

The Smart, Simple Way to Stay Safe Online

# MetLife and Aura Identity & Fraud Protection

An all-in-one proactive digital safety solution that helps keep employees' assets, identity, family, and tech safe from online threats.



# MetLife and Aura Identity & Fraud Protection

## Features Guide

### **Security Made Simple** ..... 03

Our solution sets a new standard in digital security.

### **Financial Fraud Protection** ..... 04

Comprehensive monitoring of credit, transactions, and assets, with alerts for suspicious activity.

### **Identity Theft Protection** ..... 07

Extensive monitoring of personal information — including accounts, Social Security numbers, and IDs.

### **Privacy and Device Protection** ..... 09

Intelligent safety tools to protect passwords, devices, and WiFi connections used to shop, bank, and work online.

### **Family Safety (included with family coverage only)** ..... 12

Powerful, easy-to-use child and elder fraud prevention tools.

### **Services and Support** ..... 14

24/7 customer support and white-glove resolution services for victims of fraud.

**Every 14 seconds**  
someone becomes a  
victim of identity fraud.<sup>1</sup>

**1 in 50 children**  
are victims of ID theft  
every year.<sup>2</sup>

The total loss from  
ID fraud in 2021 was  
**\$52 billion.**<sup>3</sup>



# The Smart, Simple Way to Stay Safe Online

MetLife and Aura Identity & Fraud Protection is an award-winning, AI-powered solution that helps keep employees and their families safe from online threats and scams – all in one, easy-to-use app. Plus, there's the added convenience and efficiency of working with the MetLife team you trust.

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

## Different Where It Matters

Together, MetLife and Aura go beyond traditional identity theft solutions to provide the protection employees need, with none of the complexity. Plus, there's the added convenience and efficiency of working with the MetLife team you trust.

### ̄URA

- **Highest-rated<sup>4</sup>** user experience
- The **most automated** fraud prevention features<sup>5</sup>
- Up to **250x faster** fraud alerts than those of competitors<sup>6</sup>
- Leading the way in **family safety** with the broadest definition of family
- **\$5M in identity theft insurance\*** for each enrolled adult to cover eligible losses due to fraud

### MetLife

- Broadest portfolio of employee benefits in the industry<sup>7</sup>
- Our unmatched product integrations make it easy to know when and how to use MetLife benefits
- One data file, one bill, and the same account team across all MetLife benefits
- Whole-case underwriting

### Learn more

Contact your MetLife representative or visit [MetLife.com/identity-and-fraud-protection](https://www.MetLife.com/identity-and-fraud-protection).

\*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.

## An award-winning combination of powerful security, innovation, and modern usability



# Financial Fraud Protection

We help keep your money and assets safe. We monitor your credit, financial accounts, and property titles and alert you to suspicious changes. Plus, we help you take charge of your credit with financial tools and Experian Credit Lock.

Fraud involving  
opening new or  
unauthorized  
accounts increased by

**109%**

in 2021.<sup>8</sup>



## Credit Monitoring and Alerts

Speed matters when it comes to stopping fraud and minimizing damage to your credit. We maintain direct integrations with all three credit bureaus, resulting in near-real-time alerts to any inquiries or changes to your credit file.



## Annual Credit Report

Easily monitor your overall credit health with convenient one-click access to your annual credit reports.



## Monthly Credit Score Tracker<sup>9</sup>

Keep a pulse on your monthly credit score and monitor trends over time to avoid surprises and keep your credit health on track.



## In-Platform Credit Dispute

Report suspicious or inaccurate information on your credit report right from the app.



## Credit, Bank, and Account Freeze Assistance

Help prevent credit fraud before it happens by following our guided security freeze instructions. We simplify the process of initiating security freezes for more than 10 different agencies—including credit bureaus, bank agencies, and utility agencies—so that no one can open new accounts under your name.





## Home Title Monitoring

We automatically detect home titles associated with your identity and notify you when existing home titles are removed, new titles are added, or changes to existing titles are detected.



## Vehicle Title Monitoring

We automatically detect vehicle records associated with your identity and notify you when existing vehicle titles are removed, new titles are added, or changes to existing titles are detected.



## Financial Account Opening and Takeover Monitoring

Stay a step ahead of account takeover attacks that can wreak havoc on your existing financial accounts. We'll alert you if someone tries to open new accounts, add more account holders, or remove your name from an existing bank account.

 Credit



 Aura

now

**New credit account detected**

 Aura

3m ago

**An attempt to access your credit file was blocked**



### **AI-Powered Financial Transaction Monitoring**

Easily link all types of financial accounts (including banking, investments, loans, Venmo, and more) so that you can monitor transactions and activity in one convenient, secure place. We'll alert you when transactions exceed your spending thresholds, or if we detect unusual spending patterns, giving you greater insight into suspicious activity.

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### **Tax Fraud Prevention Assistance**

Protect yourself from tax fraud before it's too late. We provide guided instructions to help you obtain an Identity Protection PIN from the IRS to secure your tax records and block fraudsters from filing a tax return in your name.

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### **High-Risk Transaction Alerts**

We go beyond traditional credit monitoring to monitor and alert you if your personal information is being used for high-risk transactions that don't require a credit check — including cash advances, wire transfers, loan withdrawals, and more.

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### **Utility Account Monitoring**

Criminals can open new accounts for cable, electricity, gas, and water in your name, leaving you on the hook for unpaid bills that can harm your credit and prevent you from accessing utilities that you critically need. We monitor a broad network of utility and telecom providers and alert you when we detect new account activity in your name.

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### **Experian Credit Lock**

Instantly lock and unlock your Experian credit file with one tap to control your credit and prevent fraud.

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### **Credit Score Simulator**

Explore how various financial decisions may impact your credit so that you can make informed choices and avoid unwanted surprises to your credit score.

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### **Payday/Specialty Loan Block<sup>10</sup>**

Payday loans and other specialty finance arrangements allow members to borrow money without undergoing a credit check. We help prevent others from initiating a specialty loan in your name with a one-tap lock feature that blocks specialty loan events within the monitored lending network.



# Identity Theft Protection

We monitor your personal info, accounts, and online reputation and alerts you if we detect threats. We'll also automatically request removal of your info from online sources to help keep it out of the hands of identity thieves and spammers.



## Privacy Assistant

We automatically and continuously scans websites that collect, sell, and publish your personal information online and requests removal of your data on your behalf with no action required.

Removing your data from online sources protects you from identity theft and scams, and helps reduce robocalls, robotexts, and junk mail.



## Dark Web Monitoring

Get notified if your personal information, registered IDs (passport numbers, Social Security number (SSN), etc.), or online account credentials have been exposed on the dark web so that you can take action to secure your accounts.



## SSN and Identity Authentication Alerts

Companies often need to verify the identity of a customer before executing a transaction. We monitor an extensive network of ID verification events and alert you if a business is attempting to verify your identity so that you can intervene before it's too late.



## Digital Vault

Securely store and share sensitive data, digital files, and passwords with military-grade encryption—all in one place. We'll automatically enable monitoring and alerts for all financial and personal information stored in the Digital Vault to help keep accounts and assets secure.

**42  
million**

**adults in the U.S.  
were impacted  
by identity fraud  
in 2021.<sup>8</sup>**



## Criminal, Court, and Public Record Monitoring

We monitor an extensive network of public record databases and notify you when your personal information is associated with new criminal, court, or public records including traffic violations, misdemeanors, state sex offender registries, and felony offenses.



## USPS Address Monitoring

Scammers can use a basic change of address form to divert mail from your house to a location where they can access your mail and the contents inside. We monitor USPS address change events and notify you if an address associated with your identity has been changed.



## Social Media Account Monitoring and Takeover Alerts

We monitor your social media feeds for reputation and privacy risks and flags inappropriate posts, images, captions, comments, and signs of potential account takeover.

Family plans also enable parents to monitor their children's accounts for cyberbullying, words or phrases linked to or containing profanity, drugs, sexually explicit material, intolerance, and more.



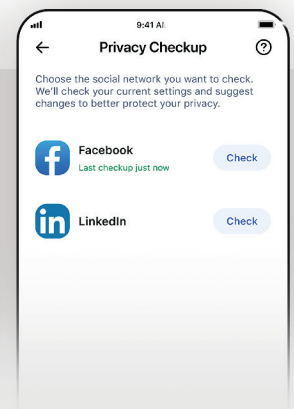
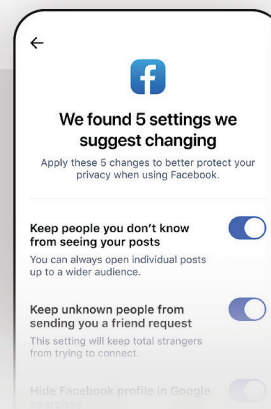
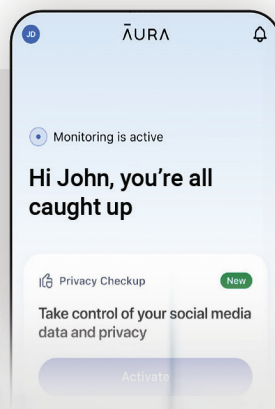
## Gamertag Monitoring

A typical gaming account includes sensitive personal and financial information that an identity thief can quickly use to inflict major damage. We monitor the dark web for gamertags and alerts you if the gamertag has been breached or compromised.



## Social Media Privacy Checkup<sup>10</sup>

We scan your social media privacy settings and recommend privacy changes to make it harder for imposters to find and use your personal information. Even better, you can approve the changes with one tap, and we'll take care of updating the settings on each site on your behalf.





# Privacy and Device Protection

Shop, bank, and connect online more securely and privately with intelligent safety tools that help protect your passwords, devices, and Wi-Fi connection from hackers.

**70%**

of breached  
passwords are  
still in use.<sup>1</sup>



## Password Manager

Using a password manager just got easier. Conveniently available on web, mobile, and browser extension so that you can generate strong passwords and access your accounts from wherever you are, on any device.



## Automated Password Change

Resolve compromised passwords without missing a beat. We flag passwords that are at risk and use smart automation to help you replace the password and secure the account with a single click.



## Email Alias

Mask your email address to protect your privacy, block unwanted communications from online accounts and vendors, and reduce the risk of exposure in data breaches.



## Safe Web Browsing

Block distracting ads and intrusive site trackers to keep your browsing activity private. Stop phishing attempts in their tracks by blocking malicious sites.



## Privacy Protection Report

Get peace of mind with a monthly summary of the actions we've taken on your behalf to remove your data from online sources and keep your identity secure.



## IP Address Monitoring

Your IP address is necessary for sending information back and forth online and can be used to steal your personal information, including your identity and location. We will notify you of potential risks from your IP address, explain what the risk is, and help you mitigate it.



## WiFi Security (VPN)

Shop, bank, and stream online privately and securely, without compromising speed. WiFi security helps protect your internet connection with military-grade encryption to prevent cyber criminals from accessing your online activity.



## Antivirus

Keep your personal devices and data safe from all types of malware and viruses. Our solution will detect and isolate threats for easy removal.



## Online Safety Scan<sup>10</sup>

When activating your account for the first time, we will help ensure your protection is optimized by running an initial security screening that scans the dark web and other online sources for threats.

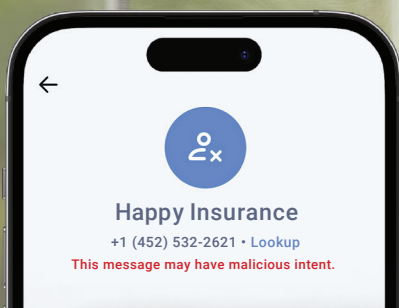


## Safety Checklist<sup>10</sup>

Based on the results of your initial scan, we will provide a Security Risk Score on a scale ranging from low to high and recommend features to activate and safeguards to put in place.







### AV/Threat Scan for Mobile

Get help staying safe from viruses, ransomware, spyware, trojans, and more. Our mobile antivirus works quietly in the background to scan, isolate, and remove infected files without slowing or decreasing your internet bandwidth.



### AI-Powered Call and Text Screening

One in three U.S. residents have fallen victim to a phone scam in the last year.<sup>12</sup> We help reduce the risk of falling victim to phishing attempts and phone scams by intercepting incoming calls from unknown numbers. Our artificial intelligence-powered call assistant will assess the caller's phone number and intent so that malicious calls are safely blocked while safe calls are securely forwarded back to you.

In addition, we help reduce the risk of falling victim to malicious text messages by screening and quarantining incoming texts from unknown numbers. We use artificial intelligence to help identify the intent of the text and block scams on your behalf.



### Mobile Phone Takeover Protection<sup>10</sup>

SIM card takeover happens when scammers contact your mobile phone's carrier and trick them into activating a SIM card so that they can control your phone number and device. Aura helps users lock their SIM card with major Telco providers to protect their device and prevent unwanted intrusions.<sup>10</sup>

# Family Safety (included with family coverage only)

We help make it easy to protect your loved ones from online predators—no matter who they are, how old they are, or where they live—with integrated safety tools that give caregivers peace of mind.



## Parental Controls

Protect your kids from online predators and inappropriate content with fully integrated parental control features that help you:

- Monitor and limit screen time on kids' devices
- Use convenient age-based recommendations to easily enable content filters that block access to inappropriate websites and apps
- Stay informed about your kids' online safety with parent and child notifications/dashboards



## Child Cyberbullying Protection

Protect kids from the mental and potentially physical dangers that emerge from engaging with social media. We'll monitor your kids' linked social media accounts and alert you when we find words or phrases linked to or containing profanity, drugs, sexually explicit material, intolerance, and more.



## 3-Bureau Child Credit Freeze Wizard

Identity thieves target individuals with clean credit profiles for financial fraud, making young children particularly vulnerable. Protect your children from credit fraud with our guided workflow that simplifies and consolidates the steps required to quickly create and freeze your child's credit file with all three credit bureaus.



## Child SSN Monitoring and Alerts

We monitor an extensive network of public record databases and notify you when your child's personal information is associated with new criminal, court, or public records including traffic violations, misdemeanors, state sex offender registries, and felony offenses.

Children are

**51x**

**more vulnerable  
to identity  
theft than parents.<sup>13</sup>**

**Family plans extend  
protection with a broad  
definition of family**

- Add up to 10 adults no matter their relationship, age, or whether they live at the same address.
- Each enrolled adult gets their own private, full-feature account and their own \$5M insurance policy.\*
- Parents and legal guardians can add unlimited children under 18 years old.
- Only the employee will have the ability to view and manage their children's personal info and receive alerts on their behalf.





#### Account Members >

All 4 of your account members are protected



**Rebecca Garcia**

Adult • rebecca.garcia@aura.com



**Jayce Garcia**

Age 13



**Tommy Garcia**

Age 7



### Sex Offender Geo Alerts

We will send a monthly alert if new registered sex offenders are detected within one mile of your home address.



### Family Sharing<sup>10</sup>

Keep a pulse on everyone's digital safety. Family account members can share files, account credentials, and threat alerts—secured with military-grade encryption.



### Child Safety Checklist

Based on the results of your child's Security Risk Scan, we will provide a Security Risk Score on a scale ranging from low to high and recommend features to activate and safeguards to put in place.



### Safe Gaming<sup>10</sup>

Keep your child safe from online predators, toxic gaming behaviors, and cyberbullying when playing online video games. Get alerted to threats with 24/7 in-game voice and text monitoring for hundreds of the most popular PC games.

# Services and Support

We're here 24/7 to help answer your product, account, and billing questions. If you are a victim of fraud, our experienced resolution team is here for you every step of the way. We also offer a \$5M insurance policy\* to help cover eligible losses and expenses resulting from identity theft.

Discovering, resolving, and recovering from the effects of identity theft can take

**100-200**  
**hours**

of your time, on average.<sup>14</sup>



## \$5M Identity Theft Insurance\* for Each Enrolled Adult

Each adult member on the plan is backed by a \$5M insurance policy\* to cover eligible losses and expenses due to identity theft, **including** expense reimbursement for:

- 401(k) and HSA
- Home title identity theft
- Senior family member identity theft
- Deceased family member identity theft
- Reverse record/professional identity theft
- Cyber extortion/ransomware



## Lost Wallet Protection with \$500 Emergency Cash

Our Customer Support team will work with you on a remediation plan to help you secure your credit cards, bank accounts, and IDs to prevent identity theft or fraud. Plus, if your wallet is lost or stolen, and you're in a pinch, we'll provide up to \$500 emergency cash.



## 100% US-Based 24/7/365 Customer Care

Our Customer Care team is available 24/7 to help answer any account, technical, or billing questions via phone or email.



## White-Glove Fraud Resolution Services

Get a dedicated U.S.-based case manager for the life of the case to help you recover your identity and assets if you're a victim of fraud.





## Restoration Services for Pre-Existing Fraud Events

Aura's experienced team of Resolution Specialists are available to assist you with ID theft incidents that occurred prior to becoming a Member—no matter when the incident occurred or was discovered.



## Credit File Fraud Alerts Assistance

Our Resolution Specialists will offer to place a fraud alert on your credit file on your behalf, ensuring that creditors take additional steps to verify your identity before opening up a new line of credit in your name.



## Unemployment and Tax Fraud Resolution

Receive assistance resolving unemployment and tax fraud quickly with our experienced team of specialists.



## Mobile App (iOS and Android)

With a top-rated, feature-rich, and easy-to-use mobile app, our mobile-first approach ensures a consistent experience for members across devices.



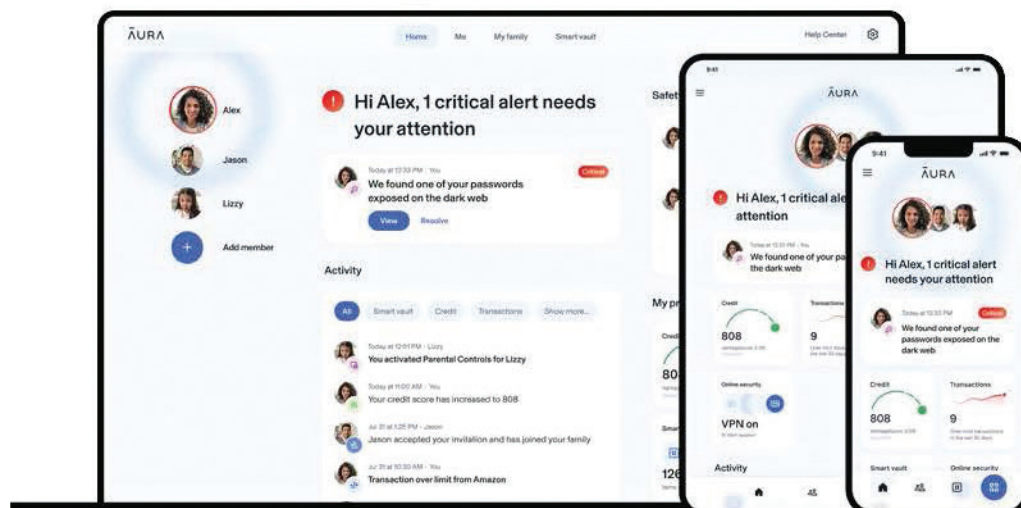
## Account Security

To better protect your account, members may choose to enable additional identity verification steps, like two-factor authentication (web and mobile) and/or biometric authentication (mobile).



## Online Resolution Tracker

View case status and communicate with your Resolution Specialist from the app.



# Plan Features

Financial Fraud Protection	Protection	Protection Plus
Credit Monitoring and Alerts	1 Bureau	3 Bureau
Annual Credit Report	1 Bureau	3 Bureau
Monthly Credit Score Tracker <sup>9</sup>	•	•
In-Platform Credit Dispute	•	•
Credit, Bank, and Account Freeze Assistance	•	•
Home Title Monitoring	•	•
Vehicle Title Monitoring	•	•
Financial Account Opening and Takeover Monitoring	•	•
AI-Powered Financial Transaction Monitoring	•	•
Tax Fraud Prevention Assistance	•	•
High-Risk Transaction Alerts	•	•
Utility Account Monitoring	•	•
Payday/Specialty Loans Lock	•	•
Experian Credit Lock		•
Credit Score Simulator		•

Identity Theft Protection	Protection	Protection Plus
Privacy Assistant	•	•
Dark Web Monitoring	•	•
Digital Vault	•	•
SSN and Identity Authentication Alerts	•	•
Criminal, Court, and Public Record Monitoring	•	•
USPS Address Monitoring	•	•
Social Media Account Monitoring and Takeover Alerts	•	•
Gamertag Monitoring		•
Social Media Privacy Checkup		•

## Privacy and Device Protection

### Protection

### Protection Plus

Password Manager	•	•
Automated Password Change	•	•
Email Alias	•	•
Safe Web Browsing	•	•
Privacy Protection Report	•	•
IP Address Monitoring	•	•
WiFi Security (VPN)	2 Devices Per Adult	Unlimited Devices
Antivirus	2 Devices Per Adult	Unlimited Devices
Online Safety Scan	•	•
Safety Checklist	•	•
AV/Threat Scan for Mobile	•	•
AI-Powered Call Screening		•
AI-Powered Text Screening		•
Mobile Phone Takeover Protection <sup>10</sup>	•	•

## Family Safety (Included with Family Plans Only)

### Protection

### Protection Plus

Parental Controls	•	•
Child Cyberbullying Protection	•	•
3-Bureau Child Credit Freeze Wizard	•	•
Child SSN Monitoring and Alerts	•	•
Sex Offender Geo Alerts	•	•
Family Sharing <sup>10</sup>	•	•
Child Safety Checklist	•	•
Safe Gaming <sup>10</sup>	•	•

## Services and Support

### Protection

### Protection Plus

\$5M Identity Theft Insurance for Each Enrolled Adult*	•	•
Lost Wallet Protection with \$500 Emergency Cash	•	•
100% US-Based 24/7/365 Customer Care	•	•
White-Glove Fraud Resolution Services	•	•
Restoration Services for Pre-Existing Fraud Events	•	•
Credit File Fraud Alerts Assistance	•	•
Unemployment and Tax Fraud Resolution	•	•
Mobile App (iOS and Android)	•	•
Aura Account Security	•	•
Online Resolution Tracker	•	•



<sup>1</sup> Fortunately.

<sup>2</sup> Javelin 2021 Child Identity Fraud Study.

<sup>3</sup> 2022 Cybersecurity Industry Statistics.

<sup>4</sup> Ranked #1 by Security.Org and IdentityProtectionReview.com. They may be compensated as a marketing affiliate of Aura, but their ratings are all their own.

<sup>5</sup> Compared to Norton LifeLock and Allstate as of December 2022.

<sup>6</sup> Mystery Shopper Study from Ath Power Consulting, October 2022.

<sup>7</sup> Based on publicly available marketing materials and product information. MetLife has not confirmed accuracy. Information may be incomplete or outdated. Should not be used to make factual representations in the sales process.

<sup>8</sup> Javelin 2022 Identity Fraud Study: The Virtual Battleground.

<sup>9</sup> 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.

<sup>10</sup> Coming in 2024.

<sup>11</sup> What Business Leaders Can Learn From The Poor Password Habits Of Consumers, Forbes, March 2022.

<sup>12</sup> TechRepublic: <https://legaljobs.io/blog/scam-statistics/>

<sup>13</sup> 5 Child Identity Theft Statistics Every Parent Should Know, SafeHome.org, August 2022.

<sup>14</sup> How to protect yourself against the theft of your identity, The Economist, September 2017.

\* 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.

Aura does not guarantee targeted features to launch in said time period and reserves the right to adjust as business needs adjust.

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.