

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<sup>1</sup>, One-Bureau Annual Credit Report & Credit Score<sup>1</sup>, Monthly One-Bureau Credit Score Tracking<sup>1</sup>, and Three-Bureau Credit Monitoring<sup>1</sup>. If a potential threat is detected, members are notified via email, text, phone<sup>2†</sup> or mobile app alerts.<sup>3</sup> Should you become a victim of identity theft while a LifeLock member, LifeLock provides a dedicated, U.S.-based Identity Restoration Specialist and helps protect you with our Million Dollar Protection™ Package<sup>3††</sup> 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.



## FEATURES



### Home Title Monitoring

Your home is likely your biggest asset, but how often do you monitor the title to your home? Someone could take out a loan and lien against your home <sup>Δ</sup> without your knowledge. We will monitor and notify you if we detect changes made at the county recorder's office <sup>Ω</sup> related to your home's title so you can take necessary action to protect your home.



### Credit, Bank & Utility Account Freezes\*\*

Criminals can steal your identity to open credit cards, bank accounts or utilities in your name. We provide easy instructions and quick access so you can freeze credit, bank and utility files with each consumer reporting company to help protect against criminals using your information to open new accounts or take out loans in your name.



### Identity Verification Monitoring\*\*\*

Your identity may be verified when opening a new credit card or similar activities by asking you security questions. We monitor our network and alert<sup>†</sup> you if we detect a company is trying to verify your identity so you can take action to help protect your identity.



### Phone Takeover Monitoring<sup>†</sup> NEW

Identity thieves can take over your phone number and then use your phone number to send one-time passcodes to gain control of your financial, email, social, and other account passwords to commit fraud. Phone Takeover Monitoring helps protect against phone number takeovers. We monitor your mobile phone number and notify you of potential takeovers such as phone port-out or carrier changes, SIM card changes, and number disconnections.
























### Fictitious Identity Monitoring<sup>†</sup> NEW

Could someone use your Social Security number with someone else's name and address to commit identity theft? Yes, it's called synthetic identity theft. Criminals can use fake personal information connected to your identity to open accounts or commit fraud. We help protect your identity by scanning for names and addresses connected with your Social Security number.

**ENROLL ONLINE AT** [www.ncretiree.com](http://www.ncretiree.com)  
**OR CALL** 855-627-3847

# FEATURES (CONT.)

-  **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.
-  **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.
-  **USPS Address Change Verification**  
Identity thieves try to divert mail to get important financial information. LifeLock lets you know of change in address requests at the U.S. Postal Service 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.
-  **Stolen Wallet Protection**  
A stolen wallet could lead to a stolen identity. Call us if your wallet is 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.
-  **Bank & Credit Card 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†††**  
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†††**  
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†††**  
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 Password Manager\*\***  
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.
-  **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 Skill for Amazon Alexa\*\***  
This feature provides access to your LifeLock account information through Alexa, allowing you to easily find your credit score, recent transactions or respond to alerts.

† 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. No one can prevent all identity theft or cybercrime.

‡ Home Title Monitoring feature includes your home, second home, rental home, or other properties where you have an ownership interest.  
§ In your state, the office that maintains real estate records could be known as a county recorder, registrar of deeds, clerk of the court, or some other government agency.

\* 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.  
† 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.  
†† These features are not enabled upon enrollment. Member must take action to get their protection.  
††† 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](https://www.lifelock.com/legal).  
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.