

## FACT SHEET

# LifeLock Defender™ Choice

LifeLock Defender™ Choice membership uses innovative monitoring technology and alert tools including one-bureau credit monitoring<sup>1</sup> to help proactively safeguard your customer's credit and finances.<sup>1</sup> And now, they'll enjoy 90 Days Free of Norton™ Security Deluxe\* when they enroll in a LifeLock Defender annual membership. If they become a victim of identity theft while a LifeLock member, we'll provide a dedicated, U.S.-based Identity Restoration Specialist to personally manage their case.

## FEATURES INCLUDE:

- 
**Primary Identity Alert System<sup>†</sup>**  
 Actionable alerts are sent when LifeLock detects your Social Security number, name, address or date of birth in applications for credit and services within our extensive network. Our proprietary Not Me™ verification technology allows you to respond immediately.
- 
**24/7 Live Member Support**  
 We have live Identity Protection Agents available 24/7 to answer your questions.
- 
**U.S.-Based Identity Restoration Specialists**  
 If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.
- 
**Million Dollar Protection™ Package<sup>\*\*\*</sup>**
  - Stolen Funds Reimbursement up to \$25,000
  - Coverage for Lawyers and Experts up to \$1 million
  - Personal Expense Compensation up to \$25,000
- 
**90 Days Free of Norton™ Security Deluxe\***  
 Up to 5 PCs, Macs, smartphones or tablets. May be disabled after 90 days.
  - Helps defend against viruses, spyware, malware and other online threats
  - Helps safeguard personal information and online transactions
  - Helps ensure emails and links actually came from trusted sources
- 
**One-Bureau Credit Monitoring<sup>1</sup>**  
 We monitor key changes to your credit file at a leading credit bureau and alert you to help detect fraud.
- 
**Annual One-Bureau Credit Report and Credit Score<sup>1</sup>**  
 Online access to your annual credit report and credit score from a major credit bureau, so you can see details of your credit history.  
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.

## HOW LIFELOCK WORKS



Alert modified for demonstration purposes.

- ① **SIGN UP** Give us a little information: name, birthdate, Social Security number, email, etc.
- ② **WE SCAN** We look for threats to your identity.
- ③ **WE ALERT<sup>†</sup>** We alert you of suspicious threats by text, email, or phone.<sup>††</sup>
- ④ **WE RESTORE** If your identity is stolen, our U.S.-based team will work to fix it.
- ⑤ **WE REIMBURSE** We'll reimburse funds stolen due to identity theft up to \$25,000.<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> If 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.

<sup>\*\*\*</sup> Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender Choice. 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](http://LifeLock.com/legal).

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