

## 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<sup>†</sup> with the company's network via email, text or phone.<sup>††</sup>

Available only through employers, LifeLock Benefit Elite protection helps protect 401(k) and other investment accounts from fraudulent withdrawals and balance transfers. LifeLock also monitors millions of transactions per second for potential threats to its members' personal identities, including suspicious uses of name, address, phone number, birth date, and Social Security number to obtain loans, credit and services, or to commit crimes. *LifeLock Benefit Elite membership is only available as an employee payroll-deducted benefit.*

If an employee becomes a victim of identity theft while a LifeLock member, LifeLock provides a dedicated Identity Restoration Specialist and helps protect them with our Million Dollar Protection™ Package<sup>†††</sup> including our Service Guarantee to provide for experts and lawyers, if needed.

## FEATURES INCLUDE:

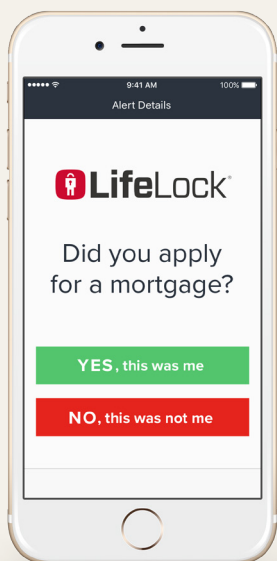
**LifeLock Identity Alert® System<sup>†</sup>**

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.<sup>††</sup>

**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.

(continued on reverse)



Alert modified for demonstration purposes.

## HOW LIFELOCK WORKS

LifeLock monitors your identity and when activity occurs involving your information, you're alerted<sup>†</sup> by email, text or a phone call.<sup>††</sup>

You can respond to confirm whether the activity is legitimate, and if it's not, a U.S.-based LifeLock Identity Restoration Specialist will help you resolve the issue.

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.<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> Million Dollar Protection Package benefits are provided by a Master Policy issued by United Specialty Insurance Company, Inc. (State National Insurance Company, Inc. for NY State members). The Master Policy provides coverage for Stolen Funds Reimbursement and Personal Expense Compensation, each with limits of up to \$1 Million for Benefit Elite members. If needed, LifeLock will provide lawyers and experts under the Service Guarantee. Please see the policy terms, conditions and exclusions at: [LifeLock.com/legal](http://LifeLock.com/legal).

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## FEATURES CONTINUE:

-  **LifeLock Privacy Monitor™**  
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.
-  **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.
-  **Live Member Support 24/7**  
We have live Identity Protection Agents available to answer your questions.
-  **Identity Restoration Support**  
If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.
-  **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.
-  **Arrest and Court Records Alerts**  
We scan criminal arrest and 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.
-  **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>**  
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.
-  **Million Dollar Protection™ Package<sup>+++</sup>**  
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 up to \$1 Million, and our Service Guarantee to provide for lawyers and experts if needed, to help resolve your case.

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