



You Only Have One Identity.  
Protect It With The Best.™

# Why Consider Identity Theft Protection?

## Data Breaches Are Greatest Risk Factor

Data breaches are the greatest risk factor for identity fraud, with 904 million records exposed by data breaches in 2014. Studies show that individuals who receive a data breach notification letter are more than four times as likely to become victims of identity theft. In addition, average out-of-pocket costs are over 200% higher for victims of data breach.

## Tax Refund Fraud On The Rise

Tax refund fraud is expected to hit \$21 billion by 2016, up from just \$6.5 billion two years prior according to the IRS.

## Impact of Our Always Connected World

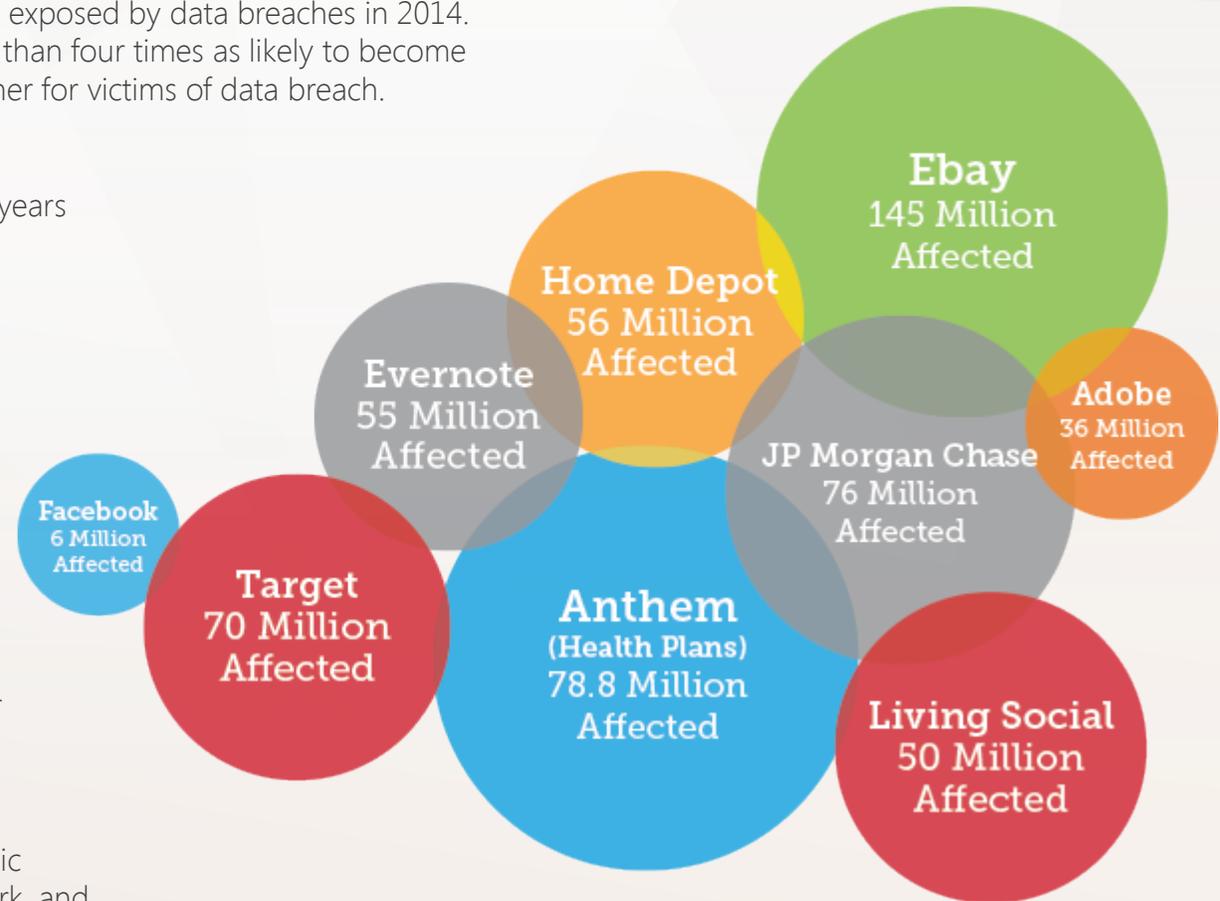
According to a report done by Javelin Strategy; Research, smartphone users are 35% more likely to experience fraud than the average consumer. One-third of smartphone and tablet owners save personal information on their devices, but only 16% have installed software capable of remotely wiping the device if stolen. That's a lot of people carrying around an identity jackpot.

## Children Are Vulnerable

A Carnegie Mellon CyLab 2009-2010 study, the largest child ID theft report ever published, came to some sobering conclusions. First, 10.2 percent of children in the report had someone else using their Social Security number—that's 51 times higher than the rate for adults in the same population.

## Easy Access to Public WI-FI

Wi-Fi hotspots in coffee shops, libraries, airports, hotels, universities, and other public places are convenient, but often they're not secure. If you connect to a Wi-Fi network, and send information through websites or mobile apps, it might be accessed by someone else.



# Evaluate Your Options.

## More Than Your Social Security Number

Your protection should monitor a wider spectrum of identifying information beyond just your Social Security number. Your protection should alert you of suspicious activity involving your identity.

## Credit Monitoring Alone Isn't Enough

Credit monitoring alone may not come close to tracking all of your information that's out in the world. In fact, credit monitoring can miss identity fraud beyond your credit card, or can be delayed in alerting you to potential fraud.

## DIY Identity Monitoring Isn't Realistic

ID theft protection is more than a full-time job. The time, complexity and expertise needed to monitor your identity make doing-it-yourself unrealistic.

## Protection Requires Resolution

ID theft protection is not complete without the ability to resolve crimes or debts falsely created in your name. It's wise to use dedicated professionals with industry knowledge and experience.

## Data Brokers May Sell Your Information

Some credit monitoring companies are also known as data brokers – Selling personal consumer data to various parties.



# Why LifeLock?

What makes LifeLock different, makes LifeLock better.

## Leader in Innovation

The cornerstone of LifeLock service is built upon the ID Analytics platform, which is the Technology that provides near real-time alerts and monitors both credit and non-credit alerts.

## A Trusted Name

LifeLock uses a variety of third-party customer satisfaction survey tools, including: Net Promoter Score (NPS), where respondents answer one question: "How likely are you to recommend LifeLock to a friend or colleague?" In 2013, LifeLock's NPS was up five points to 65, well above the national average of 29. LifeLock also has 87% Member retention.

## Financial Strength

Most employers rely on A.M. Best ratings for insured products and financial strength of ID Theft Provider is important. LifeLock is a publicly traded Company with over 39 quarters of growth. LifeLock will be around for the long term.

## Aim to Change Outcome

Most ID Theft Protection is credit report based, which notifies the Member after the damage is done. LifeLock is different, when an application is detected on LifeLock's extensive network, members are notified in near real-time, allowing the Member to take action if necessary.

## Highest Security Standards

Protecting personal information is LifeLock's number one priority and has rigorous security standards for protecting Member data.





## DETECT

Better fraud detection means more protection.

LifeLock uses advanced technology to constantly monitor over a trillion data points to help detect suspicious uses of your identity information to get loans, credit and services in your name.†



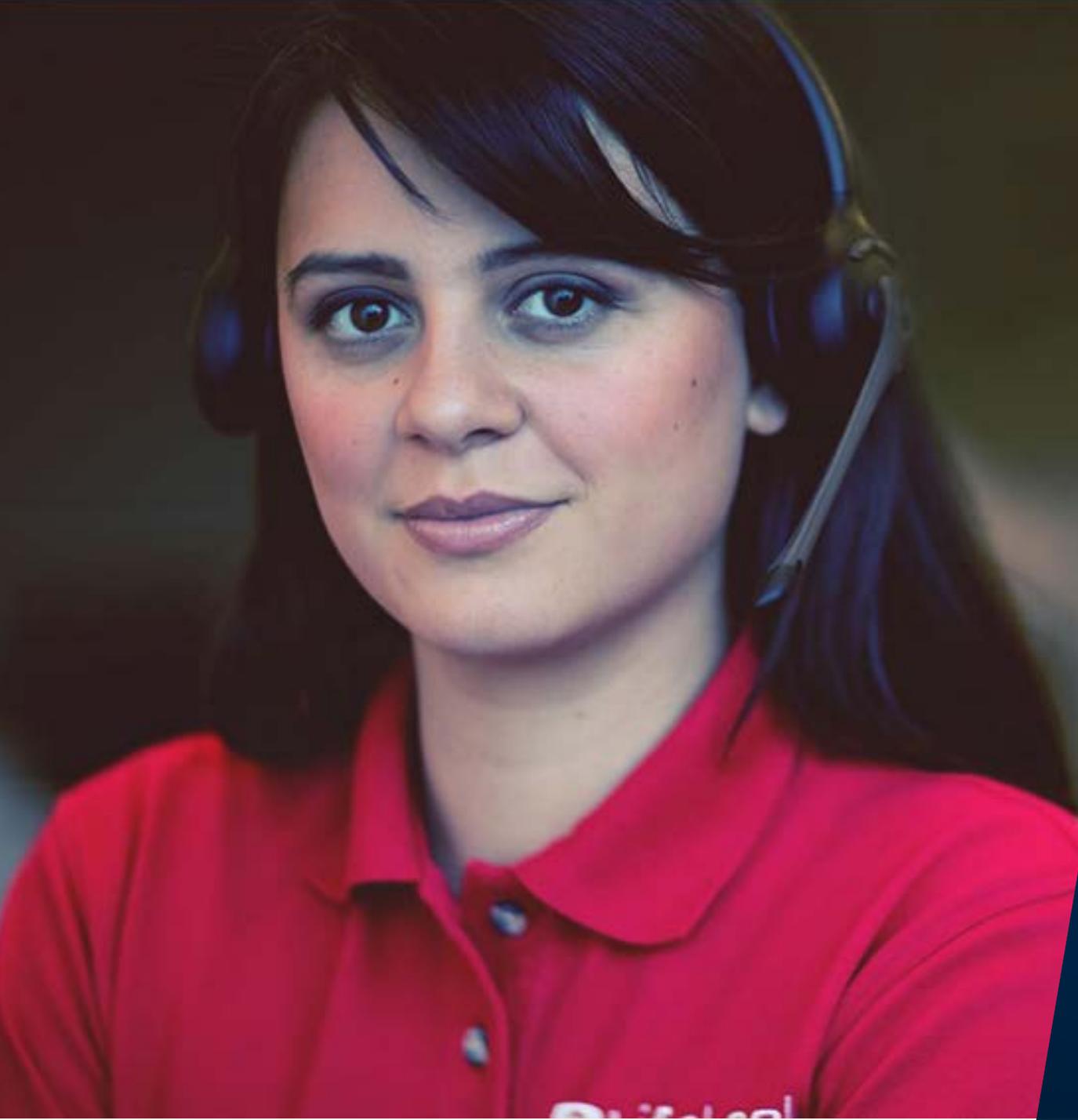


# ALERT

## Notification and verification.

At the center of all LifeLock services is the patented LifeLock Identity Alert® system.† We will send you a potential fraud alert by text, phone or email\*. If you confirm that the suspicious transaction is fraudulent, your LifeLock team is on it.





## RESTORE

We know what to do.

ID theft protection is not complete without the ability to resolve crimes or debts falsely created in your name. It's wise to use dedicated professionals with industry knowledge and experience.



# Different Plans for Different Needs

## Benefit Elite

### LifeLock Identity Alert® System†

It's the foundation for all LifeLock services. We send alerts through the patented LifeLock Identity Alert system by text, phone, or email\* and our Identity Restoration Specialists are there to help.

### \$1 Million Total Service Guarantee

If you become a victim of identity theft while a LifeLock member, we'll spend up to \$1 million to hire the necessary lawyers, accountants and investigators to help your recovery.‡

### Live Member Support & Certified Identity Restoration Support

We have live, U.S.-based, award-winning Identity Protection Agents available to answer your questions. If your identity is compromised, a Identity Restoration Specialist will personally handle your case and help restore your identity.

### 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.†

### 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.

## Ultimate Plus

### Black Market Website Surveillance

Identity thieves sell personal information on black market websites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if we find your data.

### Lost Wallet Protection

A lost wallet can mean a lost identity. Call us if your wallet is lost or stolen and we'll help cancel or replace credit cards, driver's licenses, Social Security cards, insurance cards and more.

### Address Change Verification

Identity thieves try to divert mail to get important financial information. LifeLock lets you know of changes in address requests linked to your identity.

### Reduce 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.

### Court Records Scanning

We check court records for matches of your name and date of birth to criminal activity. It helps protect you from being falsely linked to arrests and convictions you know nothing about.

### Fictitious Identity Monitoring

We scan for names and addresses connected with your Social Security number to help protect against criminals building fictitious identities to open accounts or commit fraud.

† Network does not cover all transactions.\*

‡ Service Guarantee benefits are provided under a master policy issued by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at [LifeLock.com/legal](https://www.lifelock.com/legal)



# Different Plans for Different Needs

Benefit Elite

**Ultimate Plus**

## Checking And Savings Account Application Alerts<sup>†</sup>

Continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.<sup>†</sup>

## Bank Account Takeover Alerts<sup>†</sup>

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.<sup>†</sup>

## Credit Card, Checking And Savings Account Activity Alerts<sup>†</sup>

Review your credit card, checking and savings account activity in one secure place. Receive alerts for cash withdrawals, balance transfers and large purchases to help detect fraudulent activity.<sup>†</sup>

## Priority Live Member Support

Skip the wait and move to the front of the line to speak with a US-based Member Services Agent available to answer your questions.

## Credit Inquiry Alerts<sup>†</sup>

Lenders make credit inquiries when someone submits a card application. We monitor for suspicious activity and you can respond if the application is fraudulent.<sup>†</sup>

## Online Annual Tri-Bureau Credit Reports And Scores

Secure online access to your annual credit reports from the three primary bureaus: Equifax, TransUnion and Experian. It's a convenient way to see details of your credit history over the past year.

## Monthly Credit Score Tracking

This monthly single-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.

## File-Sharing Network Searches

Music, photo and data file-sharing networks can expose your personal information. We monitor many popular networks for use of your name, Social Security number, date of birth or contact information.

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<sup>‡</sup> Service Guarantee benefits are provided under a master policy issued by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at [LifeLock.com/legal](https://www.lifelock.com/legal)



# Special Employee Benefit Pricing



Employee	\$4.25
Employee + Spouse	\$8.49
Employee + Child(ren)	\$7.43
Family	\$11.68

Semi-Monthly Rates



Employee	\$12.75
Employee + Spouse	\$25.49
Employee + Child(ren)	\$18.06
Family	\$30.81

Semi-Monthly Rates



Learn more & Enroll Online:  
<http://uticaemployees.excelsiorenroll.com>



Have questions?  
866-917-2555

