

What to expect as a LifeLock with Norton Benefit Plans member

LEARN HOW TO GET THE MOST FROM YOUR MEMBERSHIP



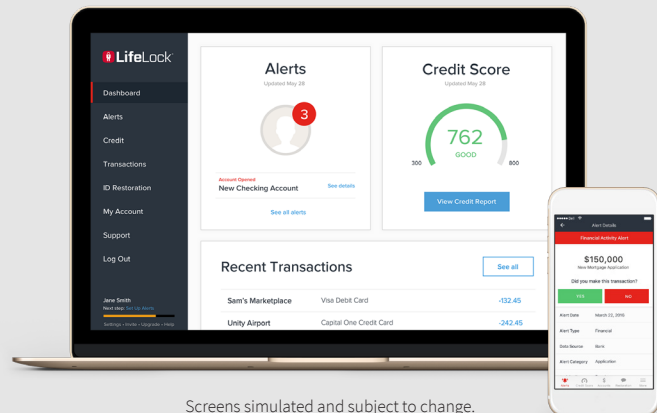
THE LIFELOCK MEMBER COMMUNICATION EXPERIENCE

Enrolling in a LifeLock with Norton Benefit Plans membership is an important step in helping to protect your identity. After completing enrollment, your information is provided to LifeLock and your membership is activated. You will receive a 'welcome' email from which you can access and set up your Member Portal. This is where you must enter any personal information you want LifeLock to monitor. From time to time, you will also receive emails from us about how to get the most from your LifeLock membership.

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:

- ✓ VIEW YOUR ACCOUNT
- ✓ REVIEW AND RESPOND TO ALERTS[†]
- ✓ UPDATE PERSONAL INFORMATION
- ✓ MANAGE ACCOUNT PREFERENCES
- ✓ REQUEST ASSISTANCE



Screens simulated and subject to change. VantageScore3.0 based on Equifax data.

IDENTITY ALERT†

LifeLock monitors your information for a wide range of threats, and will alert you¹ by phone^{††}, email, text or mobile app if we detect potentially suspicious activity. If you become a victim of identity theft, a dedicated U.S.-based Identity Restoration Specialist will work with you from start to finish to help fix the issue. LifeLock helps protect you with our Million Dollar Protection™ Package which 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, to help resolve your case.^{†††}

IDENTITY ALERT EXAMPLE

You can review current and past alerts in your Member Portal. To view the details of any alert, simply click on that specific item. If you have not previously responded, you can also see the details of the alert and respond.



Credit Features

BENEFIT ELITE PLUS AND PREMIUM

If the LifeLock plan that you have elected includes credit application alerts², credit reports, scores or credit monitoring features¹, 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.

Log in to LifeLock.com to take full advantage of all your membership features!



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



No one can prevent all identity theft.

1-If your 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, as applicable, 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 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.

2-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.

[†] 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 \$1 million for LifeLock Benefit Elite Plus and LifeLock 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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FACT SHEET

LifeLock Benefit Elite Plus

IDENTITY THEFT PROTECTION

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 applications², banking and investment account activity[†], and attempts to obtain loans or services in your name[†]. If a potentially suspicious threat to your identity is detected, LifeLock notifies the employee via email, text, phone^{††} 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.^{†††}



LifeLock Benefit Elite Plus Features



LifeLock Identity Alert™ System[†]

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^{††}, 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.



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.

(continued on reverse)

^{**}These features are not enabled upon enrollment. Member must take action to get their protection. No one can prevent all identity theft or cybercrime.

²-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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^{††}Phone alerts made during normal local business hours.

^{†††}Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock Benefit Elite Plus, and up to \$1 million for coverage for lawyers and experts if needed, for all plans. 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.

LifeLock Benefit Elite Plus Features (continued)



USPS Address Change Verification

Identity thieves try to divert mail to get important financial information. LifeLock lets you know of address change requests linked to 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.



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^{†**}

Help protect your finances against fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.



401K & Investment Account Activity Alerts^{†**}

Investment and retirement accounts are often the lifeline for financial growth. We'll help protect your nest egg against fraudulent cash withdrawals and balance transfers.



Million Dollar Protection™ Package^{†††}

If you become a victim of identity theft, we help 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.



One-Bureau Credit Application Alerts^{2††}

We monitor your credit file at a leading credit bureau and provide alerts for any new credit applications to help detect fraud.



Prior Identity Theft Remediation*

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[†] with banks, merchants 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.



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.



Norton Features



Password Manager^{**}

Passwords written on a sticky note or the same password used for every account may make your personal information vulnerable. Norton Password Manager provides the tools you need to create, store, and manage every password, your credit card information and other credentials online – safely and securely in your very own encrypted, cloud-based vault.



**These features are not enabled upon enrollment. Member must take action to get their protection.

2-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.

No one can prevent all identity theft or cybercrime.

† 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 \$1 million for LifeLock Benefit Elite Plus, and up to \$1 million for coverage for lawyers and experts if needed, for all plans. 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](https://www.lifelock.com/legal).

* 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.

LifeLock and Norton by Symantec are now Norton LifeLock.

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FACT SHEET

LifeLock Benefit Elite Premium

LifeLock Benefit Elite Premium helps provide employees peace of mind with comprehensive identity theft protection. It helps protect 401(k) and other investment accounts from fraudulent withdrawals and balance transfers. Enhanced services include bank account application and takeover alerts†, One-Bureau Annual Credit Report & Credit Score¹, Monthly One-Bureau Credit Score Tracking¹, and Three-Bureau Credit Monitoring¹. If a potential threat is detected, members are notified via email, text, phone‡‡ or mobile app alerts.†

Should an employee become a victim of identity theft while a LifeLock member, LifeLock provides a dedicated, U.S.-Based Identity Restoration Specialist and helps protect them with our Million Dollar Protection™ Package††† including coverage for experts and lawyers, if needed.

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.



LifeLock Benefit Elite Premium Features

**LifeLock Identity Alert™ System†**

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‡‡, 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.

**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.

(continued on reverse)

**These features are not enabled upon enrollment. Member must take action to get their protection.

1-If your 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, as applicable, 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 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.

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‡‡ Phone alerts made during normal local business hours.

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LifeLock Benefit Elite Premium Features (continued)



USPS Address Change Verification

Identity thieves try to divert mail to get important financial information. LifeLock lets you know of address change 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.



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^{***}

Help protect your finances against fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.



401K & Investment Account Activity Alerts^{***}

Investment and retirement accounts are often the lifeline for financial growth. We'll help protect your nest egg against fraudulent cash withdrawals and balance transfers.



Million Dollar Protection™ Package^{†††}

If you become a victim of identity theft, we help 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.



Checking & Savings Account Application Alerts^{†††}

Continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.



Prior Identity Theft Remediation*

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† with banks, merchants 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.



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^{2†††}

We monitor your credit file at a leading credit bureau and provide alerts for any new credit applications to help detect fraud.



Three-Bureau Credit Monitoring^{1**}

We monitor key changes to your credit file at the three leading credit bureaus and alert you to help detect fraud.



One-Bureau Annual Credit Report & Credit Score^{**}

Online access to your annual credit report and credit score from a major credit bureau, so you can see details of your credit history.

The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.



One-Bureau Monthly Credit Score Tracking^{1**}

This monthly one-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.

The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.



Norton Features



Password Manager^{**}

Passwords written on a sticky note or the same password used for every account may make your personal information vulnerable. Norton Password Manager provides the tools you need to create, store, and manage every password, your credit card information and other credentials online – safely and securely in your very own encrypted, cloud-based vault.

^{***}These features are not enabled upon enrollment. Member must take action to get their protection.

1 - If your 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 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.

2 - 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.

No one can prevent all identity theft or cybercrime. LifeLock does not monitor all transactions at all businesses.

* 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.

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Your Employee Benefit can help protect your identity.

Everyday we put our information at risk on the internet.

In today's world of online shopping, using public Wi-Fi and giving out Social Security numbers as a form of ID, our personal information can be exposed. Unfortunately, free credit monitoring simply alerts you to credit issues. LifeLock not only detects a range of identity threats, if you do have an identity theft problem, our U.S.-Based team of Identity Restoration Specialists can help fix it.

No one can prevent all identity theft or cybercrime.

ENROLL THROUGH YOUR EMPLOYER TODAY!

Benefit Pricing - Monthly Rates



Employee Only (18+ Years Old)	FREE	\$6.99
Employee + Family ^Δ	\$8.99	\$21.99

Δ The LifeLock Benefit Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your plan at your employer's next open enrollment period, which may be annually. Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

IDENTITY THEFT PROTECTION POWERED BY LIFELOCK	LifeLock Identity Alert™ System†	●	●
	• Payday - Online Lending Alerts†	●	●
	• Credit Alerts & Social Security Alerts†	●	●
	LifeLock Mobile App (Android™ & iOS)** <small>Downloading the app does not provide protection.</small>	●	●
	Dark Web Monitoring**	●	●
	LifeLock Privacy Monitor™	●	●
	USPS Address Change Verification	●	●
	Lost Wallet Protection	●	●
	Reduced Pre-Approved Credit Card Offers	●	●
	Credit, Checking & Savings Account Activity Alerts***	●	●
	Checking & Savings Account Application Alerts***	●	●
	Bank Account Takeover Alerts***	●	●
	401K & Investment Account Activity Alerts***	●	●
	File Sharing Network Searches	●	●
	Sex Offender Registry Reports	●	●
	Data Breach Notifications	●	●
	Prior Identity Theft Remediation [‡] <small>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.</small>	●	●
	U.S.-based Identity Restoration Specialists	●	●
	24/7 Live Member Support	●	●
	Million Dollar Protection™ Package††† • Stolen Funds Reimbursement • Personal Expense Compensation • Coverage for Lawyers and Experts	Up to \$1 Million each	Up to \$1 Million each
	One-Bureau Credit Application Alerts ^{1,2} **	●	●
	Three-Bureau Credit Monitoring ¹ **		●
	One-Bureau Annual Credit Report & Credit Score ^{1**} <small>The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>		●
	One-Bureau Monthly Credit Score ^{1**} Tracking <small>The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>		●
DEVICE SECURITY Password Manager**	●	●	

1-800-607-9174



No one can prevent all identity theft or cybercrime.

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2 - If your 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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