



North Carolina
Total Retirement Plans



LifeLock™
with Norton | Benefit Plans



Identity Theft Protection

www.ncretiree.com | 855-627-3847

FACT SHEET

LifeLock Benefit Elite Premium

LifeLock Benefit Elite Premium helps provide 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.

¹If 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.

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 Premium, 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 Premium Features (continued)



USPS Address Change Verification

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



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^{1**}

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^{***} (NEW)

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.

†† 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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* 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.

††† Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock Benefit Elite Premium, 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://lifelock.com/legal).

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