



Identity & Fraud Protection

## Smart, simple identity and fraud protection all in one place.

Keep your private information private.



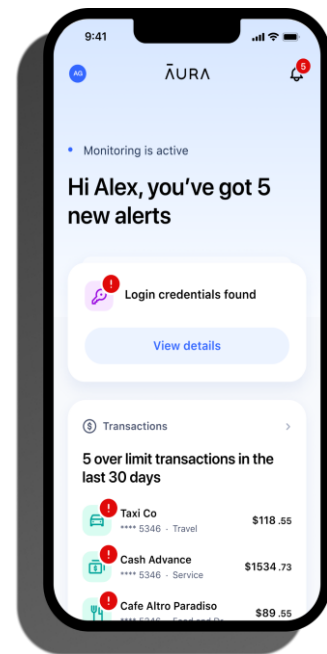
## MetLife + Aura Identity and Fraud Protection

With MetLife and Aura, 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.

This document has important information about what's available to you. Use it to:

- **Learn** more about the tiered coverage options available to you, plan features and services.
- **Understand** the costs for coverage and how payments will be deducted.

## Plan Options



**Protection Plan:** Basic protection for your identity, finances, and two devices per adult member.

**Protection Plus Plan:** Robust protection for your identity, finances, privacy, and unlimited devices per adult member.

**Individual Coverage** [for Protection Plan] and [for Protection Plus]: Protection for the employee only.

**Family Coverage** [for Protection Plan] and [for Protection Plus]: Our inclusive definition of “**Family**” allows the employee to add up to 10 additional adults and unlimited minors to the plan. There are no restrictions on adult family members - no matter where they live, their age, relationship, or whether they are financially dependent on the employee.

Remove Protection Plan if only offering Protection Plus Plan  
OR  
Remove Protection Plus Plan if only offering Protection Plan

**Protection Plan Features****Identity Theft & Financial Fraud Protection**

Credit Monitoring & Alerts  
Credit Reports & Scores  
Monthly Credit Score Tracker & Insights<sup>1</sup>  
Credit, Bank & Utility Account Freeze Assistance  
Home & Vehicle Title Monitoring  
Bank Fraud & Financial Transaction Monitoring  
High-Risk Transaction Alerts  
Utility Account Monitoring  
Dark Web Monitoring  
Digital Vault  
SSN & Identity Authentication Alerts  
Public & Court Records Monitoring  
USPS Address Monitoring  
Social Media Monitoring & Takeover Alerts  
Social Media Privacy Checkup & Optimization

**Scam & Cybercrime Prevention**

Automated Data Broker & Spam List Removal  
Password Manager & Automated Password Change  
Email Alias  
Safe Web Browsing with Anti-Tracker & Ad-Blocker  
IP Address Monitoring  
Wi-Fi Security VPN  
Antivirus  
Mobile Phone Takeover Protection  
Unusual Transaction Alerts

**Smart Family Safety (included with family plan only)**

Unrestricted family definition  
Private, Full-feature Aura Account per Adult  
Separate, Individual \$5M Insurance Policy per Adult<sup>2</sup>  
Sex Offender Geo Alerts  
Secure Family Sharing

**Digital Parenting & Mental Health (included with family plan only)**

**Child Mental Wellbeing Insights<sup>3</sup>**  
Daytime and Nighttime Trends & Benchmarking  
Social Persona & Connections  
Sentiment & Emotional Tone Analysis  
Behavior Change Detection  
Personalized Parent Insights & Recommendations  
Safe Gaming  
Cyberbullying & Online Predator Protection

**Parental Controls**

Content Filtering & Blocking  
Screentime Management & Schedules  
Safe Search & Pause the Internet

**Child Identity Protection**

Child SSN Monitoring  
3-Bureau Child Credit Freeze Wizard

**Services Restoration & Reimbursement**

\$5M Identity Theft Insurance Policy Per Adult<sup>2</sup>  
White Glove Fraud Resolution Service  
Full-Service Resolution for Pre-Existing ID Thefts  
Credit File Fraud Alerts Assistance  
Online Resolution Tracker  
24/7/365 US-based Customer Support  
Mobile App (iOS & Android)

1. 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.
2. 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.
3. Users are responsible for making their own parental decisions. Aura's services are not intended to diagnose, treat, cure, or prevent any disease or medical condition. The services are for informational purposes and cannot replace the services of physicians or medical professionals. Always seek the advice of your physician or other qualified healthcare provider with any questions about medical conditions or treatment. Aura's services do not monitor for all content or a child's behavior in real time. Some alerts and/or insights are created using generative AI and may not be fully accurate, complete, or timely.

**Protection Plus Plan Features****Identity Theft & Financial Fraud Protection**

Credit Monitoring and Alerts (Three Bureaus)  
Credit Reports & Scores (Three Bureaus)  
Monthly Credit Score Tracker & Insights<sup>1</sup>  
Credit, Bank & Utility Account Freeze Assistance  
Home & Vehicle Title Monitoring  
Bank Fraud & Financial Transaction Monitoring  
High-Risk Transaction Alerts  
Utility Account Monitoring  
Dark Web Monitoring  
Digital Vault  
SSN & Identity Authentication Alerts  
Public & Court Records Monitoring  
USPS Address Monitoring  
Social Media Monitoring & Takeover Alerts  
Social Media Privacy Checkup & Optimization  
Experian Credit Lock  
Credit Score Simulator  
Gamertag Monitoring  
Payday/Specialty Loan Block

**Scam & Cybercrime Prevention**

Automated Data Broker & Spam List Removal  
Password Manager & Automated Password Change  
Email Alias  
Safe Web Browsing with Anti-Tracker & Ad-Blocker  
IP Address Monitoring  
Wi-Fi Security VPN (Unlimited Devices)  
Antivirus (Unlimited Devices)  
Mobile Phone Takeover Protection  
Unusual Transaction Alerts  
Email, Call and Text Scam Protection

**Smart Family Safety (included with family plan only)**

Unrestricted family definition  
Private, Full-feature Aura Account per Adult  
Separate, Individual \$5M Insurance Policy per Adult<sup>2</sup>  
Sex Offender Geo Alerts  
Secure Family Sharing

**Digital Parenting & Mental Health (included with family plan only)**

**Child Mental Wellbeing Insights<sup>3</sup>**  
Daytime and Nighttime Trends & Benchmarking  
Social Persona & Connections  
Sentiment & Emotional Tone Analysis  
Behavior Change Detection  
Personalized Parent Insights & Recommendations  
Safe Gaming  
Cyberbullying & Online Predator Protection

**Parental Controls**

Content Filtering & Blocking  
Screentime Management & Schedules  
Safe Search & Pause the Internet

**Child Identity Protection**

Child SSN Monitoring  
3-Bureau Child Credit Freeze Wizard

**Services Restoration & Reimbursement**

\$5M Identity Theft Insurance Policy Per Adult<sup>2</sup>  
White Glove Fraud Resolution Service  
Full-Service Resolution for Pre-Existing ID Thefts  
Credit File Fraud Alerts Assistance  
Online Resolution Tracker  
24/7/365 US-based Customer Support  
Mobile App (iOS & Android)

**\$50K Cyber Insurance Policy<sup>4</sup>** <Delete row if group does not have Cyber Insurance>

1. 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.
2. 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.
3. Users are responsible for making their own parental decisions. Aura's services are not intended to diagnose, treat, cure, or prevent any disease or medical condition. The services are for informational purposes and cannot replace the services of physicians or medical professionals. Always seek the advice of your physician or other qualified healthcare provider with any questions about medical conditions or treatment. Aura's services do not monitor for all content or a child's behavior in real time. Some alerts and/or insights are created using generative AI and may not be fully accurate, complete, or timely.
4. As a component of Aura's Protection Plus Individual, Protection Plus Family, or Executive plans, Consumers receive cyber insurance through a group policy issued to Aura which is underwritten and administered by Houston Casualty Company, a Tokio Marine company, which is not an affiliate or subsidiary of MetLife. 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. <For new groups offering Protection Plus and are effective 7/1/2025 and later>

<u>Identity Theft &amp; Financial Fraud Protection</u>	<u>Protection</u>	<u>Protection Plus</u>	<u>Services Restoration &amp; Reimbursement</u>	<u>Protection</u>	<u>Protection Plus</u>
Credit Monitoring and Alerts	1 Bureau	3 Bureau	\$5M Identity Theft Insurance Policy Per Adult <sup>2</sup>	✓	✓
Credit Reports & Scores	1 Bureau	3 Bureau	White Glove Fraud Resolution Service	✓	✓
Monthly Credit Score Tracker & Insights <sup>1</sup>	✓	✓	Full-Service Resolution for Pre-Existing ID Thefts	✓	✓
Credit, Bank & Utility Account Freeze Assistance	✓	✓	Credit File Fraud Alerts Assistance	✓	✓
Home & Vehicle Title Monitoring	✓	✓	Online Resolution Tracker	✓	✓
Bank Fraud & Financial Transaction Monitoring	✓	✓	24/7/365 US-based Customer Support	✓	✓
High-Risk Transaction Alerts	✓	✓	\$50K Cyber Insurance Policy <sup>4</sup> <Delete row if group does not have Cyber Insurance>		✓
Utility Account Monitoring	✓	✓			
Dark Web Monitoring	✓	✓	<b>Digital Parenting &amp; Mental Health (included with family plan only)</b>	<u>Protection</u>	<u>Protection Plus</u>
Digital Vault	✓	✓	<b>Child Mental Wellbeing Insights<sup>3</sup></b>		
SSN & Identity Authentication Alerts	✓	✓	Daytime and Nighttime Trends & Benchmarking	✓	✓
Public & Court Records Monitoring	✓	✓	Social Persona & Connections	✓	✓
USPS Address Monitoring	✓	✓	Sentiment & Emotional Tone Analysis	✓	✓
Social Media Monitoring & Takeover Alerts	✓	✓	Behavior Change Detection	✓	✓
Social Media Privacy Checkup & Optimization	✓	✓	Personalized Parent Insights & Recommendations	✓	✓
Experian Credit Lock		✓	Safe Gaming	✓	✓
Credit Score Simulator		✓	Cyberbullying & Online Predator Protection	✓	✓
Gamertag Monitoring		✓	<b>Parental Controls</b>		
Payday/Specialty Loan Block		✓	Content Filtering & Blocking	✓	✓
			Screen Time Management & Schedules	✓	✓
<b><u>Scam &amp; Cybercrime Prevention</u></b>	<u>Protection</u>	<u>Protection Plus</u>	Safe Search & Pause the Internet	✓	✓
Automated Data Broker & Spam List Removal	✓	✓	<b>Child Identity Protection</b>		
Password Manager & Automated Password Change	✓	✓	Child SSN Monitoring	✓	✓
Email Alias	✓	✓	3-Bureau Child Credit Freeze Wizard	✓	✓
Safe Web Browsing with Anti-Tracker & Ad-Blocker	✓	✓			
IP Address Monitoring	✓	✓	<b>Smart Family Safety (included with family plan only)</b>	<u>Protection</u>	<u>Protection Plus</u>
Wi-Fi Security VPN (Unlimited Devices)	2 devices per adult	Unlimited devices	Unrestricted family definition	✓	✓
Antivirus (Unlimited Devices)	2 devices per adult	Unlimited devices	Private, Full-feature Aura Account per Adult	✓	✓
Mobile Phone Takeover Protection	✓	✓	Separate, Individual \$5M Insurance Policy per Adult <sup>2</sup>	✓	✓
Unusual Transaction Alerts	✓	✓	Sex Offender Geo Alerts	✓	✓
Call Scam Protection		✓	Secure Family Sharing	✓	✓
Text Scam Protection		✓			
Email Scam Protection		✓			

- 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.
- 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.
- Users are responsible for making their own parental decisions. Aura's services are not intended to diagnose, treat, cure, or prevent any disease or medical condition. The services are for informational purposes and cannot replace the services of physicians or medical professionals. Always seek the advice of your physician or other qualified healthcare provider with any questions about medical conditions or treatment. Aura's services do not monitor for all content or a child's behavior in real time. Some alerts and/or insights are created using generative AI and may not be fully accurate, complete, or timely.
- As a component of Aura's Protection Plus Individual, Protection Plus Family, or Executive plans, Consumers receive cyber insurance through a group policy issued to Aura which is underwritten and administered by Houston Casualty Company, a Tokio Marine company, which is not an affiliate or subsidiary of MetLife. 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. <For new groups offering Protection Plus and are effective 7/1/2025 and later>

## How do I enroll?

- A. [Enroll for coverage at [Employer website / XYZ Employer website]/[For employer-paid coverage, no enrollment is required unless you wish to buy up to a higher plan.]

## Who is eligible to enroll for this identity and fraud protection?

- 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, regardless of where they live, age, relationship, or if they are financially dependent on the employee. Each adult member gets their own private, full-feature Aura account.
- Account owners may also add unlimited minors (under 18) to their plan and have parental guardianship rights over the minor in order to view their information and alerts.

## 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.]/ [Your employer is covering your base coverage cost.]

## 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.

## Who do I call for assistance?

- A. **Contact Aura Customer Support 24/7/365** at 1 844-931-2872 to answer account, technical, or billing questions.

Buy-up rates are available for Employer Paid plans through credit card payment on aura.com after account activation.

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.



## How do I enroll?

**A. Enroll for coverage at [Employer website / XYZ Employer website].**

## 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, regardless of where they live, age, relationship, or if they are financially dependent on the employee. Each adult member gets their own private, full-feature Aura account.
- You may also add unlimited minors (under 18 years old) to the plan. You must have parental guardianship rights over the minors in order to view their information and alerts.

## 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.

## 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.

## Who do I call for assistance?

**A. Contact Aura Customer Support 24/7/365** at 1 844-931-2872 to answer account, technical, or billing questions.

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.

