



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, phone^{††} or mobile app.

Available only through employers, LifeLock Benefit Elite protection helps protect 401(k) and other investment accounts against fraudulent withdrawals and balance transfers. LifeLock also monitors millions of transactions per second for 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 provides a dedicated, U.S.-based Identity Restoration Specialist and helps protect them with our Million Dollar Protection™ Package^{†††} including coverage for experts and lawyers, if needed.

Features Enabled Upon Member Enrollment:



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^{††}, email, or mobile app.



Payday-Online Lending Alerts[†]

We monitor and alert you when we detect applications to obtain an online or short-term loan using your identity.



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.



USPS Address Change Verification

Identity thieves try to divert mail to get important financial information. LifeLock lets you know of change in address requests at the U.S. Postal Service linked to your identity.



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.

(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.


†††Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. 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.

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Features Enabled Upon Member Enrollment (continued):



-  **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. This helps protect you from being falsely linked to arrests and convictions you know nothing about.
-  **Data Breach Notifications**
Your identity is virtually everywhere, from doctors, insurance companies, employers, even your favorite retailers. We let you know about large-scale breaches, so you can help protect your personal information.

 **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.


 **24/7 Live Member Support**
We have live Identity Protection Agents available to answer your questions.


\$1M Million Dollar Protection™ Package^{†††}
If you become 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 of up to \$1 million and coverage for lawyers and experts if needed up to \$1 million, to help resolve your case.


Features Requiring Member Action After Enrollment:

-  **ID Alerts & Social Security Alerts[†]**
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^{††}, email, or mobile app.
-  **LifeLock Mobile App* (Android™ and iOS)**
With the mobile app, you will be able to receive alerts[†] via push notification and respond to them right away. If you tell us any activity looks suspicious, our LifeLock Identity Protection Agents will be able to help you.

*Downloading the app alone does not provide protection.

-  **Dark Web Monitoring**
Identity thieves can sell your personal information on hard-to-find dark web sites and forums. LifeLock patrols the dark web and notifies you if we find your information.

 **Investment Account Activity Alerts[†]**
Investment and retirement accounts are often the lifeline for financial growth. We help protect your nest egg against fraudulent cash withdrawals and balance transfers.

 **Credit, Checking and Savings Account Activity Alerts[†]**
Helps protect your finances against fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.



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^{††}Phone alerts made during normal local business hours.

^{†††}Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. 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](https://www.lifelock.com/legal).

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