

WHAT TO EXPECT AS A LIFELock MEMBER.

Learn how to get the most from your ID theft protection.

THE LIFELock MEMBER COMMUNICATION EXPERIENCE

Signing up for LifeLock service is an important step in helping to protect your identity. From the moment you become a member, you will receive communications about your membership, keeping you up to date on important information about your identity.



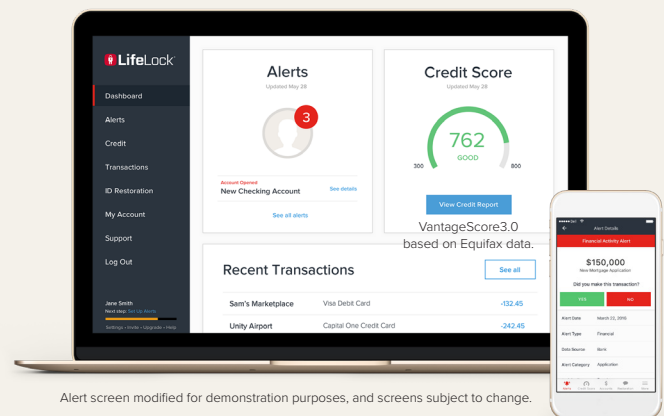
As soon as your membership becomes active, you will receive a welcome email from LifeLock with a link to confirm your identity and set up your member profile at LifeLock.com. Additionally, any enrolled dependent over 18 years old will also receive a link to set up their own member profile.

DISCOVER EVERYTHING YOUR MEMBERSHIP OFFERS

Your online member portal provides access to your LifeLock account profile and alerts.[†]

Access your member portal at LifeLock.com to:

- ✓ READ ALERTS[†] & NOTIFICATIONS
- ✓ UPDATE CONTACT INFORMATION
- ✓ ADD ACCOUNTS FOR TRANSACTION MONITORING[†]
- ✓ ADD INFO FOR DARK WEB MONITORING
- ✓ MANAGE ACCOUNT PREFERENCES
- ✓ REQUEST ASSISTANCE
- ✓ SIGN UP FOR LOST WALLET PROTECTION



Alert screen modified for demonstration purposes, and screens subject to change.

RESPONDING TO AN IDENTITY ALERT[†]

As a member, you get alerts via phone^{††}, email, text or mobile app to notify you of suspicious activity. If you become a victim of identity theft, a LifeLock U.S.-based Identity Restoration Specialist will help resolve it. If you're 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 up to the limits of your plan—and coverage for lawyers and experts if needed, to help resolve your case.^{†††}

IDENTITY ALERT[†] EXAMPLE

You can review your alerts through your member portal message center. To view the details regarding any of the alerts you have received, simply click on that specific notification and respond to the alert by answering “Yes, this was me!” or “No, this was not me!”

When a potential threat is detected, LifeLock notifies members by phone[†], text, email or mobile app.



Credit Scores, Reports and Tracking

If the LifeLock plan that you have elected includes credit application alerts¹, credit reports, scores or credit monitoring features², there may be additional steps upon login that will need to be completed in order to activate these features.

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

Per your welcome email, login to LifeLock.com to take full advantage of your membership!

Examples of plans that will require additional activation include: LifeLock Benefit Elite Plus, LifeLock Benefit Elite Premium, LifeLock Ultimate Plus, LifeLock Advantage and LifeLock Ultimate.

MEMBER SERVICES

If you ever need assistance or have an identity related question, a LifeLock Identity Protection Agent is available to help you. Just call us at:

800-607-9174



¹ If your LifeLock plan includes One Bureau Credit Application Alerts, two requirements must be met to receive said features: (i) your identity must be successfully verified with TransUnion; and (ii) TransUnion 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 ONE BUREAU CREDIT APPLICATION ALERTS. One Bureau Credit Application Alerts will take several days to begin after your successful LifeLock plan enrollment.

² 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, 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 LifeLock 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.

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 \$100,000 for Advantage and Ultimate, \$1 million for Benefit Elite, Ultimate Plus, Benefit Elite Plus and Benefit Elite Premium. And up to \$1 million for coverage for lawyers and experts if needed. 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

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