

## FACT SHEET

## LifeLock Benefit Elite

LifeLock Benefit Elite protection is aimed squarely at what matters to employees — helping protect their identities and helping protect their nest eggs. While most employees have a 401 (k), many may set it and forget it — which means they could miss important cues that may indicate potential fraud. LifeLock Benefit Elite protection helps detect potential fraud and brings it to the attention of employees through alerts with the company's network via email, text or phone.†

Available only through employers, LifeLock Benefit Elite protection helps protect 401 (k) and other investment accounts from fraudulent withdrawals and balance transfers. LifeLock also searches over a trillion data points every day for potential threats to its members' personal identity, including suspicious uses of name, address, phone number, birth date, and Social Security number to obtain loans, credit and services, or to commit crimes.

If an employee becomes a victim of identity theft while a LifeLock member, LifeLock will spend up to \$1 million to hire the necessary lawyers, accountants and investigators to help with recovery.‡

## FEATURES INCLUDE:

**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††, or email.

**Black Market Website Surveillance**

Identity thieves sell personal information on black market websites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if we find your data.

**LifeLock Privacy Monitor™ Tool (Beginning 1/1/17)**

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.

**Address Change Verification**

Identity thieves try to divert mail to get important financial information. LifeLock lets you know of change in address requests linked to your identity.

**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.

(continued on reverse)

† No one can prevent all identity theft.

† LifeLock does not monitor all transactions at all businesses.

†† Phone alerts made during normal local business hours.

‡ Stolen Funds Reimbursement and Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy issued by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Under the Stolen Funds Reimbursement, LifeLock will reimburse stolen funds up to \$100,000 for Benefit Elite membership (up to \$1 million for Benefit Elite membership effective January 1, 2017). Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

©2016 LifeLock, Inc. All rights reserved. LifeLock and the LockMan logo are registered trademarks of LifeLock, Inc.

## FEATURES CONTINUE:



### 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.



### Identity Restoration Support

If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.



### Stolen Funds Reimbursement<sup>‡</sup>

If you're ever a victim of identity theft, LifeLock will help protect your hard-earned money with dollar for dollar reimbursement for lost funds – up to **\$1 million** (beginning 1/1/17). This includes everything from fraudulent bank and investment account withdrawals to tax returns filed in your name.<sup>‡</sup>



### \$1 Million Service Guarantee<sup>‡</sup>

If you become a victim of identity theft while a LifeLock member, we'll spend up to \$1 million on experts and lawyers to help your recovery.



### 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.



### Court Records Scanning

We check court records for matches of your name and date of birth to criminal activity. It helps protect you from being falsely linked to arrests and convictions you know nothing about.



### 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.



### Credit Card, Checking & Savings Account Activity Alerts<sup>†</sup> (Beginning 1/1/17)

Help protect your finances from fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.



### Investment Account Activity Alerts<sup>†</sup>

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.



### Live Member Support

We have live, U.S.-based, award-winning Identity Protection Agents available to answer your questions.



<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>‡</sup> Stolen Funds Reimbursement and Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy issued by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Under the Stolen Funds Reimbursement, LifeLock will reimburse stolen funds up to \$100,000 for Benefit Elite membership (up to \$1 million for Benefit Elite membership effective January 1, 2017). Please see the policy for terms, conditions and exclusions at [LifeLock.com/legal](http://LifeLock.com/legal).

©2016 LifeLock, Inc. All rights reserved. LifeLock and the LockMan logo are registered trademarks of LifeLock, Inc.