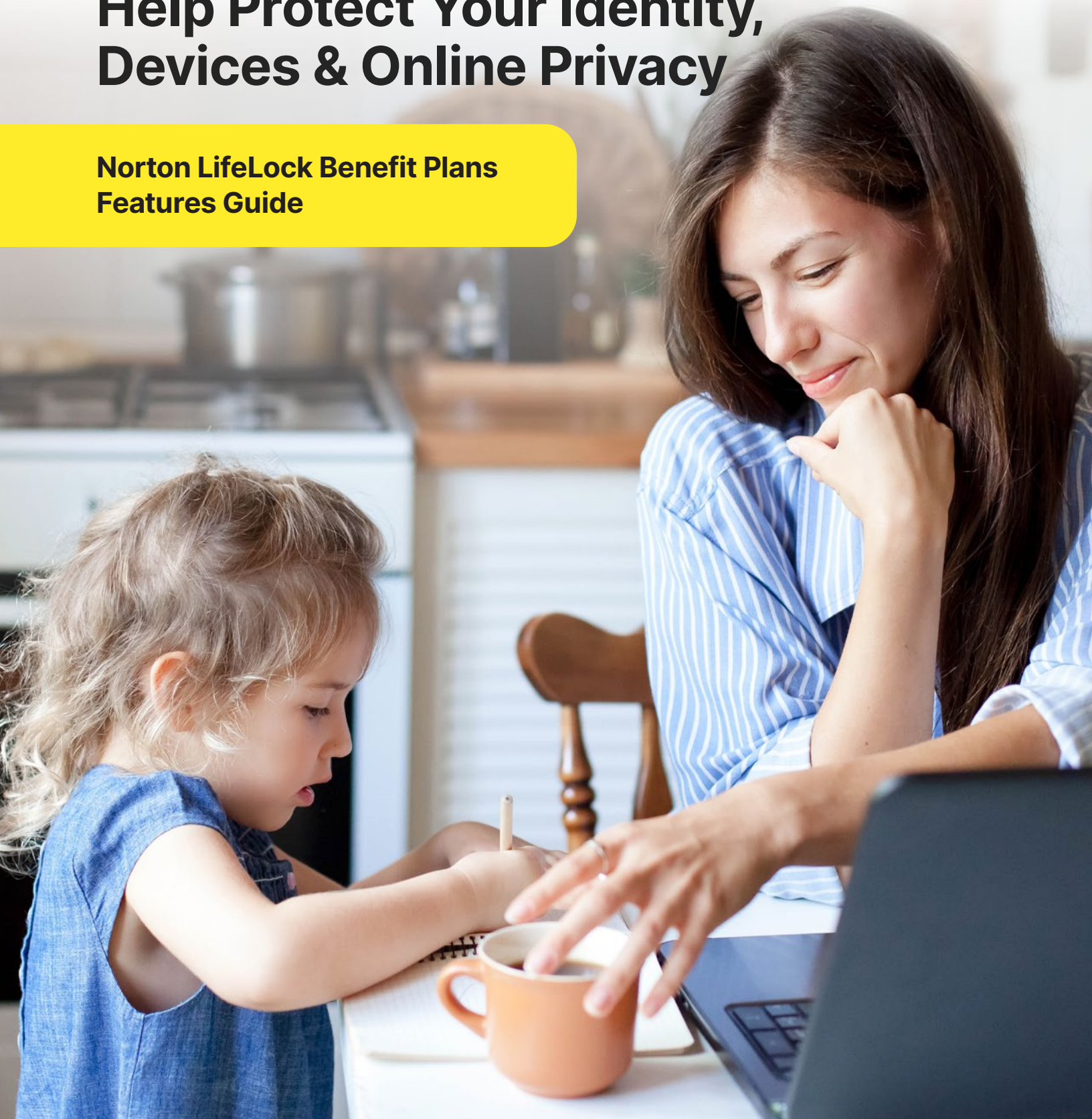# norton™
LifeLock Benefit Solutions

Your Employee Benefit Can Help Protect Your Identity, Devices & Online Privacy

**Norton LifeLock Benefit Plans
Features Guide**

Norton LifeLock Benefit Plans

LIFELOCK IDENTITY THEFT PROTECTION

Feature	Benefit Essential	Benefit Premier
Identity Lock[1][§] 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 lets you lock your TransUnion credit[1] file to help protect against identity thieves from opening accounts or taking out loans in your name. And you can unlock it whenever you need to open a new a credit account. Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from puling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or canceled.	●	●
Social Media Monitoring* 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.	●	●
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.		●
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.	●	●
Mobile App (Android™ & iOS)[§] Downloading the app does not provide protection. With the mobile app, you will be able to receive alerts† via push notification 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.	●	●

No one can prevent all identity theft or all cybercrime.

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

*   Does not include monitoring of chats or direct messages.

¶   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.

§   These features are not enabled upon enrollment. Member must take action to get their protection. Does not include monitoring of chats or direct messages.

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.

Norton LifeLock Benefit Plans

LIFELOCK IDENTITY THEFT PROTECTION

	ESSENTIAL	PREMIER
USPS Address Change Verification	●	●
LifeLock Identity Alert™ System†	●	●
• Payday Online Lending	●	●
• Telecom & Cable Applications	●	●
• Credit Alerts/Social Security Number Alerts†	●	●
• Identity Verification Monitoring†	●	●
Dark Web Monitoring§	●	●
• Password Combo List§	●	●
• Gamer Tags§	●	●
Sex Offender Registry Reports	●	●

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.

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.

- **Payday Online Lending** detects† if someone attempts to obtain an online payday loan using your identity.
- **Telecom & Cable Applications** for new service.
- **Credit Alerts/Social Security Number Alerts†** include credit card and auto loan applications.
- **Identity Verification Monitoring†** 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.

Dark Web Monitoring§
Identity thieves can buy or 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.

- **Password Combo List§** Provides notifications when we find your username/email and password paired together on the dark web so you can take action to protect your information.
- **Gamer Tags§** You may add up to 10 gamer tags in your portal, and we'll notify you if any are found on the dark web.

Sex Offender Registry Reports
Receive notifications if your name and personal information appear in a sex offender registry.

Norton LifeLock Benefit Plans

LIFELOCK IDENTITY THEFT PROTECTION

Credit Application Alerts[2][§]

We monitor your credit file at a leading credit bureau and provide alerts for any new credit applications to help detect fraud.

	BENEFIT ESSENTIAL	BENEFIT PREMIER
Credit Application Alerts	● One-Bureau	● One-Bureau

Credit Monitoring[1][§]

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.

	BENEFIT ESSENTIAL	BENEFIT PREMIER
Credit Monitoring	● One-Bureau	● Three-Bureau

Credit Reports & Credit Scores[1][§]

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.

The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness

- **Credit on-demand** Get your latest credit reports and credit scores[1] when you need them. If you select LifeLock with Norton Benefit Premier, you will have the benefit of Three-Bureau Annual Credit Reports and Credit Scores1 and you'll be notified when your annual reports and scores are available for review.

	BENEFIT ESSENTIAL	BENEFIT PREMIER
Credit Reports & Credit Scores	● One-Bureau Annually	● One-Bureau Daily & Three-Bureau Annually
Credit on-demand		●

Monthly Credit Score Tracking[1][§]

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 credit worthiness.

	BENEFIT ESSENTIAL	BENEFIT PREMIER
Monthly Credit Score Tracking		● One-Bureau

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.

	BENEFIT ESSENTIAL	BENEFIT PREMIER
Data Breach Notifications	●	●

Norton LifeLock Benefit Plans

LIFELOCK IDENTITY THEFT PROTECTION

	BENEFIT ESSENTIAL	BENEFIT PREMIER
Fictitious Identity Monitoring 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.	●	●
Bank & Credit Card Activity Alerts†§ Do your bank and credit card companies send you alerts to verify transactions? Centralize your banking alerts into one place with LifeLock Transaction Monitoring. Help protect your finances against fraud by monitoring existing accounts with alerts that notify you of cash withdrawals, balance transfers and large purchases.	●	●
• **Recurring Charge Alert†** We monitor your bank, savings and credit card transactions to help identify potential fraud. If a monthly recurring charge increases, we will alert you so you can take action if necessary.	●	●
• **Unusual Charge Alerts**		●
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.	●	●
Checking & 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.	●	●
Bank Account Takeover Alerts†§ 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.	●	●
Court Records Scanning 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 Social Security number, and alert you of potentially fraudulent credit card activity.†		●

Norton LifeLock Benefit Plans

LIFELOCK IDENTITY THEFT PROTECTION

401k & Investment Account Activity Alerts†§

How often do you check your 401(k) balance? How soon would you find out if money was stolen? Investment and retirement accounts are often the lifeline for financial growth. We help you protect your nest egg by alerting you to withdrawals and balance transfers.

●   ●

File Sharing Network Searches

We monitor and notify you if we see your personal information on file-sharing networks intended for music or photos.

●   ●

Prior Identity Theft Remediationª

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, public utilities 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.

●   ●

Million Dollar Protection™ Package†††

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 $1 Million for Stolen Funds Reimbursement**
- **Up to $1 Million for Personal Expense Compensation**
- **Up to $1 Million for Coverage for Lawyers and Experts**

●   ●
Up to $1 Million each   *Up to $1 Million each*

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.

●   ●

24/7 Live Member Support

We have live Identity Protection Agents available to answer your questions.

●   ●

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††† Reimbursement and Expense Compensation, each with limits of up to $1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier 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.

ª Subject to eligibility requirements defined in Terms & Conditions at www.lifelock.com/legal/prior-id-theft-remediation. NortonLifeLock reserves the right to change and/or cease services at any time.

Norton LifeLock Benefit Plans

LIFELOCK ID THEFT PROTECTION

Stolen Wallet Protection
A stolen wallet could mean 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.

- BENEFIT ESSENTIAL: ●
- BENEFIT PREMIER: ●

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.

- BENEFIT ESSENTIAL: ●
- BENEFIT PREMIER: ●

NORTON DEVICE SECURITY

Secures PCs, Mac & mobile devices§
Multi-layered, advanced security helps protect devices against existing and emerging malware threats, including ransomware, and helps protect private and financial information when employees go online.

- BENEFIT ESSENTIAL: ● *Up to 3 devices (Family gets 6 devices)*
- BENEFIT PREMIER: ● *Up to 5 devices (Family gets 10 devices)*

Online Threat Protection§
Advanced security helps protect your private and financial information when you go online.

- BENEFIT ESSENTIAL: ●
- BENEFIT PREMIER: ●

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

- BENEFIT ESSENTIAL: ●
- BENEFIT PREMIER: ●

Parental Control‡§
- Helps your kids explore the Web more safely by keeping you informed of which sites they are visitingso they can monitor for age-appropriate content
- Lets you create rules to restrict access to sites and create a whitelist of preferred sites
  (Only available for Windows, Android and iOS)
- 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
  (Daily time limit functionality is not supported on iOS, but time curfew functionality is supported)
- 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.

- BENEFIT ESSENTIAL: ●
- BENEFIT PREMIER: ●

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‡ Norton Family and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC (excluding Windows 10 is S mode), Mac, iOS and Android -- via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser. Mobile app must be downloaded separately. The iOS app is available in all except these countries.

Popular browsers are supported, including Chrome, Edge, and FireFox. Parental Control portal access is not supported on Internet Explorer. On iOS and Android, the in-app Norton Browser must be used to get the full benefit of the features.

Norton LifeLock Benefit Plans

			NORTON WITH LIFELOCK **BENEFIT ESSENTIAL**	NORTON WITH LIFELOCK **BENEFIT PREMIER**
NORTON DEVICE SECURITY		**Cloud Backup**[3][§] 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*
		Password Manager[§] Create, store, and manage your passwords, credit card information and other credentials online – safely and securely.	●	●
ONLINE PRIVACY		**Norton 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 NortonLifeLock servers.	●	●
		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.	●	●
		SafeCam[3][§] 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 SafeCam, you'll get notified when cybercriminals try to use your webcam, so we can help block them.	●	●