Experts <sup>‡</sup>	up to \$1 Million	up to \$1 Million
Personal Expense Compensation <sup>‡</sup>	up to \$1 Million	up to \$1 Million
Checking and Savings Account Application Alerts <sup>†</sup>		✓
Bank Account Takeover Alerts <sup>†</sup>		✓
Three-Bureau Credit Monitoring <sup>L2</sup>		✓
Three-Bureau Annual Credit Reports and Credit Scores <sup>†</sup> The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.		✓
One-Bureau Monthly Credit Score Tracking <sup>†</sup> 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.		✓
File-Sharing Network Searches		✓
Sex Offender Registry Reports		✓
Priority 24/7 Live Member Support		✓

<sup>‡</sup>Indicates features included within the Million Dollar Protection™ Package<sup>™</sup>

No one can prevent all identity theft.

<sup>†</sup>LifeLock does not monitor all transactions at all businesses.

<sup>††</sup>Credit reports, scores and credit monitoring may require an additional verification process and credit services will be withheld until such process is complete.

<sup>L2</sup>For LifeLock Ultimate Plus™ Three-bureau Credit monitoring, credit monitoring from Experian and TransUnion will take several days to begin.

<sup>†††</sup>Family includes Employee, Spouse/Domestic Partner, up to 6 (six) adult dependents and (six) Junior memberships.

<sup>††††</sup>LifeLock Junior™ membership is available as an added membership to an adult LifeLock plan.

<sup>‡‡‡</sup>Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite and Ultimate Plus and up to \$25,000 for Junior. 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](http://LifeLock.com/legal).

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