

# FACT SHEET LifeLock Ultimate Plus™

Your bank accounts and credit are a gold mine for identity thieves. LifeLock Ultimate Plus™ service gives you peace of mind knowing you have LifeLock's most comprehensive identity theft protection. You'll get alerts for new bank account applications and attempts to take over existing accounts. You'll also enjoy the convenience of online annual three-bureau credit reports and credit scores plus monthly one-bureau credit score tracking¹ and 24/7 priority access to live Member Support.¹

The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

#### **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<sup>‡‡</sup>, email or mobile app.



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.

C 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. 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.

\$1M 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.

(continued on reverse)

1-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. If verification is only 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.

No one can prevent all identity theft: 'LifeLock does not monitor all businesses.

#Phone alerts made during normal local business hours.

\*\*\*Reimbursement and Expense Compensation, each with limits of up to \$1 million for Ultimate Plus. 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 (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. It 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.



#### 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.



### Checking & Savings Account Application Alerts<sup>†</sup>

Continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.



#### Bank Account Takeover Alerts<sup>†</sup>

Smart identity thieves use their computers to take over accounts or add new account holders to existing accounts. LifeLock helps protect your finances by monitoring for these changes.



### □ □ 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.



## Three-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.



#### Three-Bureau Annual Credit Reports and Credit Scores<sup>1</sup>

Online access to your annual credit reports and credit scores from the three primary bureaus: Equifax, TransUnion and Experian. It's a convenient way to see details of your credit history over the past year.

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#### One-Bureau Monthly Credit Score Tracking<sup>1</sup>

This monthly one-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.

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#### File-Sharing Network Searches

We monitor and notify you if we see your sensitive personal information on file-sharing networks intended for music or photos.



#### Sex Offender Registry Reports

Receive notification if your name and personal information appear in a sex offender registry.



#### Priority 24/7 Live Member Support

Skip the wait and move to the front of the line to speak with an Identity Protection Agent available 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.

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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 Ultimate Plus. 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.