

FACT SHEET

# Lifelock Ultimate Plus™

Your bank accounts and credit are a gold mine for identity thieves. LifeLock Ultimate Plus™ identity theft protection gives you peace of mind knowing you have LifeLock's most comprehensive identity theft protection. Enhanced services include alerts for new bank account applications, attempts to take over existing accounts, online credit reports and credit scores.†

## Benefits of LifeLock Ultimate Plus™:

### ✔ LifeLock 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,‡ or email.

### ✔ Credit Card, 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.

### ✔ Online Annual Credit Score and Credit Report

Online access to your annual credit score and credit report from a major credit bureau, so you can see details of your credit history.

### ✔ 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.

### ✔ Data Breach Notification

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.

### ✔ 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.

### ✔ 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.

### ✔ LifeLock Privacy Monitor™

Privacy Monitor helps reduce public exposure of your personal information. We scan common public people-search websites to find your personal information and help you opt-out.

### ✔ Address Change Verification

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

### ✔ 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.

No one can prevent all identity theft.

† LifeLock does not monitor all transactions at all businesses.

‡ Fastest alerts require member's current email address.

# Phone alerts made during normal local business hours.

† Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy issued by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty 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](http://LifeLock.com/legal).

# Lifelock Ultimate Plus™ (cont'd)

## Benefits of LifeLock Ultimate Plus™:

### ✓ Reduced 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.

### ✓ Identity Restoration Support

If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.

### ✓ \$1 Million 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.

### ✓ Stolen Funds Replacement\*\*\*

If you're a victim of identity theft while a LifeLock Standard™ member, LifeLock protects your hard earned money with dollar for dollar reimbursement for stolen funds up to \$25,000. This includes everything from fraudulent bank and investment account withdrawals to tax returns filed in your name. Coverage currently limited for NY and WA.

### ✓ Checking and Savings Account Application Alerts†

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

### ✓ Bank Account Takeover Alerts†

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.

### ✓ 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.

### ✓ Credit Inquiry Alerts†

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

### ✓ 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.

### ✓ Sex Offender Registry Reports

Receive notifications when sex offenders move into your zip code.

### ✓ 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.

### ✓ Priority Live Member Support

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

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