

Learn More About Your Cyber Safety Employee Benefit

Features Guide: LifeLock with Norton Benefit Essential and Premier



CYBER SAFETY PROTECTION FEATURES

LifeLock With Norton Benefit Essential

LifeLock With Norton Benefit Premier

LIFELOCK IDENTITY THEFT PROTECTION

FINANCIAL

	LifeLock With Norton Benefit Essential	LifeLock With Norton Benefit Premier
<p>Bank Account Takeover Alerts¹ Smart identity thieves use their computers to take over accounts or add new account holders to existing accounts. LifeLock helps protect your finances by monitoring for these changes.</p>		•
<p>Buy Now Pay Later Fraud Monitoring We monitor the transactions on your linked financial accounts and alert you if a payment is made to select Buy Now Pay Later lenders.</p>	•	•
<p>Checking & Savings Account Application Alerts¹ Continuously searches for your personal information in new bank account applications at national banks, local banks, and credit unions from coast to coast.</p>	•	•
<p>Credit, Checking, & Savings Account Activity Alerts¹ Protect your finances against fraud by monitoring existing accounts with alerts that notify you of cash withdrawals, balance transfers, and large purchases.</p>	•	•
<p>Credit Monitoring² Credit monitoring is one of the critically important dimensions to monitor to detect potential identity theft issues as changes are made to your credit file. As a LifeLock with Norton Benefit Plan member, we monitor key changes to your credit file at one or three of the leading credit bureaus, depending on your plan, and alert you to help detect fraud.</p>	1B	3B
<p>Credit Report & Scores¹ Online access to your credit reports and credit scores from the primary bureaus. It's a convenient way to see details of your credit history over the past year.</p>	1B	3B
<p>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.</p>	•	•
<p>Financial Monitoring¹</p> <ul style="list-style-type: none"> • 401K & Investment Account Activity Alerts • Recurring Charges and Unusual Charges <p>Do your bank and credit card companies send you alerts to verify transactions? Centralize your banking alerts in one place with Financial Monitoring. Help protect your finances against fraud by monitoring existing accounts with alerts that notify you of cash withdrawals, balance transfers, changes in recurring charges, and large purchases.</p>	•	•

¹ We do not monitor all transactions at all businesses.

² Credit features require setup, identity verification and sufficient credit history by TransUnion and/or Equifax. Credit monitoring features may take several days to activate after enrollment.



LIFELock IDENTITY THEFT PROTECTION (cont'd)

LifeLock With Norton Benefit
Essential

LifeLock With Norton Benefit
Premier



LIFESTYLE





<p>Alerts on Crimes Committed in Your Name¹ We search for falsified court records containing your personal information to help protect you from arrest for crimes you haven't committed, monitor for fictitious identities using aliases with your SSN, and alert you of potentially fraudulent credit card activity.</p>		●
<p>Child Identity Protection</p> <ul style="list-style-type: none"> • Child Credit File Monitoring The existence of credit information for a child can be a sign of identity theft. LifeLock monitors your child's Social Security number to detect credit information associated with your child's identity. • Guided Child Freeze We provide instructions to freeze credit files for each junior plan member to help protect against criminals opening unauthorized accounts in their name. • Social Media Cyberbully Monitoring⁴ We'll help protect your children against cyberbullying on their social media feeds and notify you of posts that may be sexually explicit, drug-related, violent, or hate speech. • Coverage for Lawyers & Experts⁵ (\$1M) • Stolen Funds Reimbursement⁵ (\$25K) • Unauthorized Funds Transfer Reimbursement⁵ (\$25K) 	Included in family plan	Included in family plan
<p>Dark Web Monitoring Identity thieves can buy or sell your personal information on hard-to-find dark websites and forums. LifeLock patrols the Dark Web and notifies you if we find your information, such as your username, password, IP address, or gamer tag.</p>	●	●
<p>Data Breach Notifications How many organizations and companies store your information in their databases? Your information is virtually everywhere, from doctors, insurance companies, employers, even your favorite retailers. We let you know about large-scale breaches, so you can help protect your personal information.</p>	●	●
<p>Fictitious Identity Monitoring Could someone use your SSN 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 SSN.</p>	●	●
<p>File-sharing Network Searches We monitor and notify you if we see your personal information on file-sharing networks intended for music or photos.</p>	●	●
<p>Freeze Center 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.</p>	●	●
<p>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 without your knowledge. We will monitor and notify you if we detect changes made at the county recorder's office related to your home's title so you can take necessary action to protect your home.</p>		●
<p>Identity Lock³ Criminals can steal your identity to open credit cards, bank and utility accounts, or even take out a loan in your name. With a single click, Identity Lock (including Credit Lock & Payday Loan Lock) lets you lock your TransUnion credit file or your Specialty Loan file to help protect against identity thieves from opening new credit accounts or taking out loans in your name. And you can easily unlock it whenever you need to open a new account.</p>	●	●
<p>Identity & Social Security Alerts¹ Banks and other companies may attempt to verify your identity when you open a new credit card account, get a car loan, or even when logging into your banking account online. This is done by asking you questions only you should be able to answer, like the name of your best friend or by texting you a one-time usage code. But what happens if a cybercriminal is attempting to impersonate you to open new accounts? We monitor our network and alert you if we detect a bank, utility or other company attempting to verify your identity so you can take action to help protect your identity, if this was not initiated by you.</p>	●	●
<p>ID Verification Monitoring¹ Monitor for use of personally identifiable information (PII) in credit applications, public records, websites, docuSign, unemployment in some states, and other places for any unusual activity that could be signs of identity theft.</p>	●	●
<p>Phone Takeover Monitoring Phone takeover monitoring helps protect against phone takeovers. We monitor your (mobile) phone number for potential takeovers including SIM card changes, carrier changes, and line disconnections. Then we notify you so you can spot identity theft and take action if necessary.</p>	●	●

¹ We do not monitor all transactions at all businesses.

³ Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or canceled.

⁴ Does not include monitoring of chats or direct messages.

⁵ Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Essential, Premier, and Premier Plus, and up to \$50,000 for LifeLock Benefit Junior (\$25,000 reimbursement coverage and \$25,000 fraudulent withdrawals). All plans include up to \$1 million in coverage for lawyers and experts. Cyber Crime Coverage, if applicable, covers up to \$50,000 for covered expenses per Plan. All benefits are issued and covered by third party partners. Policy terms, conditions, and exclusions at: gendlife.com/legal.

 LIFELOCK IDENTITY THEFT PROTECTION (cont'd)	LifeLock With Norton Benefit Essential	LifeLock With Norton Benefit Premier
Sex Offender Registry Reports Receive notifications if your name and personal information appear in a sex offender registry.	●	●
Social Media Monitoring⁴ Our social media monitoring feature helps you keep your social media accounts safer. We monitor your linked accounts on the most popular social media sites and notify you if we think your account may be compromised or if we detect risky links.	●	●
Telco & Utility Monitoring We will notify you when a service provider opens a new account in your name. These notifications cover a wide range of utilities like water, gas, electricity, cable, and phone services.	●	●
USPS Address Change Verification Identity thieves try to divert mail to get important financial information. LifeLock lets you know of address change requests at the U.S. Postal Service linked to your identity.	●	●
 RESTORATION & REIMBURSEMENT		
Million Dollar Protection Package⁵ If you became a victim of identity theft, who could help you with reimbursement for identity theft losses and expenses? LifeLock helps protect you with our Million Dollar Protection Package. You will be covered for personal expenses you incur and money stolen as a result of identity theft, and we will provide lawyers and experts, up to \$1 million, if needed to help resolve your case.	Up to \$3 million	Up to \$3 million
<ul style="list-style-type: none"> • Coverage for Lawyers and Experts (up to \$1M) If needed, we'll retain lawyers and experts directly for you to help solve your identity theft. 	Up to \$1 million	Up to \$1 million
<ul style="list-style-type: none"> • Expense Reimbursement (up to \$1M) We reimburse expenses resulting from identity theft like childcare, travel, document replacement, and lost wages. 	Up to \$1 million	Up to \$1 million
<ul style="list-style-type: none"> • Stolen Funds Reimbursement (up to \$1M) We'll reimburse money directly back to you if you have stolen funds from your bank, investment, or credit accounts due to identity theft. 	Up to \$1 million	Up to \$1 million
Prior Identity Theft Remediation⁶ Covers remediating prior identity theft events that happened within 12 months prior to your enrollment in your LifeLock with Norton Benefit Plan.	●	●
Stolen Wallet Protection We will replace up to \$500 of stolen cash in the event of a lost purse or wallet.	●	●
 SUPPORT		
24/7 Live Member Support We have live Identity Protection Agents available to answer your questions.	●	●
Identity Restoration Specialists If your identity is compromised, a US-based Identity Restoration Specialist will personally handle your case and help restore your identity. To open a case, call 1-800-543-3562, Monday through Friday, 6:00 AM – 5:00 PM MST.	●	●
Mobile App With the mobile app, you will be able to receive alerts via push notifications and respond to them right away. If you tell us any activity looks suspicious, our LifeLock Identity Protection Agents will be able to help you.	●	●
 NORTON ONLINE PRIVACY		
PC SafeCam⁷ Your webcam is a great way to keep in touch with family, friends, or business associates. But it can also be vulnerable to hacking. With PC SafeCam, you'll get notified when cybercriminals try to use your webcam, so we can help block them.	●	●
Private Browser Browse, post, and shop in peace again — we'll help you stay safe from online threats, help control who knows what about your search and browsing, and help block trackers for better performance, all in a familiar design you can customize.	●	●
Privacy Monitor Privacy Monitor helps reduce public exposure of your personal information. We scan common public people-search websites for your personal information and help you opt-out, giving you peace of mind and greater control over your online privacy.	●	●
Secure VPN A virtual private network gives you online privacy and anonymity by creating a private network from a public Internet connection. With Norton Secure VPN, your data that you send and receive from your device like passwords and credit card numbers is encrypted and converted into an unreadable, untraceable format until it reaches our servers.	●	●

⁴ Does not include monitoring of chats or direct messages.

⁵ Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Essential, Premier, and Premier Plus, and up to \$50,000 for LifeLock Benefit Junior (\$25,000 reimbursement coverage and \$25,000 fraudulent withdrawals). All plans include up to \$1 million in coverage for lawyers and experts. Cyber Crime Coverage, if applicable, covers up to \$50,000 for covered expenses per Plan. All benefits are issued and covered by third party partners. Policy terms, conditions, and exclusions at: genidigital.com/legal.

⁶ Subject to eligibility requirements defined in Terms & Conditions. Norton reserves the right to change and/or cease services at any time.

⁷ Norton SafeCam and Norton Cloud Backup features are only available on Windows.

 NORTON DEVICE SECURITY	LifeLock With Norton Benefit Essential	LifeLock With Norton Benefit Premier
Number of Devices Multi-layered, advanced security helps protect devices against existing and emerging malware threats and helps protect private and financial information when employees go online.	3 devices (family gets 6)	5 devices (family gets 10)
Anti-Spyware, Antivirus, Malware & Ransomware Protection Antivirus scans and helps remove malware files that enter a computer, tablet, or smartphone. Norton AntiVirus technology uses machine learning to determine if a file is good or bad, and can do so even if it's the first time seeing that file.	●	●
Parental Control⁸ Helps your kids explore the web more safely by keeping you informed of which sites they are visiting so you can monitor for age-appropriate content.	●	●
Content Supervision	●	●
<ul style="list-style-type: none"> • App supervision Shows you the apps your child has downloaded on their Android or Windows devices and lets you restrict your child from using certain apps, including YouTube and Facebook. You can also see the amount of time your child spends on each of their apps. 	●	●
<ul style="list-style-type: none"> • Instant lock/unlock all devices⁹ You can help your child take a break by locking the device, so they can re-focus, or join the family at dinner. Individual devices can be unlocked with a PIN. You and your child can still contact each other while the device is in lock mode. 	●	●
<ul style="list-style-type: none"> • Search supervision¹⁰ Provides insights into the search terms and videos that interest your kids. Get detailed reports on what your kids are doing online, right in your Inbox or on the Parent Portal. 	●	●
<ul style="list-style-type: none"> • Video supervision¹¹ Lists the videos your child watches on their devices online. Includes a snippet of each video so you know if you need to talk. 	●	●
<ul style="list-style-type: none"> • Web supervision¹² Let your child explore the web freely, while keeping you informed of what sites they visit and providing you with tools to help them avoid unsuitable content. 	●	●
Location Supervision¹³ Stay informed about where your child is with tools that map the location of their Android or iOS devices and provide a 30-day history to show where they've been.	●	●
<ul style="list-style-type: none"> • Alert Me Stay informed about your child's device location automatically. Parents can set a specific date and time to receive automatic alerts of the location of a child's device. 	●	●
<ul style="list-style-type: none"> • Favorite Locations Favorite Locations helps parents establish approved boundaries for their child's physical locations. When turned on, this feature will alert you when your child arrives in, or goes beyond the permissible area or location you established. 	●	●
<ul style="list-style-type: none"> • Child Check-In Favorite Locations helps parents establish approved boundaries for their child's physical locations. When turned on, this feature will alert parents when a child arrives in, or goes beyond the permissible area or location established by the parent. 	●	●
Time Supervision Stay on top of how much time your child spends online and help them foster healthier online habits.	●	●
<ul style="list-style-type: none"> • Activity history See at-a-glance what your child is doing on their devices and how much time they've spent on them, so you can easily spot trends and emerging habits. 	●	●
<ul style="list-style-type: none"> • School time We help you keep your child focused on schoolwork by allowing access to specific sites required by your child's school and help to block other internet distractions while school is in session. 	●	●
<ul style="list-style-type: none"> • Screen time management Helps your kids balance time spent online by letting you schedule screen-time limits for their device usage (only available for Windows, Android, and iOS.) 	●	●
Reporting <ul style="list-style-type: none"> • Monthly/Weekly reports Get detailed reports of what your child is doing online, right in your inbox or sign in to my.Norton.com and select Parental Control. 	●	●

⁸ Norton Parental Control features are not supported on Mac.

⁹ For Android devices, user sets a PIN to unlock the device or contact someone in case of emergency. For iOS devices, user needs to install a profile to enable the Instant Lock feature and must login to their account to lock/unlock.

¹⁰ Search Supervision requires a supported browser extension on Windows and the in-app Norton Browser on iOS and Android.

¹¹ Video Supervision requires a browser extension on Windows and the in-app Norton Browser on iOS and Android. It monitors videos viewed on YouTube.com (but not YouTube videos embedded in other websites or blogs) and on Hulu.com (but only on Windows). It does not work with the YouTube or Hulu apps.

¹² Web Supervision requires a supported browser extension on Windows for full functionality.

¹³ Location Supervision features are NOT available in all countries. To work, the child's device must have Norton Family app installed and be turned on.



NORTON DEVICE SECURITY (cont'd)

LifeLock With Norton Benefit
Essential

LifeLock With Norton Benefit
Premier

Password Manager

Create, store, and manage your passwords, credit card information and other credentials online – safely and securely.



PC Cloud Backup

Cloud storage to store and protect important files and documents as a preventative measure to data loss due to hard drive failures, stolen devices, and even ransomware.

10 GB

50 GB

Smart Firewall

Helps protect your devices and the data they store from malicious attacks and intrusive eyes by monitoring and blocking suspicious network traffic.

