



## FACT SHEET

# LifeLock Benefit Elite Plus

LifeLock Benefit Elite Plus focuses on what matters to employees—helping protect their identities and their nest eggs. While many employees have a 401(k), they often set it and forget it—which could result in missing cues that may indicate potential fraud. LifeLock scans millions of transactions per second for potential threats to members’ personal identities. We monitor for new credit application alerts,<sup>1</sup> bank and investment account activity alerts<sup>†</sup> used to obtain unauthorized loans, credit and services in your name. If a threat is detected, it notifies employees via email, text, phone<sup>‡</sup> or mobile app alerts.

If they become a victim of identity theft while a LifeLock member, we’ll provide a dedicated, U.S.-Based Identity Restoration Specialist to personally manage their case, including coverage for experts and lawyers, if needed.<sup>†††</sup>

## 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.



### 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

*( continued on reverse )*



## HOW LIFELOCK WORKS

LifeLock monitors your identity and when activity occurs involving your information, you’re alerted<sup>†</sup> by email, text or a phone<sup>‡</sup> call.

You can respond to confirm whether the activity is legitimate, and if it’s not, a U.S.-Based LifeLock Identity Restoration Specialist will help you resolve the issue.

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.<sup>†††</sup>

<sup>1</sup> 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. No one can prevent all identity theft.

<sup>†</sup> LifeLock does not monitor all transactions at all businesses.

<sup>‡</sup> Phone alerts made during normal local business hours.

<sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite Plus and Benefit Elite Premium. 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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# LIFELOCK™ BENEFIT ELITE PLUS FEATURES INCLUDE

-  **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 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.
-  **24/7 Live Member Support**  
We have live Identity Protection Agents 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.
-  **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 Notifications**  
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.
-  **Credit, Checking & Savings Account Activity Alerts<sup>†</sup>**  
Help protect your finances against fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.
-  **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.
-  **Million Dollar Protection™ Package<sup>†††</sup>**  
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 up to \$1 million, and coverage for lawyers and experts if needed up to \$1 million, to help resolve your case.
-  **Prior Identity Theft Remediation (New)**  
If you are a victim of a Prior Stolen Identity Event that involves the unauthorized use of your stolen Personally Identifiable Information for opening of new accounts<sup>†</sup> with banks, merchants, public utilities and lenders, a LifeLock restoration specialist will review the case and determine what steps, if any, can be taken to remediate the issue.\*  
This feature is separate from our Million Dollar Protection™ Package and does not provide coverage for lawyers and experts, reimbursement of stolen funds or compensation for personal expenses for events occurring during the 12 months prior to enrollment. See disclaimer for details.
-  **Norton™ Identity Safe (New)**  
Norton™ Identity Safe helps you securely manage your passwords and access to your favorite sites faster. Designed to be easier than ever to use, Norton™ Identity Safe saves all your user names and passwords and syncs them across your devices.  
Norton™ Identity Safe is a two-year entitlement, and service may take up to one week to begin upon enrollment.
-  **Sex Offender Registry Reports**  
Receive notifications if your name and personal information appear in a sex offender registry.
-  **File-Sharing Network Searches**  
Many children use file-sharing networks to download music, photos and more. LifeLock actively searches these networks for exposure of your child's personal information.
-  **One Bureau Credit Application Alerts<sup>1</sup>**  
We monitor your credit file at a leading credit bureau and provide alerts for any new credit applications to help detect fraud.

No one can prevent all identity theft.

\* Subject to eligibility requirements defined in Terms & Conditions at <https://www.lifelock.com/legal/prior-id-theft-remediation>. Symantec reserves the right to change and/or cease services at any time.

<sup>1</sup> 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.

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<sup>†††</sup>Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite 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](https://www.lifelock.com/legal)

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