



Make the internet a safer place for you and your family.

All-in-one security solution that helps protect the things you care about most.

 Fraud Protection

 Digital Security

 Identity Theft Protection

Why Identity & Fraud Protection matters

We're doing more online than ever before – making us more vulnerable to fraud and online threats. MetLife Identity & Fraud Protection powered by Aura helps safeguard the things that matter to you most: your identity, money and assets, family, reputation, and privacy.

The average consumer's digital activity



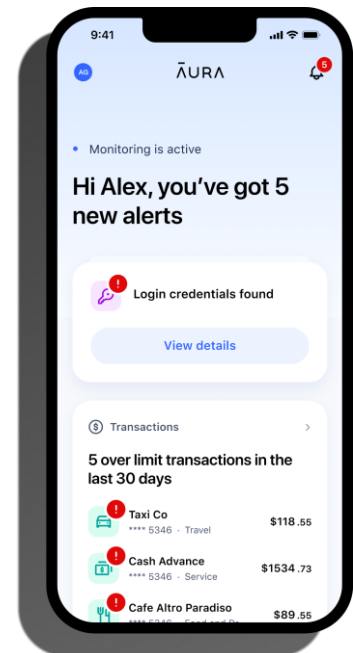
10 devices¹



300 online accounts²



7+ hours / day online³



The Aura app keeps all your digital security solutions in one place

Why you need Identity & Fraud Protection

Online interactions are at an all-time high. 89% of employees say that having access to an identity theft product provides peace of mind.⁴

On average, it takes about **100 to 200** hours and over six months to undo identity theft.⁵

Advantages of MetLife Identity & Fraud Protection powered by Aura



Identity Theft Protection

Keep your identity secure with proactive monitoring and alerts if threats to your personal info—like your bank accounts, credit, Social Security Number, IDs, and more—are detected.



Financial Fraud Protection

Get alerted to new inquiries to your credit, suspicious transactions on your bank accounts, and changes to your home or car title.



Privacy & Device Protection

Shop, bank, and work online more safely and privately with safety tools including VPN/Wi-Fi security, antivirus, and password manager. Aura also requests removal of your personal info from data broker lists to help reduce spam like robocalls, robotexts, and more.



Customer Service

Get \$1 million identity theft insurance⁶ per adult member and 24/7 customer support to answer account, technical, or billing questions. Plus, resolution specialists provide white glove case management services to victims of fraud.

With MetLife, you'll have the option to enroll in a robust digital security plan to help protect you and your family from financial and identity fraud. Learn more about the tiered coverage options available to you, plan features, services and how payments will be deducted.

Plan Options



Protection Plan: Basic protection for your identity, finances, and one device per adult member.

Protection Plus Plan: Robust protection for your identity, finances, privacy, and up to 10 devices per adult member.



Individual Coverage: Protection for the employee only.

Family Coverage: Our inclusive definition of "Family" allows the employee to add up to 10 additional adults and 10 minors to the plan. Added members are **not** required to live in the same household.

Features	Protection For Individuals and Family	Protection Plus For Individuals and Family
Protections		
Mobile app (iOS & Android): Proactive protection from anywhere via a single app on your mobile device, or on the web	✓	✓
Personalized Feature Activation: Personalized communications to encourage feature activation and engagement	✓	✓
Plan Options: Individual Plan covers 1 adult, and the Family Plan covers 10 additional adults and 10 minors	✓	✓
Identity Theft Protection		
SSN authentication alerts	✓	✓
USPS address monitoring	✓	✓
Criminal & court record monitoring - Sex offender registries - Bankruptcy & foreclosures - Property & tax liens	✓	✓
Personal information (PII) & ID monitoring - SSN, birthdate & phone numbers - Driver license & passport numbers - Medical & health IDs	✓	✓
Online account & breach monitoring - Compromised credentials - Financial accounts (credit, debit & loyalty cards) - HSA & 401K account monitoring	✓	✓
Social media monitoring - Cyberbullying alerts (adults & minors) - Account hacking & takeover alerts	With Family Plan	✓
Financial Fraud Protection		
Credit monitoring & alerts	1-Bureau	3-Bureau
Investment & loan account monitoring	✓	✓
Home & auto title monitoring	✓	✓
High risk transaction alerts - Payday loans - Wire transfers - Utility accounts	✓	✓
Credit, bank & utility account freeze assistance	✓	✓
Financial account opening & takeover monitoring	✓	✓
Monthly credit score tracker ⁶	✓	✓
One tap Experian credit lock		✓
3-bureau annual credit report		✓
Financial transaction monitoring - Banking & credit accounts - Mortgage, student & auto loans - 401K and HSA accounts		✓
Privacy & Device Protection		
Automated data broker list removal - Robocall/robotext protection - Junk mail prevention	✓	✓
Password Manager	✓	✓
Antivirus	1 Device Per Adult	10 Devices per Adult
WiFi security (VPN)	1 Device Per Adult	10 Devices per Adult
Safe browsing - Anti-adware - Anti-phishing - Device/cookie tracking		✓
Email alias		✓
Service & Support		
24/7 customer support	✓	✓
White glove resolution service	✓	✓
Unemployment & tax fraud resolution	✓	✓
Identity theft insurance (See Page 4 for Important Information) ²	\$1M per Adult ⁷	\$1M per Adult ⁷
Lost wallet protection	✓	✓

Questions & Answers

Q. Who is eligible to enroll for this Identity and Fraud Protection benefit?

- A. This product is available for Individual (Employee only) or Family coverage. Individual covers the employee only; Family covers the employee and up to 10 additional adults and 10 dependent minors.

- For Family plans, you may add up to 10 additional adult members to your plan, no matter their age or whether they live at the same address. Each adult member will have their own account and enjoy the same features. Each adult's info is kept private from other adults on the plan.

- For Minors, you may add up to 10 dependent minors (under 18 years old) to the plan. You must have parental guardianship rights over the minors. The minors' information and alerts will only be visible to you, the Account Owner.

Q. How do I pay for my Identity and Fraud Protection?

- A. Fees will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

- A. Yes, you can take your coverage with you. You will need to continue to pay your monthly fees via credit card payment on Aura's platform to keep your coverage in force. Your coverage will only end if you stop paying your fees or if your employer offers you similar coverage with a different carrier.

Q. How are my finances protected?

- A. Aura monitors your credit, financial accounts, home & auto titles and more. You'll get alerted to credit inquiries, like if someone tries to open a new credit card or bank account in your name.

Q. How is my identity protected?

- A. Through extensive monitoring of your Social Security Number, driver's license, passport, ID, and more. Plus, Aura requests the removal of your data from broker lists to help reduce spam like robocalls and robotexts.

1. Statista "Avg. # of Connected Devices in U.S. Household" 2020 <https://www.statista.com/statistics/1107206/average-number-of-connected-devices-us-house/#:~:text=According%20to%20a%202020%20survey,connected%20devices%20in%20their%20household>. Accessed 8/2022
2. World Password Day: How to Improve Your Passwords <https://blog.dashlane.com/world-password-day/#:~:text=According%20to%20our%202017%20findings,will%20skyrocket%20to%20300%20accounts>. Accessed 8/2022
3. Statista "Average time spent per day with digital media in the United States from 2011 to 2022" <https://www.statista.com/statistics/262340/daily-time-spent-with-digital-media-according-to-us-consumers/>, Accessed 8/2022
4. <https://hrdailyadvisor.blr.com/2020/04/02/qa-identity-theft-benefits-more-relevant-than-ever/>, Accessed 8/2022
5. <https://www.allstateidentityprotection.com/content-hub/how-long-does-it-take-to-correct-identity-theft>, Accessed 8/2022
6. The score you receive with Aura is provided for educational purposes to help you understand your credit. It is calculated using the information contained in your TransUnion or Experian credit file. Lenders use many different credit scoring systems, and the score you receive with Aura is not the same score used by lenders to evaluate your credit.
7. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. As a component of becoming an Aura employee, Consumers receive identity theft insurance through a group policy issued to Aura. American International Group, Inc. is not an affiliate or subsidiary of MetLife and MetLife does not issue or underwrite this policy.

No one can prevent all identity theft or monitor all transactions effectively.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.




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 Fraud Protection

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What is Identity & Fraud Protection?

MetLife Identity & Fraud Protection powered by Aura helps safeguard the things that matter to you most: your identity, money and assets, family, reputation, and privacy.

Q. Why is having Identity & Fraud Protection so important?

- A. Everything you do is online, which makes your personal info more vulnerable. Get peace of mind knowing that you've taken a big step in protecting yourself from online threats, identity theft, and fraud.

Q. What are some of the advantages of this protection?

- A. Aura offers robust protection by monitoring your personal info, credit, finances, and devices and alerting you of suspicious activity. It even takes proactive measures to help stop fraud before it happens. If you are a victim of fraud, an experienced Resolution Specialist will help you navigate credit bureaus, help initiate credit freezes or lock, and work with you to resolve your fraud incident.

Q. How are my finances protected?

- A. Aura monitors your credit, financial accounts, home & auto titles and more. You'll get alerted to credit inquiries, like if someone tries to open a new credit card or bank account in your name.

Q. What kind of online & device security tools are available?

- A. Every plan comes with intelligent safety tools including, VPN/Wi-Fi security, antivirus, password manager, and more to protect your online privacy and data.

Q. How is my identity protected?

- A. Through extensive monitoring of your Social Security Number, driver's license, passport, ID, and more. Plus, Aura requests the removal of your data from broker lists to help reduce spam like robocalls and robotexts.

All-in-one digital security in an app that's SIMPLE to use so it's EASY to stay safe online.

- Keep your registered accounts and identity safe
- Protect your finances and credit
- Protect your Wi-Fi network and devices

Identity & Fraud Protection

You do everything online. We help you do it safely.

Q. What happens if one of my passwords is compromise?

- A. Aura will let you know if your credentials have been found on the Dark Web. The password manager lets you change passwords with one click for select sites.

Q. What is credit monitoring?

- A. Credit monitoring helps detect possible financial and identity fraud by monitoring changes to your credit report. This helps you stay on top of your credit and protect your credit score by receiving alerts if suspicious activity is detected.

Q. Who can I protect with a Family plan?

- A: Account owners can add up to 10 adults to their plan, no matter their age or address. Adult members will have their own account and enjoy the same benefits and their info is kept private from other adults on the plan.

Account owners may also add up to 10 minors (under 18) to their plan, if they have parental guardianship rights over the minor. The minor's alerts will be available for only the account owner to review.

Q. What else do I get?

- A. Every digital security plan comes with \$1 million identity theft insurance¹ and 24/7 U.S.-based customer support.

Q. What is a VPN?

- A. VPN (virtual private network) protects your privacy online. It hides your IP address so you can browse the internet with confidence. Turn on the VPN when you're connected to public Wi-Fi networks, like hotel or coffee shop Wi-Fi, in order to keep your online activities private and secure.

Have other questions?

Please call Aura directly at
1 833 552-2123
to answer account, technical, or billing questions.

1. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. As a component of becoming an Aura member, Consumers receive identity theft insurance through a group policy issued to Aura. American International Group, Inc. is not an affiliate or subsidiary of MetLife and MetLife does not issue or underwrite this policy.

No one can prevent all identity theft or monitor all transactions effectively.

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