



## Make the internet a safer place for you and your family.

All-in-one security solution that helps protect the things you care about most.

-  Fraud Protection
-  Digital Security
-  Identity Theft Protection

### Why Identity & Fraud Protection matters

We're doing more online than ever before – making us more vulnerable to fraud and online threats. MetLife Identity & Fraud Protection powered by Aura helps safeguard the things that matter to you most: your identity, money and assets, family, reputation, and privacy.

### The average consumer's digital activity



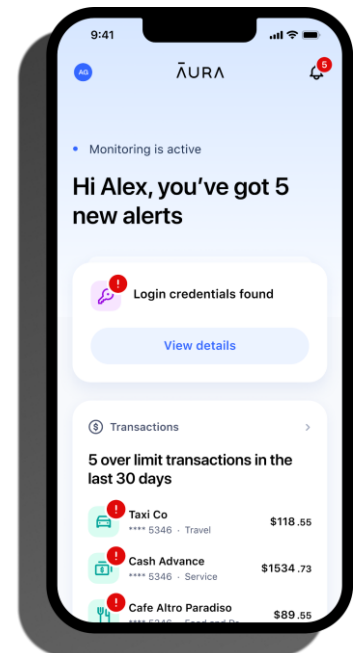
10 devices<sup>1</sup>



300 online accounts<sup>2</sup>



7+ hours / day online<sup>3</sup>



The Aura app keeps all your digital security solutions in one place

## Why you need Identity & Fraud Protection

Online interactions are at an all-time high. 89% of employees say that having access to an identity theft product provides peace of mind.<sup>4</sup>

On average, it takes about **100 to 200** hours and over six months to undo identity theft.<sup>5</sup>

### Advantages of MetLife Identity & Fraud Protection powered by Aura



#### Identity Theft Protection

Keep your identity secure with proactive monitoring and alerts if threats to your personal info—like your bank accounts, credit, Social Security Number, IDs, and more—are detected.



#### Financial Fraud Protection

Get alerted to new inquiries to your credit, suspicious transactions on your bank accounts, and changes to your home or car title.



#### Privacy & Device Protection

Shop, bank, and work online more safely and privately with safety tools including VPN/Wi-Fi security, antivirus, and password manager. Aura also requests removal of your personal info from data broker lists to help reduce spam like robocalls, robotexts, and more.



#### Customer Service

Get \$1 million identity theft insurance<sup>6</sup> per adult member and 24/7 customer support to answer account, technical, or billing questions. Plus, resolution specialists provide white glove case management services to victims of fraud.

With MetLife, you'll have the option to enroll in a robust digital security plan to help protect you and your family from financial and identity fraud. Learn more about the tiered coverage options available to you, plan features, services and how payments will be deducted.

### Plan Options



**Protection Plan:** Basic protection for your identity, finances, and one device per adult member.

**Protection Plus Plan:** Robust protection for your identity, finances, privacy, and up to 10 devices per adult member.



**Individual Coverage:** Protection for the employee only.



**Family Coverage:** Our inclusive definition of "Family" allows the employee to add up to 10 additional adults and 10 minors to the plan. Added members are **not** required to live in the same household.

Features	Protection For Individuals and Family	Protection Plus For Individuals and Family
<b>Protections</b>		
<b>Mobile app (iOS &amp; Android):</b> Proactive protection from anywhere via a single app on your mobile device, or on the web	✓	✓
<b>Personalized Feature Activation:</b> Personalized communications to encourage feature activation and engagement	✓	✓
<b>Plan Options:</b> Individual Plan covers 1 adult, and the Family Plan covers 10 additional adults and 10 minors	✓	✓
<b>Identity Theft Protection</b>		
SSN authentication alerts	✓	✓
USPS address monitoring	✓	✓
Criminal & court record monitoring - Sex offender registries - Bankruptcy & foreclosures - Property & tax liens	✓	✓
Personal information (PII) & ID monitoring - SSN, birthdate & phone numbers - Driver license & passport numbers - Medical & health IDs	✓	✓
Online account & breach monitoring - Compromised credentials - Financial accounts (credit, debit & loyalty cards) - HSA & 401K account monitoring	✓	✓
Social media monitoring - Cyberbullying alerts (adults & minors) - Account hacking & takeover alerts	With Family Plan	✓
<b>Financial Fraud Protection</b>		
Credit monitoring & alerts	1-Bureau	3-Bureau
Investment & loan account monitoring	✓	✓
Home & auto title monitoring	✓	✓
High risk transaction alerts - Payday loans - Wire transfers - Utility accounts	✓	✓
Credit, bank & utility account freeze assistance	✓	✓
Financial account opening & takeover monitoring	✓	✓
Monthly credit score tracker <sup>6</sup>	✓	✓
One tap Experian credit lock		✓
3-bureau annual credit report		✓
Financial transaction monitoring - Banking & credit accounts - Mortgage, student & auto loans - 401K and HSA accounts		✓
<b>Privacy &amp; Device Protection</b>		
Automated data broker list removal - Robocall/robotext protection - Junk mail prevention	✓	✓
Password Manager	✓	✓
Antivirus	1 Device Per Adult	10 Devices per Adult
WiFi security (VPN)	1 Device Per Adult	10 Devices per Adult
Safe browsing - Anti-adware - Anti-phishing - Device/cookie tracking		✓
Email alias		✓
<b>Service &amp; Support</b>		
24/7 customer support	✓	✓
White glove resolution service	✓	✓
Unemployment & tax fraud resolution	✓	✓
Identity theft insurance (See Page 4 for Important Information) <sup>2</sup>	\$1M per Adult <sup>7</sup>	\$1M per Adult <sup>7</sup>
Lost wallet protection	✓	✓

## Questions & Answers

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### Q. Who is eligible to enroll for this Identity and Fraud Protection benefit?

A. This product is available for Individual (Employee only) or Family coverage. Individual covers the employee only; Family covers the employee and up to 10 additional adults and 10 dependent minors.

- For Family plans, you may add up to 10 additional adult members to your plan, no matter their age or whether they live at the same address. Each adult member will have their own account and enjoy the same features. Each adult's info is kept private from other adults on the plan.

- For Minors, you may add up to 10 dependent minors (under 18 years old) to the plan. You must have parental guardianship rights over the minors. The minors' information and alerts will only be visible to you, the Account Owner.

### Q. How do I pay for my Identity and Fraud Protection?

A. Fees will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

### Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you. You will need to continue to pay your monthly fees via credit card payment on Aura's platform to keep your coverage in force. Your coverage will only end if you stop paying your fees or if your employer offers you similar coverage with a different carrier.

### Q. How are my finances protected?

A. Aura monitors your credit, financial accounts, home & auto titles and more. You'll get alerted to credit inquiries, like if someone tries to open a new credit card or bank account in your name.

### Q. How is my identity protected?

A. Through extensive monitoring of your Social Security Number, driver's license, passport, ID, and more. Plus, Aura requests the removal of your data from broker lists to help reduce spam like robocalls and robotexts.

1. Statista "Avg. # of Connected Devices in U.S. Household" 2020 <https://www.statista.com/statistics/1107206/average-number-of-connected-devices-us-house/#:~:text=According%20to%20a%202020%20survey,connected%20devices%20in%20their%20household>. Accessed 8/2022
2. World Password Day: How to Improve Your Passwords <https://blog.dashlane.com/world-password-day/#:~:text=According%20to%20our%202017%20findings,will%20skyrocket%20to%20300%20accounts>. Accessed 8/2022
3. Statista "Average time spent per day with digital media in the United States from 2011 to 2022" <https://www.statista.com/statistics/262340/daily-time-spent-with-digital-media-according-to-us-consumers/>, Accessed 8/2022
4. <https://hrdailyadvisor.blr.com/2020/04/02/qa-identity-theft-benefits-more-relevant-than-ever/>, Accessed 8/2022
5. <https://www.allstateidentityprotection.com/content-hub/how-long-does-it-take-to-correct-identity-theft>, Accessed 8/2022
6. The score you receive with Aura is provided for educational purposes to help you understand your credit. It is calculated using the information contained in your TransUnion or Experian credit file. Lenders use many different credit scoring systems, and the score you receive with Aura is not the same score used by lenders to evaluate your credit.
7. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. As a component of becoming an Aura employee, Consumers receive identity theft insurance through a group policy issued to Aura. American International Group, Inc. is not an affiliate or subsidiary of MetLife and MetLife does not issue or underwrite this policy.

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No one can prevent all identity theft or monitor all transactions effectively.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.

