

LifeLock® Identity Theft Protection Plan

Every two seconds¹, someone is the victim of identity theft. Identity theft is about more than just monitoring your credit history. The number of records compromised by data breaches is on the rise and, as a result, breach victims are 7 times more likely to be a victim of identity fraud than those who are not notified.¹

Identity fraud can damage your finances, credit and reputation. Thieves can get a new car, home or line of credit in your name. LifeLock® helps protect against identity fraud and handles things for you if fraud occurs. LifeLock' protection is different than traditional credit monitoring and offers a comprehensive set of features to provide proactive protection.

3 LAYERS OF PROTECTION

DETECT – LifeLock uses advanced technology to constantly monitor over a trillion data points to help detect suspicious uses of your identity information to get loans, credit and services in your name.[†]

ALERT – At the center of all LifeLock services is the patented LifeLock Identity Alert® system. We will send you a potential fraud alert by text, phone or email.[†] If you confirm that the suspicious transaction is fraudulent, your LifeLock team is on it.

RESTORE – LifeLock's US-based Identity Protection Agents are ready to help with identity theft restoration. And if your identity is ever compromised, an Identity Restoration Specialist takes charge.

PLAN OPTIONS

LifeLock offers multiple levels of protection to allow you to choose the level of coverage that best meets your needs at a special employee benefit rate.

LifeLock Benefit Elite

Includes searching over a trillion data points every day for potential threats to your identity and to financial assets – your 401(k) and investment accounts.[†]

Also includes scanning for misuse of your Social Security number, change of address and court records scanning for use of your identity to commit crimes.

LifeLock Advantage™

LifeLock Advantage™ service provides enhanced identity theft protection, including important notifications beyond financial and credit fraud.

LifeLock Ultimate Plus™

LifeLock Ultimate Plus™ 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® (must be enrolled with an employee)

LifeLock Junior® (if dependents under age 18 are enrolled) protection helps safeguard your child's Social Security number and good name with proactive identity theft protection designed specifically for children.^{**}

PLAN OPTIONS

PLAN OPTIONS	LifeLock Benefit Elite	LifeLock Advantage™	LifeLock Ultimate Plus™
Employee Only	\$8.49	\$16.99	\$25.49
Employee & Spouse	\$16.98	\$33.98	\$50.98
Employee & Children**	\$14.86	\$25.49	\$36.11
Employee & Family**	\$23.36	\$42.48	\$61.61

SERVICE FEATURES

LifeLock Identity Alert® System [†]	✓	✓	✓
Lost Wallet Protection	✓	✓	✓
Address Change Verification	✓	✓	✓
Black Market Website Surveillance	✓	✓	✓
LifeLock Privacy Monitor	✓	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓	✓
Live Member Service Support	✓	✓	✓
Identity Restoration Support	✓	✓	✓
\$1 Million Total Service Guarantee [†]	✓	✓	✓
Stolen Funds Replacement [†] <small>Coverage currently limited for NY and WA²</small>	✓	✓	✓
Fictitious Identity Monitoring	✓	✓	✓
Court Records Scanning	✓	✓	✓
Data Breach Notifications	✓	✓	✓
Investment Account Activity Alerts [†]	✓		✓
Credit Card Activity Alerts [†]		✓	✓
Checking and Savings Account Activity Alerts [†]		✓	✓
Online Annual Credit Report		✓	✓
Online Annual Credit Score			✓
Checking and Savings Account Application Alerts [†]			✓
Bank Account Takeover Alerts [†]			✓
Credit Inquiry Alerts [†]			✓
Online Annual Tri-Bureau Credit Reports			✓
Online Annual Tri-Bureau Credit Scores			✓
Monthly Credit Score Tracking			✓
File Sharing Network Searches			✓
Sex Offender Registry Reports			✓
Priority Live Member Service Support			✓

SEE IMPORTANT BENEFIT STIPULATIONS AND DETAILS ON THE REVERSE SIDE.

The Benefit Alliance Plan

 Leslie & Associates, Inc.

LifeLock Identity Alert® System – Actionable alerts are sent in near real time as soon as LifeLock detects your Social Security number, name, address or date of birth in applications for credit and services within their extensive network.[†] They monitor over a trillion data points, including those for new credit cards, wireless services, retail credit, mortgages, auto and payday loans. You can choose alerts by text, phone or e-mail and respond immediately to confirm if the activity is fraudulent with their proprietary Not Me[®] verification technology.[†]

Lost Wallet Protection – A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call – anytime, anywhere – and LifeLock will help cancel or replace the contents, helping you stop fraudulent charges so you can get back on your way. Coverage includes: credit and debit cards, driver's licenses, Social Security cards, insurance cards, checkbooks and travelers checks (pictures, cash and cash equivalents excluded).

Address Change Verification – Mail containing financial information is vulnerable to identity thieves who may attempt to divert it. LifeLock monitors change of address requests and notifies you when they detect your personal information.

Black Market Website Surveillance – Identity thieves illegally buy, sell and trade personal information on black market Internet sites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if your private data is found.

LifeLock Privacy Monitor – The LifeLock Privacy Monitor tool provides reduced public exposure of your personal information to help you keep your private information private.

Reduced Pre-Approved Credit Card Offers – LifeLock requests that your name be removed from many pre-approved credit card mailing lists, an important information source for identity thieves.

Live Member Support – LifeLock has live, U.S. based, award-winning Identity Protection Agents available to answer all your questions.

Identity Restoration Support – If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.

\$1 Million Total Service Guarantee[‡] – As a LifeLock member, if you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and necessary professionals to help your recovery.

Stolen Funds Replacement[‡] – If you have money stolen due to identity theft, LifeLock will replace it dollar for dollar up to \$100,000 to \$1 million – based on your level of membership.[†]

Fictitious Identity Monitoring – Scans for names and addresses associated with your Social Security number in public and credit record sources such as credit grantors, state agencies, and collection agencies to help determine if criminals are building fictitious identities to open accounts or commit fraud.

Court Records Scanning – Monthly court record checks for matches of your name and date of birth to criminal activity that helps protect you from being falsely associated with arrests and convictions.

Data Breach Notification – Whether it is the result of internet hackers or careless humans, breaches of confidential information happen at companies, offices and stores where you shop. LifeLock informs you of publicly reported larger scale security breaches and stolen credential events so you can take action to protect your personal information.

Credit Card, Checking & Savings Account Activity Alerts^{††}
Review your credit card, checking and savings account activity in one secure place. Receive alerts for cash withdrawals, balance transfers and large purchases to help detect fraudulent activity.[†]

Online Annual Credit Report^{††} – Receive online access to annual credit report from a major credit bureau. Allows you to see the details of your credit history.

Online Annual Credit Score^{††} – Receive online access to annual credit score from a major credit bureau. Better understand your credit worthiness with a list of top factors used in determining your score.

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.[†]

Bank Account Takeover Alerts^{††} – Monitors existing checking and savings accounts for unauthorized changes to personal information. Informs of changes to account contact information or attempts to add new account holders to existing accounts.[†]

Investment Account Activity Alerts – Review your investment account activity in one secure place. Receive alerts for cash withdrawals and balance transfers to help detect fraudulent activity.[†]

Credit Inquiry Alerts^{††} – Issues alerts for merchant and lender inquiries being made against your credit file so you can act quickly to resolve if the activity is fraudulent.

Monthly Credit Score Tracking^{††} – Monthly single-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.

File-Sharing Network Searches^{††} – Actively monitors music, photo and data file-sharing networks for exposure of your personal information such as your name, Social Security number, date of birth or contact information – whether intentionally or inadvertently.

Sex Offender Registry Reports^{††} – Notifies you when sex offenders have moved into your zip code as well as compiles a report to determine if a sex offender has listed your address to avoid detection.

Priority Live Member Support 24/7/365^{††} – Get to the front of the line and speak with a U.S. based Member Services Agent who is available to help 24 hours a day, 7 days a week, 365 days a year. You can also access your LifeLock account online at LifeLock.com.

No one can prevent all identity theft.

† LifeLock does not monitor all transactions at all businesses.

‡ Requires enrollment in LifeLock Ultimate Plus service.

‡ Requires enrollment in LifeLock Advantage or LifeLock Ultimate Plus service.

† Stolen Funds Replacement and Service Guarantee benefits for State of Washington members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Stolen Funds Replacement, LifeLock will reimburse stolen funds up to \$25,000 for Standard membership, up to \$100,000 for Advantage membership and up to \$1 million for Ultimate Plus membership. For residents of New York and Washington, currently LifeLock will reimburse up to \$10,000 for Standard membership, up to \$15,000 for Advantage membership and up to \$25,000 for Ultimate Plus membership. 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.

†† Fastest alerts require member's current email address. Phone alerts made during normal business hours.

†† Children under the age of 18 will receive a product designed specifically for minors, LifeLock Junior[®] service. Enrollment in LifeLock service is limited to employees and their eligible dependents. LifeLock Junior[®] membership is available as an added membership to an adult LifeLock plan.

† 2016 Identity Fraud Study, Javelin Strategy & Research, February 2016.

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