

# The growing need for proactive protection

Every two seconds, someone is a victim of identity theft.<sup>1</sup>

In fact, identity theft was the number one consumer reported crime to the Federal Trade Commission in 2012 – there were over 16.6 million victims, a number expected to increase significantly.<sup>2</sup>

And identity theft is more than just your credit history – the average number of records compromised by data breaches from 2008-2012 was 146 million, and as a result breach victims are four times more likely to have their identities stolen.<sup>3</sup>

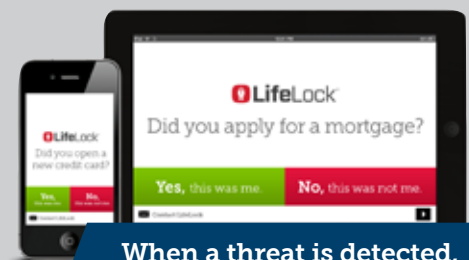
And did you know that children are at greater risk? According to a recent news article, police agencies are saying children are now the fastest growing segment of identity theft victims.<sup>4</sup>

Add it all up, and the costs are staggering – in 2012 alone, identity theft cost nearly \$24.7 billion.<sup>5</sup>



## Enroll in Proactive Identity Theft Protection

You have a home security system that alerts you if someone tries to rob your house. To be protected, you need an alarm system for your identity. When LifeLock detects suspicious activity within their network<sup>†</sup>, they notify members before the damage is done. LifeLock detection is different than traditional credit monitoring and offers a comprehensive set of features to protect against identity theft. Legal and remediation services only help after identity theft has occurred. As the industry leader, LifeLock provides proactive protection.



When a threat is detected, LifeLock notifies members by phone, text or email.

## Worrying about your credit isn't enough

Many people believe their credit card company protects them. You can't take their word for it because a credit card company protects itself, but not other accounts. If a fraudster opens up a new Visa or MasterCard account, gets a payday loan, or starts a new wireless account in your name, one credit card company alone can't help.

Some consumers believe they can take a DIY approach to monitor credit on their own. However, you can sometimes do three things on your own:

1. Get one free credit report a year, but what do you do the rest of the year?
2. Set up fraud alerts that last 90 days and then you have to reset it.
3. Put a credit freeze on after you've been victimized.

All three of these can be inconvenient, and of limited value.

<sup>†</sup>Network does not cover all transactions.

<sup>\*</sup> "2013 Employee Benefits Study", LifeLock, February 2013. Excludes those who already have identity theft protection through their employer

<sup>1,5</sup> CNN Money, "Identity fraud hits new victim every two seconds," Ellis, Blake, 2014

<sup>2</sup> "Victims of Identity Theft", U.S. Department of Justice, 2013

<sup>3</sup> "Use of Stolen Business EINs for Tax Fraud", BusinessIDTheft.org, 2014

<sup>4</sup> Source: <http://www.businessweek.com/ap/financialnews/D9LNB7701.htm>

# The necessary, voluntary benefit

## Choose the LifeLock service that's right for you

**LifeLock Standard™** identity theft protection uses innovative monitoring technology and alert tools to help proactively safeguard your credit and finances.†

**LifeLock Ultimate®** service provides peace of mind knowing you have the most comprehensive identity theft protection available. Enhanced services include bank account application and takeover alerts, online credit reports and credit scores.‡

**LifeLock Junior™** is a proactive defense system rolled into family plans that helps keep your child's information safe. A child's clean and unmonitored credit file is a gold mine for identity thieves, with critical misuse and damage potentially going completely undetected for years.††





### How to enroll:

1. Enroll through your employer.
2. Provide the name, Social Security number, date of birth, address, email and phone number for you and each dependent you wish to enroll.††
3. Select your level of coverage.\*
4. Your LifeLock coverage will begin upon successful completion of your enrollment.
5. You will receive a welcome email from LifeLock with instructions on how to take full advantage of your LifeLock membership.

Special employee benefit rate starting as low as

**\$8.50** per month\*\*\*

LifeLock service payroll deduction pricing – Monthly

| Plan Options  | LifeLock Standard | LifeLock Ultimate |
|---|-------------------|-------------------|
|  Employee Only [18 and over] | \$8.50            | \$21.25           |
|  Employee + Spouse           | \$17.00           | \$42.50           |
|  Employee + Children**       | \$14.88           | \$30.81           |
|  Employee + Family**         | \$23.38           | \$52.06           |

\*\*As LifeLock Identity Theft Protection and LifeLock Ultimate service are available for adults 18 years of age and older, children under the age of 18 will receive a product designed specifically for minors. Enrollment in LifeLock service is limited to employees and their eligible dependents.

| Service Features   | LifeLock Standard | LifeLock Ultimate |
|--|-------------------|-------------------|
| LifeLock Identity Alert® System†                         | ✓                 | ✓                 |
| Lost Wallet Protection                                   | ✓                 | ✓                 |
| Address Change Verification                              | ✓                 | ✓                 |
| Black Market Website Surveillance                        | ✓                 | ✓                 |
| Reduced Pre-Approved Credit Card Offers                  | ✓                 | ✓                 |
| Live Member Support 24/7/365                             | ✓                 | ✓                 |
| Certified Resolution Support                             | ✓                 | ✓                 |
| \$1 Million Total Service Guarantee‡                     | ✓                 | ✓                 |
| Fictitious Identity Monitoring                           |                   | ✓                 |
| Court Records Scanning                                   |                   | ✓                 |
| Data Breach Notification                                 |                   | ✓                 |
| Credit Card, Checking & Savings Account Activity Alerts† |                   | ✓                 |
| Online Annual Credit Report                              |                   | ✓                 |
| Online Annual Credit Score                               |                   | ✓                 |
| Checking & Savings Account Application Alerts†           |                   | ✓                 |
| Bank Account Takeover Alerts†                            |                   | ✓                 |
| Investment Account Activity Alerts†                      |                   | ✓                 |
| Credit Inquiry Alerts                                    |                   | ✓                 |
| Online Annual Credit Reports                             |                   | ✓                 |
| Online Annual Credit Scores                              |                   | ✓                 |
| Monthly Credit Score Tracking                            |                   | ✓                 |
| File-Sharing Network Searches                            |                   | ✓                 |
| Sex Offender Registry Reports                            |                   | ✓                 |
| Priority Live Member Support 24/7/365                    |                   | ✓                 |

†Network does not cover all transactions.

†† Must be enrolled with an adult member.

††† This information is required to receive LifeLock alerts.

\* Must agree to the terms and conditions available at LifeLock.com/terms.

\*\*\*Based on 26 bi-weekly deductions for standard LifeLock service, employee only.

‡The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com.

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