

What to expect as a LifeLock with Norton Benefit Plans member

LEARN HOW TO GET THE MOST FROM YOUR MEMBERSHIP



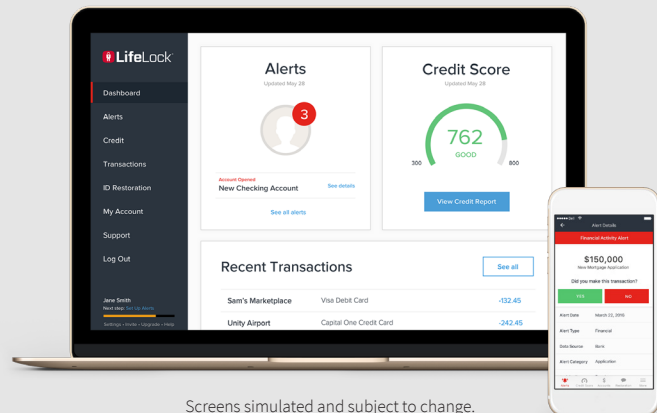
THE LIFELOCK MEMBER COMMUNICATION EXPERIENCE

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 selected 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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More Detection. More Protection.

When our members evaluate the scope of protection offered by LifeLock, it's easy to appreciate the value. LifeLock members have protection services including proprietary identity monitoring[†] with technology that scans hundreds of millions of transactions per second looking for potentially suspicious threats that could lead to identity theft. 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 of up to \$25,000, or up to \$1 million, based on the limits of your plan—and coverage for lawyers and experts, if needed, to help resolve your case.^{***}

MEMBERSHIP PLAN	LifeLock Junior ^{***}	LifeLock Benefit Elite Plus	LifeLock Benefit Elite Premium
Features Enabled Upon Member Enrollment			
LifeLock Identity Alert [™] System [†]	✓	✓	✓
Payday-Online Lending Alerts [†]		✓	✓
LifeLock Privacy Monitor [™]		✓	✓
USPS Address Change Verification		✓	✓
Lost Wallet Protection	✓	✓	✓
Reduced Pre-Approved Credit Card Offers		✓	✓
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 up to \$25,000 – Personal Expense Compensation up to \$25,000 – Coverage for Lawyers and Experts up to \$1 Million	Up to \$25,000 Up to \$25,000 Up to \$1 Million	Up to \$1 Million Up to \$1 Million Up to \$1 Million	Up to \$1 Million Up to \$1 Million Up to \$1 Million
Features Requiring Member Action After Enrollment			
Norton [™] Password Manager <small>Norton[™] Password Manager is a two-year entitlement, and service may take up to one week to begin upon enrollment.</small>		✓	✓
ID Alerts & Social Security Alerts [†]		✓	✓
LifeLock Mobile App (Android [™] and iOS)		✓	✓
Dark Web Monitoring	✓	✓	✓
Investment Account Activity Alerts [†]		✓	✓
Credit, Checking and Savings Account Activity Alerts [†]		✓	✓
Checking and Savings Account Application Alerts [†]			✓
Bank Account Takeover Alerts [†]			✓
One-Bureau Credit Application Alerts ¹		✓	✓
Three-Bureau Credit Monitoring ¹ <small>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.</small>			✓
One-Bureau Annual Credit Report and 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 Tracking 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>			✓

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LifeLockBusinessSolutions.com

¹ If your LifeLock 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 LifeLock plan enrollment.

No one can prevent all identity theft.

[†] 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.

^{***} The LifeLock Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Membership is available only as an added membership to an adult LifeLock plan. 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.

^{***} Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Junior, 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](https://lifelock.com/legal).

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