



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



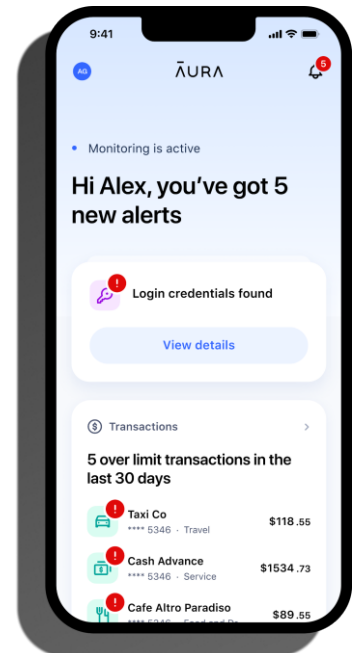
10 devices¹



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.



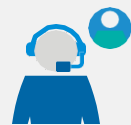
Financial Fraud Protection

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 \$5 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 two device per adult member.

Protection Plus Plan: Robust protection for your identity, finances, privacy, and unlimited 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 unlimited minors to the plan. Added members are **not** required to live in the same household.

Enroll in Identity & Fraud Protection during annual enrollment

Features	Protection Plus
Credit Monitoring & Alerts	3-Bureau
Annual Credit Report	3-Bureau
Monthly Credit Score Tracker ⁷	✓
In-Platform Credit Dispute	✓
Credit, Bank & Utility Account Freeze Assistance	✓
Home & Vehicle Title Monitoring	✓
Financial Account Opening & Takeover Monitoring	✓
Financial Transaction Monitoring	✓
Investment & Loan Account Monitoring	✓
High-Risk Transaction Alerts	✓
Utility Account Monitoring	✓
Experian Credit Lock	✓
Credit Score Simulator	✓
Automated Online Data Removal & Solicitation Reduction	✓
Dark Web Monitoring for Personal Info & IDs	✓
Dark Web Monitoring for Accounts & Credentials	✓
SSN & Identity Authentication Alerts	✓
Criminal, Court & Public Records Monitoring	✓
USPS Address Monitoring	✓
Social Media Monitoring & Takeover Alerts	✓
Gamertag Monitoring	✓
Social Media Privacy Checkup ⁸	✓
Password Manager & Automated Password Change	✓
Email Alias	✓
Safe Web Browsing	✓
IP Address Monitoring	✓
Wi-Fi Security/VPN	Unlimited Devices
Antivirus	Unlimited Devices
AI-Powered Call & Text Screening ⁸	✓
Parental Controls	✓
Child Cyberbullying Protection	✓
Child Credit Freeze Wizard	✓
Child SSN Monitoring & Alerts	✓
Sex Offender Geo Alerts	✓
Shared Password Vault	✓
Secure Family Onboarding	✓
Caregiver Alert Sharing ⁸	✓
Child Online Safety Scan ⁸	✓
\$5M Insurance Policy per Enrolled Adult ⁶ •401K & HSA •Senior & deceased family member theft •Home title identity theft •Cyber extortion/ransomware	✓
Lost Wallet Protection with \$500 Emergency Cash	✓
24/7/365 100% US-based Customer Care	✓
White Glove Fraud Resolution Services	✓
Restoration Services for Pre-Existing Fraud Events	✓
Mobile App (iOS & Android)	✓
Aura Account Security (2FA)	✓

Enroll in Identity & Fraud Protection during annual enrollment

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 unlimited 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 unlimited 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. 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 02/2023
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 02/2023
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. Q&A: Identity Theft Benefits More Relevant Than Ever, HR Daily Advisor, <https://hrdailyadvisor.blr.com/2020/04/02/qa-identity-theft-benefits-more-relevant-than-ever/>, Accessed 02/2023
5. How Long Does it Take to Correct Identity Theft?, Allstate, <https://www.allstateidentityprotection.com/content-hub/how-long-does-it-take-to-correct-identity-theft.> Accessed 02/2023
6. As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. 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.
7. 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.
8. Coming in 2023

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.

