



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.





North Carolina
Total Retirement Plans

ENROLL ONLINE AT www.ncretiree.com
OR CALL 855-627-3847



No one can prevent all identity theft or all cybercrime.
[†] We do not monitor all transactions at all businesses.

LifeLock Benefit Elite Premium Monthly Rates

 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 enrollment. 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 that membership plan. 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.

LIFELock IDENTITY THEFT PROTECTION	NEW Home Title Monitoring	●
	NEW LifeLock Skill for Amazon Alexa^{**}	●
	NEW Credit, Bank & Utility Account Freezes^{**}	●
	NEW Identity Verification Monitoring^{**}	●
	LifeLock Identity Alert™ System[†]	●
	• Payday - Online Lending Alerts[†]	●
	• Credit & Social Security Alerts[†]	●
	LifeLock Mobile App (Android™ & iOS)^{**} <small>Downloading the app does not provide protection until enrollment has been completed.</small>	●
	Dark Web Monitoring	●
	LifeLock Privacy Monitor™^{***}	●
	USPS Address Change Verification	●
	Stolen Wallet Protection	●
	Reduced Pre-Approved Credit Card Offers	●
	Data Breach Notifications	●
	Bank & Credit Card 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	●
	24x7 Live Member Support	●
	Million Dollar Protection™ Package™^{***} • Stolen Funds Reimbursement • Personal Expense Compensation • Coverage for Lawyers and Experts	<i>Up to \$1 Million each</i>
Credit Application Alerts™^{2**}	<i>One-Bureau²</i>	
Credit Monitoring™^{1**}	<i>Three-Bureaus¹</i>	
Annual Credit Report & Credit Score™^{**} <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>	<i>One-Bureau¹</i>	
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>	<i>One-Bureau¹</i>	
Password Manager™	●	

NORTON DEVICE SECURITY



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.

[†] The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

^{***} Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton 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://www.lifelock.com/legal).

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

[§] Subject to eligibility requirements defined in Terms & Conditions at <https://www.lifelock.com/legal/prior-id-theft-remediation>. NortonLifeLock reserves the right to change and/or cease services at any time. No one can prevent all identity theft or cybercrime. The LifeLock Brand is part of NortonLifeLock Inc. Copyright © 2020 NortonLifeLock Inc. All rights reserved. NortonLifeLock, the NortonLifeLock Logo, the Checkmark Logo, Norton, LifeLock, and the LockMan Logo are trademarks or registered trademarks of NortonLifeLock Inc. or its affiliates in the United States and other countries. Alexa and all related logos are trademarks of Amazon.com, Inc. or its affiliates. Other names may be trademarks of their respective owners.