



# The Smartest Employee Benefit Is Identity Theft Management



## PROVIDE PEACE OF MIND AND RAISE YOUR BENEFITS TO A NEW LEVEL: LIFELOCK

Every employee has a risk of having their identity stolen. Provide your employees with identity theft management by offering LifeLock. Some of the best reasons to choose LifeLock:

- 1 LIFELOCK IMPACTS OUTCOMES BY MITIGATING EMPLOYER RISK & REDUCING EMPLOYEE DISTRACTION**  
We provide ongoing protection if your employee data is ever breached. If you have LifeLock in place, we can help your business and employees proactively, not reactively. And, just like a wellness program or short term disability, we provide ROI by reducing employee time away from, or distractions while at, work.
- 2 LIFELOCK GETS DATA THROUGH ITS PROPRIETARY, WORLD-CLASS ID NETWORK**  
LifeLock gets data through the ID Network, powered by ID Analytics, as well as other sources. The ID Network is proprietary to LifeLock. We deliver world-class protection to all of our customers. The ID Network is the same one used by the top banks, credit card companies and wireless providers to help protect their networks from fraud. This cross-industry identity repository is one of the world's largest data networks, with scientific visibility and up-to-the-minute consumer information into more than 300 leading U.S. enterprises. And we never sell this data.
- 3 LIFELOCK IS THE MOST RECOGNIZED BRAND IN THE IDENTITY THEFT PROTECTION INDUSTRY**  
Your employees recognize LifeLock as an industry leader. Give them the benefit they'll appreciate and value. Consumer consideration for LifeLock is the highest among major competitors.<sup>1</sup> Millennials are familiar with ID theft protection. Boomers want to protect their 401k's and other hard-earned assets from theft. Your employees will benefit from LifeLock.
- 4 LIFELOCK IDENTITY THEFT RESOLUTION IS THE BEST IN THE BUSINESS**  
Identity theft resolution is the lifeblood of LifeLock. Our U.S.-based resolution teams are all experts in helping resolve ANY identity issue that impacts our members. From credit accounts fraudulently opened in a member's name, to tax refund fraud, to bank-account takeover—we help resolve it (and many more types of identity fraud).

Create a real competitive recruiting edge by offering LifeLock as an employee benefit.

Funding options available. Contact LifeLock at 1-877-511-7906.

No one can prevent all identity theft.

<sup>1</sup>Based on sample of 1,011 respondents to monthly online consumer survey conducted by MSI International on behalf of LifeLock, Jan-Mar, 2016.

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THE NEED:

## What is Identity Theft?

Identity theft is when someone steals your personally identifiable information and uses it in a fraudulent manner. It can be perpetrated using low-tech methods such as dumpster diving or by much more tech-savvy means including phishing e-mails, skimming devices and malicious software known as malware.

There is a new identity fraud victim every two seconds<sup>1</sup>. In fact, there were over 13.1 million U.S. adult victims of identity fraud in 2015<sup>1</sup>.

And identity theft is more than just your credit history — over 160 million records were compromised due to data breaches in 2015, and as a result if you are a victim of a breach, you are 7 times more likely to be a victim of identity fraud than those who are not notified. Add it all up, and the costs are staggering — in 2015, identity fraud losses cost \$15 billion<sup>1</sup>.

### ID Theft impacts presenteeism, absenteeism, and productivity

Improve employee retention and engagement and help drive greater employee value through a high-touch benefit.

Engage employees in ways other 3rd party products can't — by monitoring their identity, scanning for threats, alerting<sup>†</sup> members to suspicious activity and get involved if the activity is fraudulent. This can mean less down time and more productivity in the workplace.

Bring new value to employees by including a benefit that offers protection from the crime of identity theft.

More employers are turning to voluntary benefits to gain a competitive edge in recruitment. You can add value by introducing a new voluntary feature into your benefits package.

### Avoid unplanned expenses & absences

Our core alert platform is powered by ID Analytics, or IDA, a wholly-owned subsidiary. IDA provides enterprise risk mitigation technologies by assigning consumer level risk metrics to participating institutions to help reduce fraud. LifeLock then maps out members' data in IDA's risk mitigation platform.

IDA industry visibility includes over 300 enterprises across wireless providers, credit card issuers, auto loan providers, retail outlets and financial services providers. IDA's reach includes 4 of the top 5 U.S. wireless carriers are ID Analytics clients, and 4 of the top 5 retail card issuers are ID Analytics clients.

With LifeLock in place, we help avoid unplanned expenses if a company or vendor breach occurs.

**13.1 Million**  
people experienced identity  
fraud in 2015<sup>1</sup>

A new identity  
fraud victim happens  
**every two seconds**<sup>1</sup>

**\$15 Billion**  
total identity fraud losses  
in 2015<sup>1</sup>

Over  
**160 Million**  
records breached in 2015<sup>2</sup>

### **\$1 Million Service Guarantee**<sup>‡</sup>

If you become a victim of identity theft while a LifeLock member, we'll spend up to \$1 million to hire the necessary lawyers, accountants and investigators to help your recovery.

No one can prevent all identity theft.

<sup>1</sup> LifeLock does not monitor all transactions at all businesses.

<sup>‡</sup> Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy issued by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at [LifeLock.com/legal](http://LifeLock.com/legal).

<sup>1</sup> 2016 Identity Fraud, Javelin Strategy & Research, February 2016.

<sup>2</sup> "Data Breach Reports." Identity Theft Resource Center, December 2015.

# No matter where an issue occurs, we work to resolve it.

## RETHINKING RESOLUTION

Identity theft is more than just credit card fraud. Criminals can use your information in dozens of ways to wreak havoc on your life and identity.

### LOANS

- Pay Day
- Auto
- Title
- Student
- Mortgage
- Personal/Debt Consolidation
- Recreational Vehicles
- Bail Bond

### BANKING/CREDIT

- Checking/Savings
- Existing Accounts
- Checking/Savings
- New Accounts
- Wire Transfers
- Existing Credit Card Fraud
- Collections
- Redirected Deposits
- Credit Card New Accts
- Check Fraud
- Account Take Over
- Pre-Paid Credit/Debit Cards
- Line of Credit

### GOVERNMENT/OTHER

- Welfare
- Mail Fraud
- Social/Online Identity
- Passport/Visas
- Synthetic Identity Theft
- Credit Report Mingling
- Life Insurance

### HEALTHCARE

- Prescriptions
- Hospital/Physician Bills
- Health Insurance
- Medicare/Medicaid
- VA Benefits
- Plastic Surgery
- Disability Claims
- Care Credit
- FSA
- Impersonation

### CRIMINAL

- Drugs
- Trafficking
- Bad Checks
- DMV Driving Records
- Parking Tickets
- Traffic Stops/Citations
- Grand Theft Auto
- Assault
- Embezzlement
- Warrants
- Sex Offender
- Gun Permits
- Court Records
- Theft

### UTILITIES

- Mobile / Telephone
- Water, Gas, Electric
- Cable & Satellite
- Security Systems

### HOUSING

- Storage Units
- Quick Claim Deeds
- Housing Rentals
- Government Housing
- Mortgage/Home Owner
- Insurance
- RV/Mobile Homes
- HOA
- Short Sale/Foreclosure
- Home Warranty
- Vacation/Time Shares
- Refinance

### INVESTMENT/RETIREMENT

- Stock Portfolio Administration
- Transfer of Funds to
- Another Account
- Mutual Funds
- 401(k)/IRA
- Social Security Benefits
- Account Take Over

### TAXES

- City, State, Federal
- Real Estate
- Tax Liens
- Social Security Benefits
- Employment Fraud
- Gambling Taxes
- Tax Judgments
- Inheritance Taxes
- Property Taxes



CREDIT



IDENTITY



MONEY

## CERTAIN AREAS, NO ONE CAN DETECT

No matter who finds an issue, **we help resolve it.**

877-511-7906  
LifeLock.com/Business



## | LifeLock & Security

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Security is a vital component of LifeLock service. LifeLock's Information Security Program (the "Program" or the "ISP") is based on commonly accepted goals of information security management, including the ISO/IEC 27002:2013 Information Technology – Security techniques – Code of Practice for Information Security Management. Where applicable, the Program is managed in accordance with the provisions of the Payment Card Industry Data Security Standard (PCI-DSS) 3.1, and Sarbanes-Oxley.

Predominant responsibility for compliance resides with the Chief Risk Officer (CRO). LifeLock maintains a Level 1 PCI-DSS ROC, is subject to Sarbanes-Oxley, and has a SOC 2 Type II certification.

LifeLock's website is certified by TRUSTe. For 2016, LifeLock is #7 out of nearly 1000 sites evaluated by the Online Trust Alliance. We were the top identity protection company rated.<sup>1</sup>

Security is also a critical priority at LifeLock's member services (call center) level. We limit our agents' access to what they can see, ensuring that they do not have access to members' financial accounts or credit card numbers. We monitor our calls to ensure our agents are following our strict protocols, while still delivering industry-leading customer service that our members have come to expect.

Before accessing the company's network, employees and contractors must pass a rigorous background check and drug screen, as well as sign a confidentiality agreement, acceptable use policy, and Information Security Policy Agreement. Employees and contractors must attend security awareness training within 30 days of hire and annually thereafter. Employees and contractors responsible for technical support such as application development must also attend annual technical security training.



If you're not offering identity theft protection services as part of your portfolio, your competition could be.

**Get a real competitive edge by offering LifeLock as an employee benefit.**

[LIFELOCK.COM/BUSINESS](http://LIFELOCK.COM/BUSINESS)



877.511.7906

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<sup>1</sup> LifeLock does not monitor all transactions at all businesses.

<sup>2</sup> Online Trust Alliance (2016), '2016 Online Trust Honor Roll Leaders', (accessed July 1, 2016)

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