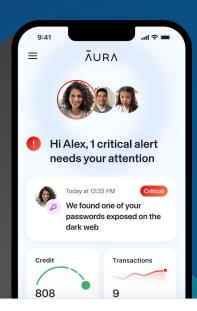


MetLife · $\bar{\Lambda}$ UR Λ

Identity & Fraud Protection

Employees and their families do nearly everything online. We help them do it more safely.



MetLife and Aura Identity & Fraud Protection is an award-winning, Al-powered solution that helps keep employees and their families safer from online threats and scams – all in one, easy-to-use app.

Identity Theft Protection- Get alerted to threats to your personal info, online accounts and more. Plus, we automatically request removal of your info from data broker sites to protect it from thieves and spammers.

Financial Fraud Protection – Credit and financial accounts monitoring, credit lock, and financial tools to help keep your money and assets safe.

Privacy & Device Protection – Tools to monitor and manage your passwords, secure devices and public Wi-Fi connections, keep browsing activity private, and more.

Family Safety – Our inclusive family plans cover 10 adults and unlimited children and include make it easier for parents and caregivers to protect loved ones with family safety tools.

Service and Support – 24/7 US-based customer support. Plus, rest assured fraud victims are backed by a \$5M insurance policy^ and white glove fraud resolution service.



Scan to watch a short product video

WHAT SETS US APART?

The MetLife and Aura partnership can uniquely deliver both a highly rated digital security solution and valuable administrative efficiencies.

- Al-powered platform with smarter, more automated features
- All features in one mobile app
- A simple, intuitive user experience
- The most auto-activated services using enrollment data
- Proven fastest credit fraud alerts¹
- Broadest family protection
- A MetLife offering with streamlined administration and service

















Identity & Fraud Protection

- Available as an employer-paid or voluntary program
- Simplified administration & service via MetLife - one file, one bill, and the same account team provides high-touch service across all MetLife products
- We integrate with all key HR tech and ben admin platforms for ease of implementation
- A dedicated expert helps develop a personalized communication strategy and materials to maximize participation
- Inclusive family plans cover unlimited children and up to 10 additional adults with no restrictions (employee may add their partner, aging parents, nanny, etc.)

Already offer Identity and Fraud Protection?

Ask your MetLife representative how we make it easy to switch to our solution!

- ^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.
- 1. Results based on a 2022 mystery shopper consumer study conducted by ath Power Consulting. ath Power Consulting was compensated by Aura to conduct this study. Competitors in study included NortonLifeLock, Allstate, and IdentityForce.
- 2. Feature on 2024 Roadmap.
- 3. 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 Equifax 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.

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.

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

Financial Fraud Protection	Protection	Protection Plus
Credit Monitoring & Alerts	1 Bureau	3 Bureau
Annual Credit Report	1 Bureau	3 Bureau
Monthly Credit Score Tracker ³	√ ✓	√ Surcau
In-Platform Credit Disputes	✓	✓
Credit, Bank & Account Freeze Assistance	✓	✓
Vehicle & Home Title Monitoring	✓	✓
Financial Account Opening & Takeover Monitoring	✓	✓
Al-Powered Financial Transaction Monitoring	✓	✓
Tax Fraud Prevention Assistance	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	\checkmark	✓
Payday/Specialty Loan Block		✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Identity Theft Protection		
Privacy Assistant	√	✓
Dark Web Monitoring	√	√
SSN & Identity Authentication Alerts	√	√
Criminal, Court & Public Records Monitoring	√	√
USPS Address Monitoring	√	√
Digital Vault	√	√
Social Media Monitoring & Takeover Alerts	\checkmark	√
Gamertag Monitoring		√
Social Media Privacy Checkup		✓
Privacy & Device Protection		
Password Manager	✓	✓
Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security/VPN	2 Devices	Unlimited
·	per adult 2 Devices	Devices Unlimited
Antivirus	per adult	Devices
Al-Powered Call & Text Screening		✓
Mobile Phone Takeover Protection ²		✓
Family Safety (included with Family plans only)		
Parental Controls	✓	✓
Child Cyberbullying Protection	✓	✓
3-Bureau Child Credit Freeze Wizard	\checkmark	✓
Child SSN Monitoring & Alerts	\checkmark	✓
Sex Offender Geo Alerts	\checkmark	\checkmark
Family Sharing – docs, passwords, alerts, etc.	\checkmark	✓
Safe Gaming ²	\checkmark	\checkmark
Services and Support		
\$5M Insurance Policy per enrolled adult^	√	√
Lost Wallet Protection with \$500 Emergency Cash	√	√
24/7/365 US-based Customer Care	√	√
White Glove Fraud Resolution Services	√	√
Restoration Services for Pre-Existing Fraud Events	√	√
Mobile App (iOS & Android)	√	√
Online Resolution Tracker	√	\checkmark

