



North Carolina
Total Retirement Plans

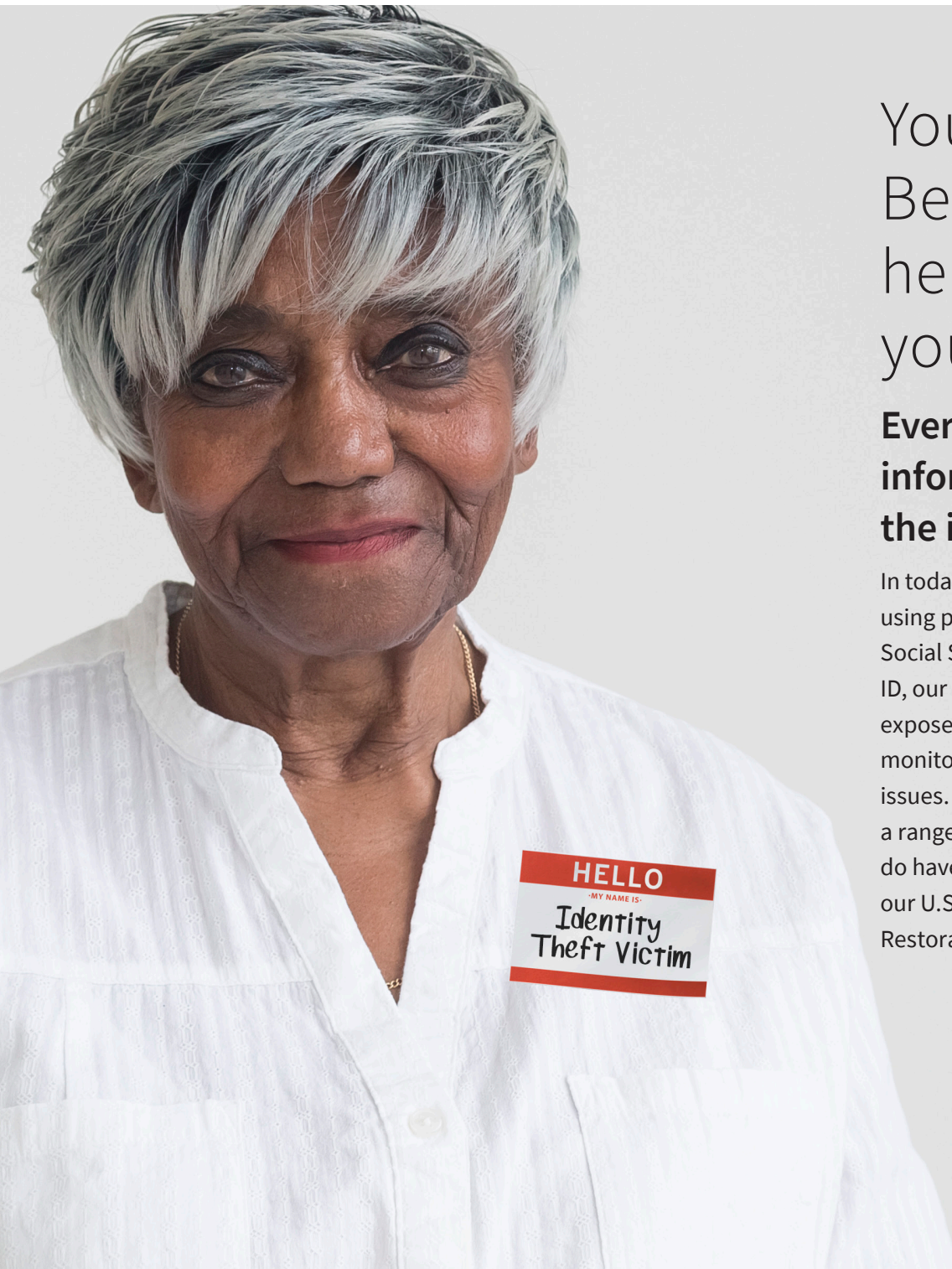


LifeLock™
with Norton | Benefit Plans



Identity Theft Protection

www.ncretiree.com | 855-627-3847



Your Retiree
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 online at www.ncretiree.com or call 855-627-3847.

LifeLock Benefit Elite Premium Monthly Rates

Lower Rates
than previously offered

| | | |
|---|-------------------------------|---------|
|  | Retiree Only (18+ Years Old) | \$8.40 |
|  | Retiree + Family ^A | \$14.90 |

^A LifeLock enrollment is limited to NCRS retirees and their eligible dependents. Eligible dependents must live within the enrollee's household, or be financially dependent upon enrollee. As part of the family plan, LifeLock Benefit Junior is available to minors under 18, and as an added membership to an adult identity theft enrollment. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to NCRS for the required enrollment 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 during the next NCRS 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 [†] | ● |
| | • ID 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 ⁹ <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 |
| | 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** | ● |

Did You Know?

Of Identity theft victims who contacted the Identity Theft Resource Center in 2018:



42% noted that as a result of their identity theft incident they are in debt and **40%** said that they could not pay their bills.³



85% felt worried, angry and frustrated because of their identity theft³ and **59%** felt sad or depressed because of their identity theft.³



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 recent 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 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.

³ The Aftermath®: The Non-Economic Impacts of Identity Theft. Identity Theft Resource Center © 2018.

[†] We do not monitor all transactions at all businesses.

^{**} Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite Premium and up to \$25,000 for Junior, 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.

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

⁹ 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.

No one can prevent all identity theft or cybercrime.

LifeLock and Norton by Symantec are now Norton LifeLock.

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