








# Your Employee Benefit Can Help Protect Your Identity

NortonLifeLock Product Features Guide

# 2020 Product Guide

Innovative NEW Features Being Added!

	LifeLock Benefit Elite	LifeLock Ultimate Plus
 <p><b>Home Title Monitoring</b></p> <p>Your home is likely your biggest asset, but how often do you monitor the title to your home? Someone could take out a loan and lien against your home* without your knowledge. We will monitor and notify you if we detect changes made at the county recorder's office** related to your home's title so you can take necessary action to protect your home.</p>		●
 <p><b>LifeLock Skill for Amazon Alexa<sup>§</sup></b></p> <p>Now you can ask questions and get information about your LifeLock membership through your Amazon Echo (or any Alexa-enabled device).</p>	●	●
 <p><b>Credit, Bank &amp; Utility Account Freezes<sup>§</sup></b></p> <p>Criminals can steal your identity to open credit cards, bank accounts or utilities in your name. We provide easy instructions and quick access so you can freeze credit, bank and utility files with each consumer reporting company to help protect against criminals using your information to open new accounts or take out loans in your name.</p>		●
 <p><b>Mobile App (Android™ &amp; iOS)<sup>§</sup></b></p> <p>Downloading the app does not provide protection.</p> <p>With the mobile app, you will be able to receive alerts<sup>†</sup> 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.</p>	●	●
 <p><b>USPS Address Change Verification</b></p> <p>Identity thieves try to divert mail to get important financial information. LifeLock lets you know of address change requests at the U.S. Postal Service linked to your identity.</p>	●	●

No one can prevent all identity theft or all cybercrime.

\* Home Title Monitoring feature includes your home, second home, rental home, or other properties where you have an ownership interest.

\*\* In your state, the office that maintains real estate records could be known as a county recorder, registrar of deeds, clerk of the court, or some other government agency.

§ These features are not enabled upon enrollment. Member must take action to get their protection.

# LifeLock™ Identity Theft Protection Features

LifeLock  
Benefit  
Elite

LifeLock  
Ultimate  
Plus



## 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** detects if someone attempts to obtain an online payday loan using your identity
- **Telecom & Cable Applications** for new service
- **Credit Alerts & Social Security Alerts†** include credit card and auto loan applications
- **Identity Verification Monitoring†§** Banks and other companies may attempt to verify your identity when you open a new credit card account, get a car loan, or even when logging into your banking account online. This is done by asking you questions only you should be able to answer, like the name of your best friend or by texting you a one-time usage code. But what happens if a cybercriminal is attempting to impersonate you to open new accounts? We monitor our network and alert you if we detect a bank, utility or other company attempting to verify your identity so you can take action to help protect your identity, if this was not initiated by you.



## Dark Web Monitoring§

Identity thieves can buy or 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.

- **Dark Web Monitoring – Password Combo List§** Provides notifications when we find your username/email and password paired together on the dark web so you can take action to protect your information.
- **Dark Web Monitoring – Gamer Tags§** Notifies you if gamer tags are found on the dark web (up to 10). Member may add gamer tags within your member portal.







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† The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

‡ Phone alerts made during normal local business hours.

§ These features are not enabled upon enrollment. Member must take action to get their protection.

# LifeLock™ Identity Theft Protection Features







	LifeLock Benefit Elite	LifeLock Ultimate Plus
 <p><b>Reduced Pre-Approved Credit Card Offers</b></p> <p>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.</p>	●	●
 <p><b>Bank &amp; Credit Card Activity Alerts<sup>† §</sup></b></p> <p>Do your bank and credit card companies send you alerts to verify transactions? Centralize your banking alerts into one place with LifeLock Transaction Monitoring. Help protect your finances against fraud by monitoring existing accounts with alerts that notify you of cash withdrawals, balance transfers and large purchases.</p> <ul style="list-style-type: none"> <li> <b>Recurring Charge Alert<sup>† §</sup></b> We monitor your bank, savings and credit card transactions to help identify potential fraud. If a monthly recurring charge increases, we will alert you so you can take action if necessary.         </li> </ul>	●	●
 <p><b>Bank Account Takeover Alerts<sup>† §</sup></b></p> <p>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.</p> <ul style="list-style-type: none"> <li> <b>Checking &amp; Savings Account Application Alerts<sup>† §</sup></b> Continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.         </li> </ul>		●
 <p><b>Stolen Wallet Protection</b></p> <p>A stolen wallet could mean a stolen identity. Call us if your wallet is stolen and we'll help cancel or replace credit cards, driver's licenses, Social Security cards, insurance cards and more.</p>	●	●

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# LifeLock™ Identity Theft Protection Features





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 <p><b>401k &amp; Investment Account Activity Alerts<sup>†§</sup></b></p> <p>How often do you check your 401(k) balance? How soon would you find out if money was stolen? Investment and retirement accounts are often the lifeline for financial growth. We help you protect your nest egg by alerting you to withdrawals and balance transfers.</p>	●	●
 <p><b>File Sharing Network Searches</b></p> <p>We monitor and notify you if we see your personal information on file-sharing networks intended for music or photos.</p>		●
 <p><b>U.S.-based Identity Restoration Specialists</b></p> <p>If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.</p>	●	●
 <p><b>24/7 Live Member Support</b></p> <p>We have live Identity Protection Agents available to answer your questions.</p>	●	●
 <p><b>Court Records Scanning</b></p> <p>We check court records for matches of your name and date of birth to criminal activity. It helps protect you against being falsely linked to arrests and convictions you know nothing about.</p>	●	●
 <p><b>Sex Offender Registry Reports</b></p> <p>Receive notifications if your name and personal information appear in a sex offender registry.</p>		●

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# LifeLock™ Identity Theft Protection Features

	LifeLock Benefit Elite	LifeLock Ultimate Plus
 <p><b>Million Dollar Protection™ Package<sup>†††</sup></b></p> <p>If you became a victim of identity theft, who could help you with reimbursement for identity theft losses and expenses? LifeLock helps protect you with our Million Dollar Protection™ Package. You will be covered for personal expenses you incur and money stolen as a result of identity theft, and we will provide lawyers and experts, up to \$1 million, if needed to help resolve your case.</p> <ul style="list-style-type: none"> <li>• <b>Up to \$1 Million for Stolen Funds Reimbursement</b></li> <li>• <b>Up to \$1 Million for Personal Expense Compensation</b></li> <li>• <b>Up to \$1 Million for Coverage for Lawyers and Experts</b></li> </ul>	<p>●</p> <p>Up to \$1 Million each</p>	<p>●</p> <p>Up to \$1 Million each</p>
 <p><b>Credit Monitoring<sup>1§</sup></b></p> <p>Credit Monitoring is one of the critically important dimensions to monitor to detect potential identity theft issues as changes are made to your credit file. We monitor key changes to your credit file at one or three of the leading credit bureaus, depending on your plan, and alert you to help detect fraud.<sup>1</sup></p>		<p>●</p> <p>Three-Bureau</p>
 <p><b>Annual Credit Reports &amp; Credit Scores<sup>1§</sup></b></p> <p>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.</p> <p><i>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.</i></p>		<p>●</p> <p>On Demand Three-Bureau<sup>1</sup></p>
 <p><b>Monthly Credit Score Tracking<sup>1§</sup></b></p> <p>This monthly one-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.</p> <p><i>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.</i></p>		<p>●</p> <p>One-Bureau</p>

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<sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Elite and LifeLock Ultimate Plus and up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered 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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<sup>1</sup>-If your 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 plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.

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## Fictitious Identity Monitoring

Could someone use your Social Security number with someone else's name and address to commit identity theft? Yes, it's called synthetic identity theft. Criminals can use fake personal information connected to your identity to open accounts or commit fraud. We help protect your identity by scanning for names and addresses connected with your Social Security number.



## Data Breach Notifications

How many organizations and companies store your information in their databases? Your information 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.



## Online Privacy Features



## Privacy Monitor™

Privacy Monitor helps reduce public exposure of your personal information. We scan common public people-search websites for your personal information and help you opt-out, giving you peace of mind and greater control over your online privacy.

