



It can be easy to steal an identity.

Help protect your clients with a leader in Cyber Safety.

Cyber Risk Solutions
Call 844-698-8647



Why choose Norton for Breach Response

- 1. Strong brand recognition** – LifeLock is the #1 most recognized brand in identity theft protection.⁴ More people have searched 'LifeLock' than 'identity theft protection' in the past 5 years.⁵
- 2. Norton is a leader** in consumer cybersecurity, and provides world class Cyber Safety solutions for a global community of over 50 million customers.
- 3. Member Services and Support** – We have nearly 1,000 Member Service & Support Agents and over 10 years perfecting identity theft protection services. We help protect the identities of over 5 million members, and our team of U.S.-based Identity Protection Agents are available 24/7 to answer questions.
- 4. Million Dollar Protection™ Package** – Includes reimbursement for stolen funds and coverage for personal expenses—each with limits of up to \$25,000 for Norton LifeLock Defender Plans and coverage for lawyers and experts if needed, to help resolve your case.^{†††}
- 5. Reporting for Key Data** – We'll help track and manage breach communications, provide LifeLock Service Utilization reports, and deliver our Alert Trends and History report which details the types of alerts the breached population are receiving. From key stakeholders to shareholders to regulators, get ahead of issues early and transparently. A sample of this reporting, which quantifies our service in action, is shown to the right.
- 6. Device Protection** – Defender memberships include a 90-day free subscription* to Norton Security Deluxe, award-winning¹ advanced security to help protect your devices and private and financial information when you go online.
- 7. Identity Theft Protection** – Norton LifeLock Defender plans use innovative monitoring technology and alert tools to help safeguard members' credit and finances[†]. If we detect a member's personal information being used in our network, we'll send an alert by text, phone,^{‡‡} email or mobile app.

**Contact a Cyber Risk Solutions Executive today:
Call 844-698-8647 or visit LifeLock.com/breach**

No one can prevent all identity theft or all cybercrime.

[†] We do not monitor all transactions at all businesses.

^{‡‡} Phone alerts made during normal local business hours.

* Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS not supported.

¹ - Norton Performance: For more detailed information about Norton product performance tests, please see: AV-TEST, "Best Protection 2018 Award" for Norton Security, Feb. 2019, AV-TEST, "Best Performance 2018 Award" for Norton Security, Feb. 2019, AV-TEST, "Best Android Security 2018 Award" for Norton Mobile Security, Feb. 2019.

⁴ - Based on a monthly online consumer survey (n=1205) conducted for LifeLock by MSI International, Oct 2017- Mar 2019.

⁵ - Keyword Search: LifeLock vs. Identity Theft Protection, <https://trends.google.com> – date accessed 04/30/2020.

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$25,000 for LifeLock Defender, LifeLock Defender Choice, and LifeLock Defender Preferred. 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.

Sample Alert Summary

Alert Trends & Utilization Report

Report Example

Notifications	27,637
Alerts[†]	16,347
Responses	8,696
Yes, this was me	7,698
No, this was not me	728
Enrolled Population	XXX

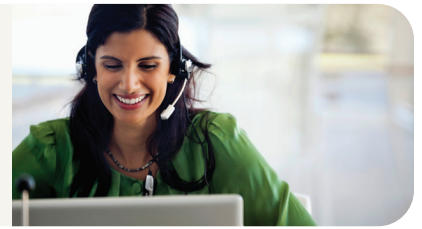
Definitions

Time Period: Notifications and alerts are for the previous 12-month period of reporting data for the employer group.

Notifications: Notifications provide value information to the member receiving them, but they are not dispositional and do not require an immediate response from the member. For example, if we detect a member's name on the dark web, or a change of address from the US Postal Service, or if the member's name appears on a sex offender registry, we will notify the member and provide restoration assistance, if needed, to help fix the issue.

Alerts[†]: If we detect a member's personal information in our network, we send them an alert[†] by text, email, phone^{‡‡}, or mobile app. The member can then review the activity, determine if the activity is theirs or not, and respond with "Yes" or "No". If the activity is potentially suspicious, our Identity Restoration agents get to work on the member's behalf.

Questions to consider when comparing providers*



Product

- Do they provide alerts if they detect your SSN, name, address, or birth date in applications for credit or services?[†]
- Do they provide alerts if they detect applications for non-credit accounts, like checking and savings accounts?
- Do they provide alerts^{‡‡} via mobile app?
- Do they provide a free trial of multi-layered security software to help defend against malware threats to computers and connected devices and safeguard online transactions?
- Do they scan for names/addresses connected to your SSN to help protect you against criminals creating fictitious identities with your information?
- Do they let you know when someone attempts to file a change of address at the U.S. Postal Service in your name?
- Do they help protect your existing credit, checking and savings accounts with alerts that notify you of cash withdrawals, balance transfers and large purchases?
- Do they use one of the most technologically advanced in the mailing industry to deliver Data Breach Notifications?

Company

- Do they have 35+ years of experience in the cybersecurity industry?
- Are they providing identity theft protection services to over 5 million members?
- What do they do with your personal information? Is your information being sold for marketing purposes?
- Are they the #1 most recognized brand in identity theft protection?⁵
- Are identity protection and device security aligned with their core mission and product offerings?

Restoration

- Do they reimburse you if you have money stolen due to identity theft, up to the limits of your plan?
- Do they pay you back for costs you incur due to identity theft, such as for documents, travel, lost wages, and more, up to the amount provided by your plan?
- Are there limits on the number of claims an identity theft victim can file? And will they protect you up to the limits of your plan per identity theft event?
- Will they retain lawyers and experts on your behalf and provide coverage, if needed, to resolve your identity theft case?

Member Services

- Can they demonstrate effectiveness of their service via an Alert Trends and Utilization Report?
- Do they have nearly 1,000 Member Service & Support agents and over 10 years perfecting identity theft protection services?
- Are many of their Member Service & Support agents U.S.-based?
- Are all of their restoration agents based in the US?
- Are their restoration agents assigned to a case from beginning to end?
- Do they offer 24/7 access to member support agents?

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* This chart was created on June 3, 2020 as a visual tool to assist with reviewing ITPS offerings, and is not intended to be a comprehensive listing of features and/or services which may or may not apply to each vendor as listed.

1 - Based on LifeLock internal data reporting CY2019 for all members

5 - Based on a monthly online consumer survey (n=1205) conducted for LifeLock by MSI International, Oct 2017- Mar 2019.



LifeLock™ with Norton™ Defender

- **Primary 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.
- **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.
- **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.
- **Million Dollar Protection™ Package^{†††}** - If you become a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and compensation for personal expenses, each with limits up to \$25,000, and coverage for lawyers and experts if needed, to help resolve your case.
- **90-Day Free Subscription* to Norton Security Deluxe** - For up to 5 PCs, Macs, smartphones or tablets. Helps defend against viruses, spyware, malware and other online threats. Helps safeguard personal information and online transactions. Helps ensure emails and links actually came from trusted sources. May be disabled after 90 days.
- **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.

LifeLock™ with Norton™ Defender Choice

All the benefits of Defender™ plus:

- **One-Bureau Credit Monitoring¹** - We monitor key changes to your credit file at a leading credit bureau and alert you to help detect fraud.
- **Credit Score & Report¹** - Gives you online access to your monthly credit score and credit report from Equifax.
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.
- **Annual One-Bureau Credit Report and Credit Score¹** - 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.

LifeLock™ with Norton™ Defender Preferred

All the benefits of Defender™ plus:

- **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.
- **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.
- **Credit, Checking And Savings Account Activity Alerts[†]** - Help protect your finances from fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.
- **Three-Bureau Credit Monitoring¹** - We monitor key changes to your credit file at the three leading credit bureaus and alert you to help detect fraud.
- **Credit Score & Report¹** - Gives you online access to your daily credit score and credit report from Equifax.
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.
- **Annual Three-Bureau Credit Reports and Credit Scores¹** - Online access to your annual credit reports and credit scores 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.
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.

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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.

^{**} 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 \$25,000 for LifeLock Defender, LifeLock Defender Choice, and LifeLock Defender Preferred. And coverage for lawyers and and experts, up to \$1 million, 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.

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