

## LifeLock® Identity Theft Protection.

# More layers of security for greater levels of protection.

LifeLock offers a full suite of products and services to help safeguard you and all you've worked for. As the industry leader, LifeLock provides cutting-edge technology, 24/7 vigilance and a relentless commitment to protect your identity—all backed by LifeLock's \$1 Million Total Service Guarantee.\*

Starting with LifeLock® Identity Theft Protection—you can upgrade to LifeLock's most advanced protection, including bank account alerts and credit monitoring, with LifeLock Ultimate™. With an industry-leading 360 degrees of security and distinct areas of protection, LifeLock offers more than just identity theft protection—it offers true peace of mind.



### LifeLock's Core Product: LifeLock® Identity Theft Protection

#### Identity Threat Detection and Alerts

LifeLock alerts you whenever your personal information is detected on fraudulent applications for credit and/or services within LifeLock's extensive network.†

#### Lost Wallet Protection

Helps you cancel and replace credit cards from a lost or stolen wallet.

#### Address Change Verification

LifeLock notifies you whenever they detect a change of address with your information within the LifeLock network.†

#### Advanced Internet Monitoring

Patrols over 10,000 black market Internet sites for the illegal selling or trading of your information.

#### Reduced Pre-Approved Credit Offers

Requests your name be removed from pre-approved credit card offer mailing lists.

#### 24/7/365 Member Service

Access to live and domestic identity experts.

#### \$1 Million Total Service Guarantee\*

If you become a victim of identity theft while you are a LifeLock member, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery.



### Upgrade Your Protection with LifeLock Ultimate™

LifeLock Ultimate™ includes all the protection of LifeLock® standard service plus some additional security features. In addition, it makes it easy to know what's on your credit report, manage your score, help protect your checking and savings accounts, and stay informed of important changes.

#### Public Database Monitoring

LifeLock scans the following databases for the misuse of your personal information:

##### Payday Loan Records

LifeLock notifies you if they detect any payday loan activity associated with your personal information.

##### Public Records

LifeLock monitors previous address information to protect against it being used for fraudulent purposes.

##### Alias Records

LifeLock checks public sources to protect against anyone using your identity as an alternate name.

##### Court/Criminal Records

LifeLock searches for criminal history linked to your identity to help protect you from being falsely associated with criminal arrests and convictions by identity thieves.

##### Sex Offender Registries

LifeLock compiles a report of any registered sex offenders they detect in your area.

##### Data Breach Detection

LifeLock monitors Peer-to-Peer file-sharing networks for files containing your personal information. If LifeLock detects a breach, LifeLock will alert you and provide corrective guidance.

*\*Network does not cover all transactions and scope may vary.*

*\*The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com.*

## ■ PRODUCTS & SERVICES

### Full Credit Report Picture with 24/7 Tri-Bureau Monitoring

LifeLock monitors all three credit reports daily, giving you a full picture.

### Clear, Proactive Notification with E-mail Alerts

LifeLock alerts you of changes to your credit score.

### 24/7 Priority Status

LifeLock provides members with priority status when you call 800.LifeLock.

### New Updates Every 30 Days

Track your TransUnion credit score and see how different actions affect your credit over time to make smarter financial decisions.

### Checking and Savings Account Alerts

Expanded alerts tell you when identity thieves are using your identity to make changes to an existing account or to open or apply for new checking or savings accounts within the LifeLock network.†

## Choose the LifeLock membership that's right for you.



**LifeLock® Identity  
Theft Protection**



**LifeLock Ultimate™**

	LifeLock® Identity Theft Protection	LifeLock Ultimate™
Notification of credit and non-credit threats within LifeLock's extensive network†	✓	✓
Removal from pre-approved credit offers	✓	✓
Access to the member portal and alerts dashboard	✓	✓
Monitoring of known black market websites for illegal trading of personal information	✓	✓
Scans of national databases for new address information	✓	✓
Live phone support, 24 hours a day, 7 days a week, 365 days a year	✓	✓
Stolen or lost wallet remediation services to help cancel and replace credit and debit cards	✓	✓
Direct access to fraud resolution teams within LifeLock's extensive network of lenders and service providers	✓	✓
Enhanced, consolidated reporting of threats	✓	✓
Resolution team works directly with lenders and service providers	✓	✓
Access to a dedicated remediation specialist	✓	✓
LifeLock Service Guarantee*	✓	✓
Identity Theft Insurance with zero deductible**	✓	✓
Referrals for additional services such as legal, investigative, and accounting	✓	✓
Expanded scope, including public and court records		✓

†Network does not cover all transactions and scope may vary.

Choose the LifeLock membership that's right for you (cont.)

	 LifeLock® Identity Theft Protection	 LifeLock Ultimate™
Patrols for use of known alternate names		✓
Monitoring for payday loans nationwide		✓
Alerts when credit inquiries appear on your credit reports		✓
Alerts when new checking and savings accounts are opened†		✓
Most comprehensive Identity Theft Protection in the industry		✓
Tri-bureau credit report inquiries		✓
Scans for changes to contact information on existing checking and savings accounts†		✓
Anytime, online access to your annual TransUnion credit report and score		✓
Additional peace of mind from knowing you have the benefits of advanced identity theft protection		✓
Monitoring of all three credit bureaus (Experian, Equifax, and TransUnion)		✓
Email notification of changes in your score		✓
Monthly tracking of your TransUnion credit score		✓
Unlimited online access to your credit report information		✓
Comprehensive awareness of how your identity and credit score appear to the world		✓

**Start protecting your identity, add LifeLock® services during your benefits enrollment.**



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\*\*The foregoing is only a summary. Please refer to the actual policy for all applicable terms, conditions, and exclusions of coverage which may at LifeLock.com/legal/insurance-master-policy. Identity theft insurance coverage not available to residents of New York.

All identity theft protection services are provided by LifeLock, Inc., and are subject to terms and restrictions set forth in the Membership Terms and Conditions Agreement at www.LifeLock.com. These services are not insurance and will not prevent or protect against all types of identity theft.

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Special Pricing for Employees and Their Families

		LifeLock® O	LifeLock Ultimate™
 Employee Only			
	Semi-Monthly Deduction	\$4.25	\$10.63
 Employee + Spouse			
	Semi-Monthly Deduction	\$8.50	\$21.25
 Employee + Children			
	Semi-Monthly Deduction	\$7.44	\$15.41
 Employee + Family			
	Semi-Monthly Deduction	\$11.69	\$26.03