

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.[†] The company's network, however, does not cover all transactions.

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.[‡]

Benefits of Benefit Elite:

✔ 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.

✔ Investment Account Activity Alerts

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.

✔ 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.

✔ Data Breach Notification

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.

✔ 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.

✔ 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.

✔ 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.

No one can prevent all identity theft.

[†] LifeLock does not monitor all transactions at all businesses.

^{**} Fastest alerts require member's current email address.

[#] 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. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

Lifelock Benefit Elite (cont'd)

Benefits of LifeLock Benefit Elite:

✔ 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.

✔ 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.

✔ Live Member Support

We have live, U.S.-based, award-winning 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.

✔ \$1 Million Service Guarantee[†]

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

✔ Stolen Funds Reimbursement[‡]

If you're a victim of identity theft while a LifeLock Benefit Elite member, LifeLock protects your hard earned money with dollar for dollar reimbursement for stolen funds up to \$100,000. This includes everything from fraudulent bank and investment account withdrawals to tax returns filed in your name.

About LifeLock

LifeLock is a leader in identity theft protection services. Our focus is on helping you protect your identity, which may not be the focus of a bank or credit card company – to help focus on protecting identity in an always-connected world.

3 Layers of Protection

DETECT

We search over a trillion data points looking for potential threats to your identity.

ALERT

The patented LifeLock Identity Alert[®] system^{*} will let you know about suspicious activity by text, phone or email.^{**}

RESTORE

If you become a victim of identity theft, an Identity Restoration Specialist will handle your case every step of the way.

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