



Identity Theft Protection Guide

In an always-on, ever connected world, the risk of identity theft is real. There's a victim of identity theft every 2 seconds.¹ In fact, nearly 60 million Americans have been affected by identity theft.¹ Identity thieves can damage your finances, credit and reputation. With your personal information, identity thieves can open new accounts or lines of credit, file tax returns in your name, make purchases, and more.

You may be mindful about taking steps to help protect your identity, but you could miss certain threats if you're just monitoring your credit and bank statements. LifeLock with Norton Benefit Plans sees more, like someone taking out an online payday loan in your name or changing your address without authorization, or that your personal information is on the dark web.

LifeLock monitors your information for a wide range of threats, and will alert you† by phone††, email, text or mobile app if we detect potentially suspicious activity. If you're ever a victim of identity theft, a dedicated, U.S.-based Identity Restoration Specialist will personally handle your case from start to finish and help fix it. We also help you keep what's yours, yours, with our Million Dollar Protection™ Package††† which includes reimbursement for stolen funds and coverage for personal expenses—each with limits of up to \$1 million for LifeLock Benefit Elite Premium members—and coverage for lawyers and experts, if needed, to help resolve your case.

How Criminals Commit ID Theft:

Mail Theft: By stealing your mail, thieves can get your personal information from bills, statements, etc.

Dumpster Diving: Thieves can go through your garbage to find old bills and recent receipts.

Data Breaches: Companies you do business with could be storing your personal information. If there's a breach, your info could be compromised.

ATM Overlays: These are devices thieves install at ATM machines and gas pumps to steal your account information when your card is swiped.

Change of Address: Thieves can change your address at the post office and divert your mail into the wrong hands.

Malware & Viruses: Your computer can be hacked through websites, Internet programs or file-sharing networks allowing thieves to access your personal information.

Stolen Wallet: While some thieves might be after money, others are more interested in your personal identification to steal more than just cash.

Shoulder Surfing: Thieves stand behind you and watch as you enter passwords, personal identification numbers or private information.

Keystroke Logging: On public computers, gas pump displays and ATM keypads, criminals can install technologies to record the buttons you press as you enter card numbers or passwords.

Online Shopping: If you mistakenly shop at a fictitious retail website or through unsecured payment systems, your credit and debit cards could be at risk.

The Dark Web: This is an underground, online community where criminals can go to buy and sell your personal information.

The Impact of Identity Theft

- Nearly 60 million Americans have been affected by identity theft.¹
- In 2018, over 115 million hours were spent by identity theft victims trying to solve their issue.¹
- Nearly 14.5 billion dollars were stolen from identity theft victims in 2018.¹
- There's a victim of identity theft every 2 seconds.¹

No one can prevent all identity theft or cybercrime.

¹ - Based on an online survey of 5,000 US adults conducted by The Harris Poll on behalf of Symantec, January 2019.

† 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 \$25,000 for Junior, 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.



Here are Seven Places Where a Small Change Can Make a Big Difference.

Get LifeLock Id Theft Protection

- LifeLock sees a wide range of threats to help protect your identity†
- 24/7 Identity Protection Agents to answer any questions
- Million Dollar Protection™ Package††
- Dedicated, U.S.-Based Identity Restoration Specialist if you become a victim

In Your Wallet/At Your Home

- Use crosscut shredders for personal, financial or legal documents
- Retrieve mail promptly and investigate if your mail is late
- Don't carry unnecessary identifying personal information
- Keep your wallet and purse secured when out in public

Shopping Online

- Create complex, unique passwords for each of your online accounts, using combinations of letters, numbers and symbols
- Avoid creating passwords that are obvious or used often
- Keep passwords out of plain sight
- Make sure business and shopping are getting done on a secure site—you can tell if it's secure by a lock featured in the search bar and uses "https" addresses
- Check billing statements for the correct company name, amount and purchase information
- Only share the necessary information when creating a login account

In the Mail

- Avoid placing outgoing mail into unlocked curb side mailboxes
- Don't write account numbers or personal information on the outside of envelopes
- Have the post office hold your mail if you're leaving for more than a day or two

Credit and Debit Cards

- Take advantage of free credit monitoring services
- Don't swipe your cards multiple times or through separate machines
- Make sure that cashiers swipe your cards in front of you
- Check your entire statement every month for every card and bank account
- Avoid carrying any debit or credit cards that aren't absolutely necessary
- Cancel a card immediately if suspicious charges are found
- Use credit cards instead of debit cards when possible

At the Bank

- Avoid giving personal information over the phone to anyone who claims they are working for a bank or credit card company unless you previously initiated contact.
- Use direct deposit when possible
- Investigate late statements or correspondences from your bank

Phone, Email and Computer

- Be suspicious of any unexpected emails asking for personal information
- Physically destroy your hard drive before selling or discarding your computer
- Install reputable anti-virus software and keep it up-to-date

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LifeLock Helps Safeguard Your Identity

LifeLock Benefit Elite Premium helps protect 401(k) and other investment accounts from fraudulent withdrawals and balance transfers. It also comes with enhanced services including bank account application and takeover alerts,[†] one-bureau annual credit score and report, monthly credit score tracking,¹ and three-bureau annual credit monitoring.¹

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.

What's the Next Step? Enroll

- Enroll through www.ncretiree.com or call **855-627-3847**.
- Provide the name, Social Security number, date of birth, address, email and phone number for you and each family member you wish to enroll.
- Your LifeLock membership will begin as soon as your enrollment is processed.
- After completing enrollment, your information is provided to LifeLock and your membership is activated. You will receive a 'welcome' email from LifeLock with instructions on how to take full advantage of your membership, and from which you can set up your Member Portal. This is where you enter any personal information you want LifeLock to monitor.

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 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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[†]LifeLock does 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.

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LifeLock Benefit Elite Premium for North Carolina Retirement Systems Members Monthly Rates

Lower Rates
than previously offered

	Retiree Only (18+ Years Old)	\$8.40
	Retiree + Family^Δ	\$14.90

^Δ 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	●
	Data Breach Notifications	●
	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	●
	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	
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™ 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>		
Password Manager™	●	

DEVICE SECURITY