

Protection for a Brighter, Safer Digital Future

All-in-one protection against threats to employees' identity, devices, and privacy from a leading brand in identity theft protection and cybersecurity.



Provided To:

Presented By:

Effective Date:

Inspired by the people we help protect.

NortonLifeLock is a global leader in consumer Cyber Safety. We believe the digital world is empowering when people are confident in their online security. For more than four decades, our experience in cybersecurity lets us help people live their digital lives safely.

Our technology is powered by a team of experts dedicated to staying a step ahead of what's next. We continue to evolve our identity protection, device security, and online privacy solutions as emerging cyberthreats do. Our solutions and services are developed from consumer insights, creating real solutions to real problems.

40 years
cybersecurity experience

~80 million users

Available in **150+**
countries

9 million+ threats
blocked on average every
day in the past year



**#1 Global Top-of-Mind Unaided
Awareness Device Security¹**



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**#1 Most Recognized Brand in U.S.
for Identity Theft Protection²**



AV-TEST, "Product Review and Certification Report"
Norton 360 for Windows, May-June 2021

¹ Based on annual brand consumer surveys conducted for NortonLifeLock, Nov 2020.

² Based on a monthly online consumer survey (n=1205) conducted for LifeLock by MSI International, October 2021.

Cyberthreats have evolved, so should your benefits.

Though the digital world is constantly changing, people should always have the right to feel safe. With our everyday lives more connected than ever, cybercriminals are unfortunately capitalizing on the opportunity by tapping into our devices and WiFi connections to collect personal information. These actions which can lead to identity theft, racking up significant expenses, ruining credit scores and more. So as cybercrime continues to evolve, employees and their families should feel at ease knowing they have the protection in place to live confidently in their digital lives.



3 in 5

U.S. consumers have been a victim of cybercrime.*

720 million hours

were spent by cybercrime victims trying to resolve their issue in the past year.*

\$38 billion+

was lost to cybercrime this year in the U.S.*

Every 3 seconds

there was a victim of identity theft in 2020.**

Nearly 75%

of identity theft victims who had accounts opened in their name did not find out from their bank or credit card company.**

* Based on an online survey of 1,000 U.S. adults conducted by The Harris Poll on behalf of NortonLifeLock, February 2021.

** Based on an online survey of 5,006 U.S. adults conducted by The Harris Poll on behalf of NortonLifeLock, February 2021.

Identity theft protection and a whole lot more.

Norton LifeLock Benefit Plans provide comprehensive, all-in-one protection against cyberthreats so employees can keep what's theirs, theirs.



Identity Theft Protection

Our proprietary technology monitors[†] for fraudulent use of employees' Social Security number, name, address and date of birth in applications for credit and services. The patented system sends alerts by text, phone[‡], email or mobile app when a potential threat is detected.



Device Security

Multi-layered, advanced security helps protect devices against existing and emerging malware threats, including ransomware, and helps protect private and financial information when employees go online.**



Parental Control

Employees can take action to monitor their child's online activity and identify potential dangers to help keep children safe when exploring online. Easily set screen time limits, block unsuitable sites, and monitor search terms and activity history.**▽



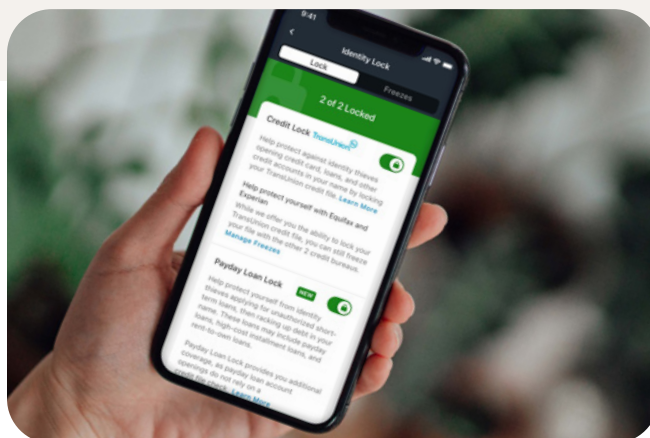
Online Privacy

Protect devices on vulnerable connections through bank-grade encryption to keep information private. We also scan common public people-search websites for employees' info and help them easily opt-out.**

7,000+

Employers currently enrolled

As of January 1, 2022



No one can prevent all identity theft or all cybercrime.

[†] We do not monitor all transactions at all businesses.

^{**} These features are not enabled upon enrollment. Member must take action to activate this protection.

▽ Norton Family and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC, Mac, iOS and Android – via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

[‡] Requires your device to have an Internet/data plan and be turned on.

Protection features to help employees feel safer in their digital lives.



LifeLock Identity Alert™ System

Patented system sends alerts[†] when fraudulent use of an employee's Social Security number, name, address, or date of birth for credit and service applications are detected.



Social Media Monitoring

We monitor linked accounts on the most popular social media sites and send notifications when risky links are detected or when an account may be compromised.*



Credit Monitoring

Monitor and alerts when key changes to an employee's credit file is detected at one or three of the leading credit bureaus, depending on the plan.¹



Password Manager

Easily create, store, and manage passwords, credit card information and other credentials online – safely and securely.**



Investment & 401(k) Activity Alerts

Alerts to potentially fraudulent cash withdrawals and balance transfers.[†]



Secure VPN

Secure private information like passwords, bank details and credit card numbers when using public WiFi on your PC, Mac, or mobile device. Bank-grade encryption protects personal information sent over public WiFi or unsecured networks.**



On-Demand Credit Reports & Scores

Convenient online access of credit reports and credit scores from the primary bureaus.^{1**}



Privacy Monitor

Scans common public people-search websites for personal information and help employees opt-out.



Dark Web Monitoring

Identity thieves can buy or sell personal information on hard-to-find dark web sites and forums. We can monitor personal information and notify the employee when their information is found.**



Secure Cloud Backup

Store and protect important files and documents as a preventative measure to data loss due to hard drive failures, stolen devices and even ransomware.^{2**}

No one can prevent all identity theft or all cybercrime.

[†] We do not monitor all transactions at all businesses.

^{*} Does not include monitoring of chats or direct messages.

^{**} These features are not enabled upon enrollment. Member must take action to activate this protection.

[▽] Norton Family and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC, Mac, iOS and Android – via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

¹ If your 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 plan enrollment.

² Norton Cloud Backup, Norton SafeCam, Norton Family, and Norton Parental Control features are not supported on Mac, Windows 10 in S mode, and Windows running on ARM processor). Not all products, services and features are available on all devices or operating systems. System requirement information on Norton.com.

Spotlight on Key Features

LifeLock™ Identity Lock

We believe in proactive measures to combat against identity thieves opening unauthorized accounts. This feature gives employees more control over their personal information. Simply activate Identity Lock in one click. When ready to apply for new credit or a payday loan, simply click again to unlock.^{1,2}



Credit Lock



Payday Loan Lock



Notifications



Credit, Bank & Utility Freezes**

Parental Control

Norton Parental Control helps protect employees' kids against online dangers by highlighting their online activities. Easy-to-use tools allows parents to set screen time limits, block unsuitable sites, monitor search terms and overall activity history.*



Web Supervision: See what kids are searching for, get reports on what sites they visit and block unwanted websites.



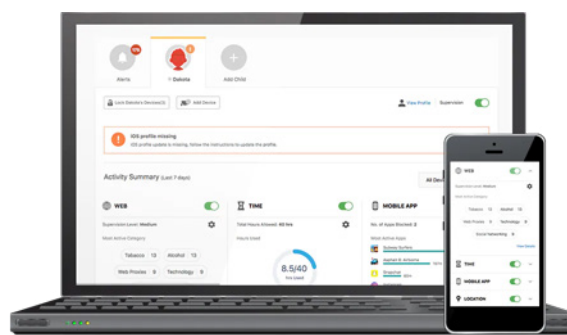
Screen Time: Schedule when and for how long kids can use their devices, and lock them when it's time for a break.³



Location Supervision: On mobile, employees can see a map of their child's Android or iOS device location.^{4,5,††}



School Time: Help minimize online distractions while kids use the internet for school work.



** These features are not enabled upon enrollment. Member must take action to activate this protection.

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² Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or canceled.

³ iOS not supported.

⁴ Location Supervision requires parent activation before use.

⁵ Mobile app must be downloaded separately.

†† Requires your device to have an Internet/data plan and be turned on.

* Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC (excluding Windows 10 in S mode), Mac, iOS and Android – via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

Partner with NortonLifeLock to help safeguard employees.

Trusted by millions of consumers.

LifeLock is the #1 most recognized brand in identity theft protection* and **Norton is a global leader in consumer Cyber Safety.** Together, we offer a comprehensive solution to help protect employees and their families from identity and online threats.

Proactive innovation and "threat hunters" to address evolving cyberthreats.



Norton Labs is a global team dedicated to researching emerging digital threats. These insights feed into our product development and engineering to help protect our members. We have more than 1,000 patents including our proprietary technology that scans millions of data points every second for threats to identity.†

Comprehensive family coverage.

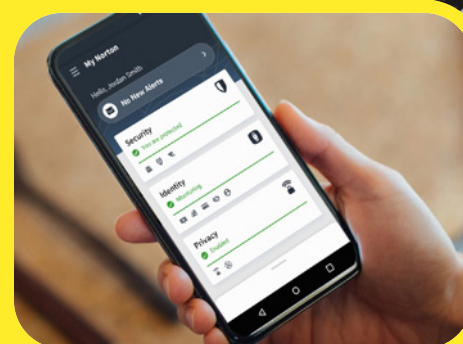
Norton LifeLock Benefit Plans cover all eligible dependents.Δ If the dependent lives within the employee's household, or the employee supports the individual financially, they are eligible to enroll.

Corporate Responsibility is a core part of our mission.

Our NortonLifeLock Cares program brings together our people, expertise, and powerful technology to support social and environmental priorities that foster a safer and more sustainable future for people, their personal information, and the digital world.

Highly-Rated App & Simple Member Dashboard

Our dashboard was designed to give members a simple interface to manage their account and alerts. We also pride ourselves on our easy-to-use app so members can manage alerts and notifications on the go.



4.7 stars
66.3K reviews (iOS)

4.7 stars
1.6M reviews (Android)

As of February 1, 2022

* Based on an annual online consumer survey (n=1205) conducted for LifeLock (or NortonLifeLock) by MSI International, October 2021.

† The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

Δ The LifeLock Benefit Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your 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 enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

White-Glove Restoration Service

We have a team of 60 U.S.-based Identity Restoration Specialists dedicated to helping fix our members' cases from start to finish. All members can utilize this service if the need arises; no plan upgrades needed. From unemployment fraud to

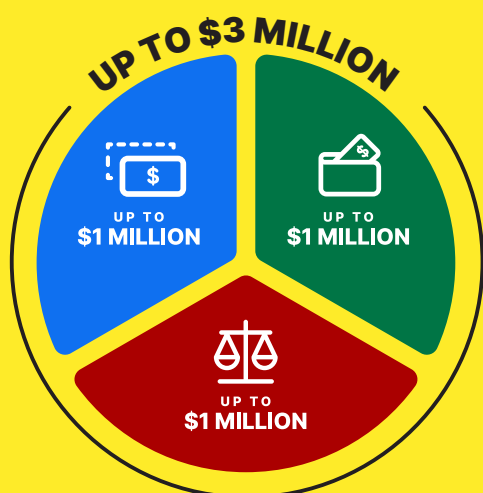
unauthorized account openings and bank account takeovers, our agents will work to resolve these issues on our members' behalf. We have more than 7,000 merchant partnerships to help efficiently resolve claims and fraudulent activities.

14.8K

Restoration cases handled by agents*

76-Day

Average case duration*



MILLION DOLLAR PROTECTION PACKAGE^{†††}

We are proud to offer a robust protection package, with coverage of up to \$3 MILLION for each enrolled member (including spouses and eligible dependents[^]) regardless of the Benefit Plan selected. This covers:

- Up to \$1 million in reimbursement for stolen funds, and
- Up to \$1 million in compensation for personal expenses incurred, and
- Up to \$1 million in lawyers and experts, if needed

- No limits on the number of claims a member can file in a year[^]
- No limits on the number of occurrences that can be reimbursed[^]
- No sub-limits to worry about[^]

Plus, financial accounts not linked for monitoring may still be covered for reimbursement. We also have a network of lawyers and experts that we retain on our members' behalf; we'll take care of all the billing so there are no out-of-pocket costs to our members.

* January - October 2021

[^] The LifeLock Benefit Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your 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 enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at [NortonLifeLock.com/legal](https://nortonlifelock.com/legal).

[^] There are no additional limits on eligible claims within each \$1 million category of protection outlined above. All claims are subject to the requirements outlined in the Master Policy. See [NortonLifeLock.com/legal](https://nortonlifelock.com/legal) for policy details.

We will be your partner throughout.

Employers will have a dedicated account manager throughout the entire process; from supporting enrollment strategies, to integrating with the desired benefit platforms, reviewing enrollment and utilization reports, and providing educational tools, we will be your go-to resource.

Streamlined Implementation & Onboarding

Your account manager will work with your team to discuss your overall enrollment strategy, provide a project timeline, and ultimately build and test the new file feed to NortonLifeLock. This feed provides automated feedback reporting for all enrollments, changes and terminations.

Enrollment Support & Employee Resources

- **Benefit Fair Support:** Our Account Management team attends enrollment meetings and provides support to guests and hosts.
- **Communications:** Beyond implementation launch materials, we can support benefit advocacy programs such as Tax Awareness, Financial Wellness, or Information Security Awareness so employees can be aware of common cyberthreats.
- **Webinars & Training:** Employees should get the most out of their plan. Our team can host educational sessions to help with enrollment and highlight key features and services offered.



80+
Platform integrations*

1,000+
New employers*

99%
Client Retention Rate*

* As of January 2022

Helping to protect connected employees is more important than ever.

Benefit Plans are 60% less than the retail equivalent.

Voluntary Benefit Pricing

Without multi-layered protection in place, employees may be exposing their personal information which, in the wrong hands, could lead to identity theft.



Group Size:

BENEFIT ESSENTIAL

Employee Only
(18+)

Employee
+ Family[△]

BENEFIT PREMIER

Employee Only
(18+)

Employee
+ Family[△]

[△] The LifeLock Benefit Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your 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 enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

In the past year, our technology blocked:



3 Billion+
Cyberthreats



50 Million+
Phishing attempts



250,000+
Ransomware
detections



1 Million+
Malware attacks
on mobile devices



50 million+ LifeLock Identity Theft Protection alerts and notifications were sent in the past year.[†]

[†] We do not monitor all transactions at all businesses.

		CURRENT	RENEWAL	CURRENT	RENEWAL
Plan Features		BENEFIT ELITE	LIFELock WITH NORTON BENEFIT ESSENTIAL	ULTIMATE PLUS	LIFELock WITH NORTON BENEFIT PREMIER
LIFELock IDENTITY THEFT PROTECTION	Identity Lock ^{1,5}		●		●
	Home Title Monitoring ⁶			●	●
	Social Media Monitoring [*]		●		●
	Credit, Bank & Utility Account Freezes ^{**}	●	●	●	●
	LifeLock Identity Alert™ System [†]	●	●	●	●
	<ul style="list-style-type: none"> Identity Verification Monitoring^{† **} 		●		●
	<ul style="list-style-type: none"> Telecom & Cable Applications for New Service 		●		●
	<ul style="list-style-type: none"> Payday - Online Lending Alerts[†] 		●		●
	<ul style="list-style-type: none"> Credit Alerts & Social Security Alerts[†] 		●		●
	Mobile app (Android™ & iOS) ^{**} <small>Downloading the app does not provide protection until enrollment has been completed.</small>	●	●	●	●
	Dark Web Monitoring ^{**}	●	●	●	●
	<ul style="list-style-type: none"> Dark Web Monitoring – Gamer Tags^{**} 		●		●
	<ul style="list-style-type: none"> Dark Web Monitoring – Password Combo List 		●		●
	Court Records Scanning				●
	USPS Address Change Verification	●	●	●	●
	Stolen Wallet Protection	●	●	●	●
	Reduced Pre-Approved Credit Card Offers	●	●	●	●
	Fictitious Identity Monitoring	●	●	●	●
	Phone Takeover Monitoring		●		●
	Data Breach Notifications	●	●	●	●
	Bank & Credit Card Activity Alerts ^{†**}	●	●	●	●
	<ul style="list-style-type: none"> Unusual Charge Alerts[†] 		●		●
	<ul style="list-style-type: none"> Recurring Charge Alert[†] 		●		●
	Checking & Savings Account Application Alerts ^{† **}				●
	Bank Account Takeover Alerts ^{† **}			●	●
	401k & Investment Account Activity Alerts ^{†**}	●	●	●	●
	File Sharing Network Searches		●		●
	Sex Offender Registry Reports		●	●	●
	Prior Identity Theft Remediation ⁹ <small>This feature is separate from our Million Dollar Protection™ Package and does not provide coverage for lawyers and experts, reimbursement of stolen funds or compensation for personal expenses for events occurring during the 12 months prior to enrollment. See disclaimer for details.</small>		●		●
	U.S.-based Identity Restoration Specialists	●	●	●	●
	24/7 Live Member Support	●	●	Priority Support	●
	Million Dollar Protection™ Package ^{†††} <ul style="list-style-type: none"> Stolen Funds Reimbursement Personal Expense Compensation Coverage for Lawyers and Experts 	Up to \$1 Million	Up to \$1 Million each	Up to \$1 Million each	Up to \$1 Million each
NORTON DEVICE SECURITY	Credit Application Alerts ^{2 **}		One-Bureau ¹		One-Bureau ¹
	Credit Monitoring ^{1 **}		One-Bureau ¹	Three-Bureau ¹	Three-Bureau ¹
	Credit Reports & Credit Scores ^{1**} <small>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.</small>		One-Bureau ¹ Monthly	Three-Bureau ¹	On Demand – One Bureau Daily/ Three-Bureau ¹ Annual
	Monthly Credit Score Tracking ^{1 **} <small>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.</small>			One-Bureau ¹	One-Bureau ¹
	Secures PCs, Mac & mobile devices ^{**}		Up to 3 devices (Family gets 6 devices)		Up to 5 devices (Family gets 10 devices)
ONLINE PRIVACY	Online Threat Protection ^{**}		●		●
	Password Manager ^{**}		●		●
	Parental Control ^{4 **}		●		●
	Smart Firewall ^{**}		●		●
	Cloud Backup ^{3**}		10 GB		50 GB
ONLINE PRIVACY	Secure VPN ^{**}		●		●
	Privacy Monitor		●		●
	SafeCam ^{3 **}		●		●

No one can prevent all identity theft or all cybercrime.

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² If your plan includes One Bureau Credit Application Alerts, two requirements must be met to receive said features: (i) your identity must be successfully verified with TransUnion; and (ii) TransUnion 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 ONE BUREAU CREDIT APPLICATION ALERTS. One Bureau Credit Application Alerts will take several days to begin after your successful LifeLock plan enrollment.

³ Norton Cloud Backup, Norton SafeCam, Norton Family, and Norton Parental Control features are not supported on Mac, Windows 10 in S mode, and Windows running on ARM processor).

⁴ NortonFamily and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC, Mac, iOS and Android -- via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

⁵ Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion Credit File will be unlocked if your subscription is downgraded or canceled.

⁶ Home Title Monitoring feature includes your home, second home, rental home, or other properties where you have an ownership interest.

[†] The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$1 million for Norton LifeLock Benefit Essential, Norton LifeLock Benefit Premier, Benefit Elite, and Ultimate Plus, up to \$100,000 for Advantage and Ultimate, and up to \$25,000 for Standard, Command Center, Basic, and Benefit Junior and up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: NortonLifeLock.com/legal.

^{*} Does not include monitoring of chats or direct messages.

^{**} These features are not enabled upon enrollment. Member must take action to activate this protection.

⁹ Subject to eligibility requirements defined in [Terms & Conditions](#). Norton reserves the right to change and/or cease services at any time.

Not all products, services and features are available on all devices or operating systems. System requirement information on [Norton.com](#).

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Required Next Steps

1

Execute Amendment

A new amendment to the employer agreement will be issued for the new products and pricing. This will need to be executed promptly.

2

Update File Feed

Provide us with the appropriate contacts to update the plan codes on the file feed. We will work with them through the minimal updates that are needed, and discuss testing the changes to ensure they pass properly.

3

Refresh Employee Communications

We can offer a variety of tools to help communicate the changes to the benefit, including:

- Brochures
- Email Campaigns
- Videos
- Member Expectations Guide

4

Conduct Open Enrollment

Employees are not required to re-elect coverage for LifeLock with Norton Benefit Plans, as we will assist with migrating elections to the new plan offerings. However, employees can certainly make changes to their plan or tier of coverage during open enrollment.

5

Update Payroll Deductions

With the changes to the benefit offerings, some employees may see a change to their payroll deduction amount. Please ensure the deductions are updated accordingly.





1,500 Member Service & Support Agents

Real, live agents are available to answer questions 24/7.

Identity Restoration Specialists

If an employee has an identity theft issue, a dedicated U.S.-based specialist will work from start to finish to help fix it.

Employee Benefit Member Services Line:

800-607-9174

Priority line with dedicated agents available Monday-Friday 9am to 7pm

Employer Services Line:

844-698-8640



At NortonLifeLock, we are dedicated to keeping our members Cyber Safe. This starts with building critical insights to help stay a step ahead of future cyberthreats and developing new ways to help protect people across their digital lives. With our unique combination of powerful AI and deep visibility into broad insights, we are able to see even more to help protect against threats. This layered and integrated approach empowers our members to truly live their digital lives safely.