

# Learn More About Your Cyber Safety Mountaineer Benefit

## Features Guide: LifeLock with Norton Benefit Premier and Premier Plus



### CYBER SAFETY PROTECTION FEATURES

LifeLock With Norton Benefit Premier

LifeLock With Norton Benefit Premier Plus

#### LIFELOCK IDENTITY THEFT PROTECTION

#### FINANCIAL

	LifeLock With Norton Benefit Premier	LifeLock With Norton Benefit Premier Plus
<b>Bank Account Takeover Alerts<sup>1</sup></b> 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.	●	●
<b>Buy Now Pay Later Fraud Monitoring</b> We monitor the transactions on your linked financial accounts and alert you if a payment is made to select Buy Now Pay Later lenders.	●	●
<b>Checking &amp; Savings Account Application Alerts<sup>1</sup></b> Continuously searches for your personal information in new bank account applications at national banks, local banks, and credit unions from coast to coast.	●	●
<b>Credit, Checking, &amp; Savings Account Activity Alerts<sup>1</sup></b> Protect your finances against fraud by monitoring existing accounts with alerts that notify you of cash withdrawals, balance transfers, and large purchases.	●	●
<b>Credit Monitoring<sup>2</sup></b> Credit monitoring is one of the critically important dimensions to monitor to detect potential identity theft issues as changes are made to your credit file. As a LifeLock with Norton Benefit Plan member, we monitor key changes to your credit file at one or three of the leading credit bureaus, depending on your plan, and alert you to help detect fraud.	3B	3B
<b>Credit Report &amp; Scores<sup>1</sup></b> Online access to your credit reports and credit scores from the primary bureaus. It's a convenient way to see details of your credit history over the past year.	3B	3B
<b>Reduced Pre-Approved Credit Card Offers</b> 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.	●	●
<b>Financial Monitoring<sup>1</sup></b> <ul style="list-style-type: none"> <li>• 401K &amp; Investment Account Activity Alerts</li> <li>• Recurring Charges and Unusual Charges</li> </ul> Do your bank and credit card companies send you alerts to verify transactions? Centralize your banking alerts in one place with Financial Monitoring. Help protect your finances against fraud by monitoring existing accounts with alerts that notify you of cash withdrawals, balance transfers, changes in recurring charges, and large purchases.	●	●

<sup>1</sup> We do not monitor all transactions at all businesses.

<sup>2</sup> Credit features require setup, identity verification and sufficient credit history by TransUnion and/or Equifax. Credit monitoring features may take several days to activate after enrollment.



# LIFELock IDENTITY THEFT PROTECTION (cont'd)

LifeLock With Norton Benefit Premier

LifeLock With Norton Benefit Premier Plus



## LIFESTYLE

<p><b>Alerts on Crimes Committed in Your Name<sup>1</sup></b> We search for falsified court records containing your personal information to help protect you from arrest for crimes you haven't committed, monitor for fictitious identities using aliases with your SSN, and alert you of potentially fraudulent credit card activity.</p>	●	●
<p><b>Child Identity Protection</b></p> <ul style="list-style-type: none"> <li><b>Child Credit File Monitoring</b> The existence of credit information for a child can be a sign of identity theft. LifeLock monitors your child's Social Security number to detect credit information associated with your child's identity.</li> <li><b>Guided Child Freeze</b> We provide instructions to freeze credit files for each junior plan member to help protect against criminals opening unauthorized accounts in their name.</li> <li><b>Social Media Cyberbully Monitoring<sup>4</sup></b> We'll help protect your children against cyberbullying on their social media feeds and notify you of posts that may be sexually explicit, drug-related, violent, or hate speech.</li> <li><b>Coverage for Lawyers &amp; Experts<sup>5</sup> (\$1M)</b></li> <li><b>Stolen Funds Reimbursement<sup>5</sup> (\$25K)</b></li> <li><b>Unauthorized Funds Transfer Reimbursement<sup>5</sup> (\$25K)</b></li> </ul>	Included in family plan	Included in family plan
<p><b>Dark Web Monitoring</b> Identity thieves can buy or sell your personal information on hard-to-find dark websites and forums. LifeLock patrols the Dark Web and notifies you if we find your information, such as your username, password, IP address, or gamer tag.</p>	●	●
<p><b>Data Breach Notifications</b> How many organizations and companies store your information in their databases? Your information is virtually everywhere, from doctors, insurance companies, employers, even your favorite retailers. We let you know about large-scale breaches, so you can help protect your personal information.</p>	●	●
<p><b>Fictitious Identity Monitoring</b> Could someone use your SSN with someone else's name and address to commit identity theft? Yes, it's called synthetic identity theft. Criminals can use fake personal information connected to your identity to open accounts or commit fraud. We help protect your identity by scanning for names and addresses connected with your SSN.</p>	●	●
<p><b>File-sharing Network Searches</b> We monitor and notify you if we see your personal information on file-sharing networks intended for music or photos.</p>	●	●
<p><b>Freeze Center</b> Criminals can steal your identity to open credit cards, bank accounts, or utilities in your name. We provide easy instructions and quick access so you can freeze credit, bank, and utility files with each consumer reporting company to help protect against criminals using your information to open new accounts or take out loans in your name.</p>	●	●
<p><b>Home Title Monitoring</b> Your home is likely your biggest asset, but how often do you monitor the title to your home? Someone could take out a loan and lien against your home without your knowledge. We will monitor and notify you if we detect changes made at the county recorder's office related to your home's title so you can take necessary action to protect your home.</p>	●	●
<p><b>Identity Lock<sup>3</sup></b> Criminals can steal your identity to open credit cards, bank and utility accounts, or even take out a loan in your name. With a single click, Identity Lock (including Credit Lock &amp; Payday Loan Lock) lets you lock your TransUnion credit file or your Specialty Loan file to help protect against identity thieves from opening new credit accounts or taking out loans in your name. And you can easily unlock it whenever you need to open a new account.</p>	●	●
<p><b>Identity &amp; Social Security Alerts<sup>1</sup></b> Banks and other companies may attempt to verify your identity when you open a new credit card account, get a car loan, or even when logging into your banking account online. This is done by asking you questions only you should be able to answer, like the name of your best friend or by texting you a one-time usage code. But what happens if a cybercriminal is attempting to impersonate you to open new accounts? We monitor our network and alert you if we detect a bank, utility or other company attempting to verify your identity so you can take action to help protect your identity, if this was not initiated by you.</p>	●	●
<p><b>ID Verification Monitoring<sup>1</sup></b> Monitor for use of personally identifiable information (PII) in credit applications, public records, websites, docuSign, unemployment in some states, and other places for any unusual activity that could be signs of identity theft.</p>	●	●
<p><b>Phone Takeover Monitoring</b> Phone takeover monitoring helps protect against phone takeovers. We monitor your (mobile) phone number for potential takeovers including SIM card changes, carrier changes, and line disconnections. Then we notify you so you can spot identity theft and take action if necessary.</p>	●	●

<sup>1</sup> We do not monitor all transactions at all businesses.

<sup>3</sup> Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or canceled.

<sup>4</sup> Does not include monitoring of chats or direct messages.

<sup>5</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Essential, Premier, and Premier Plus, and up to \$50,000 for LifeLock Benefit Junior (\$25,000 reimbursement coverage and \$25,000 fraudulent withdrawals). All plans include up to \$1 million in coverage for lawyers and experts. Cyber Crime Coverage, if applicable, covers up to \$50,000 for covered expenses per Plan. All benefits are issued and covered by third party partners. Policy terms, conditions, and exclusions at: [gendigital.com/legal](http://gendigital.com/legal).

 <b>LIFELock IDENTITY THEFT PROTECTION (cont'd)</b>	<b>LifeLock With Norton Benefit Premier</b>	<b>LifeLock With Norton Benefit Premier Plus</b>
<b>Sex Offender Registry Reports</b> Receive notifications if your name and personal information appear in a sex offender registry.	●	●
<b>Social Media Monitoring<sup>4</sup></b> Our social media monitoring feature helps you keep your social media accounts safer. We monitor your linked accounts on the most popular social media sites and notify you if we think your account may be compromised or if we detect risky links.	●	●
<b>Telco &amp; Utility Monitoring</b> We will notify you when a service provider opens a new account in your name. These notifications cover a wide range of utilities like water, gas, electricity, cable, and phone services.	●	●
<b>USPS Address Change Verification</b> Identity thieves try to divert mail to get important financial information. LifeLock lets you know of address change requests at the U.S. Postal Service linked to your identity.	●	●
 <b>RESTORATION &amp; REIMBURSEMENT</b>		
<b>Cyber Crime Coverage<sup>5</sup></b> Coverage for cyber attacks is available with our LifeLock with Norton Benefit Premier Plus plan for up to \$50,000, in addition to the LifeLock Million Dollar Protection Package.		Up to \$50,000
<ul style="list-style-type: none"> <li> <b>Cyber Extortion</b>                Ransomware attacks are on the rise. If you or a member of your family click on the wrong link, inadvertently navigate infected web pages, or are tricked into opening infected files by malicious text messages or emails, you may become the victim of ransomware. If this happens to you, we will cover the ransom amount and the cost of hiring an IT expert to help you through the crisis.             </li> </ul>		●
<ul style="list-style-type: none"> <li> <b>Social Engineering</b>                Criminals can steal your money through a variety of cybercrime schemes, such as malicious emails, text messages, or telephone calls to trick you into sharing your passwords or sending money. If you lose money due to any of these scams and are not able to recover it from your credit card company or bank, we will cover the loss.             </li> </ul>		●
<ul style="list-style-type: none"> <li> <b>Data Recovery &amp; System Restoration</b>                If data stored on your personal computer or smart device is lost or damaged due to a hacking attack, we will cover costs to replace, recreate, or restore that data. In addition, if a hacking attack affects your personal computer or smart device, we will cover your costs to retain a qualified service provider to help you with malware removal and system restoration.             </li> </ul>		●
<ul style="list-style-type: none"> <li> <b>Cyber Bullying*</b>                If you or a member of your family is a victim of cyber bullying, we will cover your therapy fees, childcare or caregiver expenses, temporary relocation expenses, and the cost of hiring an IT expert to remove humiliating or harmful online content. If the victim of cyber bullying is a minor who is unable to attend school, we will also cover temporary private tutoring expenses, unreimbursed tuition, or the increase in tuition to relocate the minor to another school.             </li> </ul>		●
<ul style="list-style-type: none"> <li> <b>Digital Currency Crime</b>                As the digital currency industry continues to grow and evolve, the risk of theft by hackers becomes more prevalent. If your Digital Currency is stolen as a result of a Hacking Attack against your personal computer or electronic device, we will reimburse you for the loss of Digital Currency.             </li> </ul>		●
<b>Million Dollar Protection Package<sup>5</sup></b> If you became a victim of identity theft, who could help you with reimbursement for identity theft losses and expenses? LifeLock helps protect you with our Million Dollar Protection Package. You will be covered for personal expenses you incur and money stolen as a result of identity theft, and we will provide lawyers and experts, up to \$1 million, if needed to help resolve your case.	Up to \$3 million	Up to \$3 million
<ul style="list-style-type: none"> <li> <b>Coverage for Lawyers and Experts (up to \$1M)</b>                If needed, we'll retain lawyers and experts directly for you to help solve your identity theft.             </li> </ul>	Up to \$1 million	Up to \$1 million
<ul style="list-style-type: none"> <li> <b>Expense Reimbursement (up to \$1M)</b>                We reimburse expenses resulting from identity theft like childcare, travel, document replacement, and lost wages.             </li> </ul>	Up to \$1 million	Up to \$1 million
<ul style="list-style-type: none"> <li> <b>Stolen Funds Reimbursement (up to \$1M)</b>                We'll reimburse money directly back to you if you have stolen funds from your bank, investment, or credit accounts due to identity theft.             </li> </ul>	Up to \$1 million	Up to \$1 million
<b>Prior Identity Theft Remediation<sup>6</sup></b> Covers remediating prior identity theft events that happened within 12 months prior to your enrollment in your LifeLock with Norton Benefit Plan.	●	●
<b>Stolen Wallet Protection</b> We will replace up to \$500 of stolen cash in the event of a lost purse or wallet.	●	●

<sup>4</sup> Does not include monitoring of chats or direct messages.

<sup>5</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Essential, Premier, and Premier Plus, and up to \$50,000 for LifeLock Benefit Junior (\$25,000 reimbursement coverage and \$25,000 fraudulent withdrawals). All plans include up to \$1 million in coverage for lawyers and experts. Cyber Crime Coverage, if applicable, covers up to \$50,000 for covered expenses per Plan. All benefits are issued and covered by third party partners. Policy terms, conditions, and exclusions at: [gendigital.com/legal](https://gendigital.com/legal).

\* Cyber Bullying Coverage is not available to residents in New York.

<sup>6</sup> Subject to eligibility requirements defined in Terms & Conditions. Norton reserves the right to change and/or cease services at any time.

 <b>LIFELock IDENTITY THEFT PROTECTION (cont'd)</b>	LifeLock With Norton Benefit Premier	LifeLock With Norton Benefit Premier Plus
 <b>SUPPORT</b>		
<b>24/7 Live Member Support</b> We have live Identity Protection Agents available to answer your questions.	●	●
<b>Identity Restoration Specialists</b> If your identity is compromised, a US-based Identity Restoration Specialist will personally handle your case and help restore your identity. To open a case, call 1-800-543-3562, Monday through Friday, 6:00 AM – 5:00 PM MST.	●	●
<b>Mobile App</b> With the mobile app, you will be able to receive alerts via push notifications and respond to them right away. If you tell us any activity looks suspicious, our LifeLock Identity Protection Agents will be able to help you.	●	●
 <b>NORTON ONLINE PRIVACY</b>		
<b>PC SafeCam<sup>7</sup></b> Your webcam is a great way to keep in touch with family, friends, or business associates. But it can also be vulnerable to hacking. With PC SafeCam, you'll get notified when cybercriminals try to use your webcam, so we can help block them.	●	●
<b>Private Browser</b> Browse, post, and shop in peace again — we'll help you stay safe from online threats, help control who knows what about your search and browsing, and help block trackers for better performance, all in a familiar design you can customize.	●	●
<b>Privacy Monitor</b> Privacy Monitor helps reduce public exposure of your personal information. We scan common public people-search websites for your personal information and help you opt-out, giving you peace of mind and greater control over your online privacy.	●	●
<b>Secure VPN</b> A virtual private network gives you online privacy and anonymity by creating a private network from a public Internet connection. With Norton Secure VPN, your data that you send and receive from your device like passwords and credit card numbers is encrypted and converted into an unreadable, untraceable format until it reaches our servers.	●	●
<b>Norton AntiTrack<sup>8</sup></b> Help keep your personal data and browsing activity private by blocking online trackers and disguising your unique digital fingerprint.		●
<ul style="list-style-type: none"> <li>• <b>Anti-fingerprinting</b>                Websites and data collection companies are collecting information about you as you browse so they can uniquely identify you out of the sea of other internet users. We'll disguise your digital fingerprint automatically each time you browse so you can't be identified.</li> </ul>		●
<ul style="list-style-type: none"> <li>• <b>Tracker &amp; Cookie Blocking</b>                Automatically block trackers so websites you visit won't track your online activities and share your online behaviors with third parties.</li> </ul>		●
<ul style="list-style-type: none"> <li>• <b>Tracking Dashboard</b>                See real-time data about which trackers we have blocked to keep you more private online, ranked by level of concern.</li> </ul>		●
<ul style="list-style-type: none"> <li>• <b>Browser (Android only)</b>                Our private browser is designed to make browsing more secure, faster, and easy-to-use so you can do what you want online care.</li> </ul>		●
<ul style="list-style-type: none"> <li>• <b>Private Email (Windows only)</b>                Mask your private email address, remove hidden email trackers, and create unlimited unique email aliases while helping to keep your personal email address private.</li> </ul>		●
 <b>NORTON DEVICE SECURITY</b>		
<b>Number of Devices</b> Multi-layered, advanced security helps protect devices against existing and emerging malware threats and helps protect private and financial information when Mountaineers go online.	5 devices (family gets 10)	Up to 10 devices (family unlimited)
<b>Anti-Spyware, Antivirus, Malware &amp; Ransomware Protection</b> Antivirus scans and helps remove malware files that enter a computer, tablet, or smartphone. Norton AntiVirus technology uses machine learning to determine if a file is good or bad, and can do so even if it's the first time seeing that file.	●	●

<sup>7</sup> Norton SafeCam and Norton Cloud Backup features are only available on Windows.

<sup>8</sup> Norton AntiTrack is only available on iOS 15.2 or later, Mac OS X 11.0 or later, Android and Windows 10/11 (excluding Windows in S mode and Windows running on ARM Processor).

 <b>NORTON DEVICE SECURITY (cont'd)</b>	LifeLock With Norton Benefit Premier	LifeLock With Norton Benefit Premier Plus
<b>Parental Control<sup>9</sup></b> Helps your kids explore the web more safely by keeping you informed of which sites they are visiting so you can monitor for age-appropriate content.	●	●
<b>Content Supervision</b>	●	●
<ul style="list-style-type: none"> <li>• <b>App supervision</b> Shows you the apps your child has downloaded on their Android or Windows devices and lets you restrict your child from using certain apps, including YouTube and Facebook. You can also see the amount of time your child spends on each of their apps.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Instant lock/unlock all devices<sup>10</sup></b> You can help your child take a break by locking the device, so they can re-focus, or join the family at dinner. Individual devices can be unlocked with a PIN. You and your child can still contact each other while the device is in lock mode.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Search supervision<sup>11</sup></b> Provides insights into the search terms and videos that interest your kids. Get detailed reports on what your kids are doing online, right in your Inbox or on the Parent Portal.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Video supervision<sup>12</sup></b> Lists the videos your child watches on their devices online. Includes a snippet of each video so you know if you need to talk.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Web supervision<sup>13</sup></b> Let your child explore the web freely, while keeping you informed of what sites they visit and providing you with tools to help them avoid unsuitable content.</li> </ul>	●	●
<b>Location Supervision<sup>14</sup></b> Stay informed about where your child is with tools that map the location of their Android or iOS devices and provide a 30-day history to show where they've been.	●	●
<ul style="list-style-type: none"> <li>• <b>Alert Me</b> Stay informed about your child's device location automatically. Parents can set a specific date and time to receive automatic alerts of the location of a child's device.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Favorite Locations</b> Favorite Locations helps parents establish approved boundaries for their child's physical locations. When turned on, this feature will alert you when your child arrives in, or goes beyond the permissible area or location you established.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Child Check-In</b> Favorite Locations helps parents establish approved boundaries for their child's physical locations. When turned on, this feature will alert parents when a child arrives in, or goes beyond the permissible area or location established by the parent.</li> </ul>	●	●
<b>Time Supervision</b> Stay on top of how much time your child spends online and help them foster healthier online habits.	●	●
<ul style="list-style-type: none"> <li>• <b>Activity history</b> See at-a-glance what your child is doing on their devices and how much time they've spent on them, so you can easily spot trends and emerging habits.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>School time</b> We help you keep your child focused on schoolwork by allowing access to specific sites required by your child's school and help to block other internet distractions while school is in session.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Screen time management</b> Helps your kids balance time spent online by letting you schedule screen-time limits for their device usage (only available for Windows, Android, and iOS.)</li> </ul>	●	●
<b>Reporting</b> <ul style="list-style-type: none"> <li>• <b>Monthly/Weekly reports</b> Get detailed reports of what your child is doing online, right in your inbox or sign in to my.Norton.com and select Parental Control.</li> </ul>	●	●
<b>Password Manager</b> Create, store, and manage your passwords, credit card information and other credentials online – safely and securely.	●	●
<b>PC Cloud Backup</b> Cloud storage to store and protect important files and documents as a preventative measure to data loss due to hard drive failures, stolen devices, and even ransomware.	50 GB	500 GB
<b>Smart Firewall</b> Helps protect your devices and the data they store from malicious attacks and intrusive eyes by monitoring and blocking suspicious network traffic.	●	●

No one can prevent all identity theft or cybercrime.

<sup>9</sup> Norton Parental Control features are not supported on Mac.

<sup>10</sup> For Android devices, user sets a PIN to unlock the device or contact someone in case of emergency. For iOS devices, user needs to install a profile to enable the Instant Lock feature and must login to their account to lock/unlock.

<sup>11</sup> Search Supervision requires a supported browser extension on Windows and the in-app Norton Browser on iOS and Android.

<sup>12</sup> Video Supervision requires a browser extension on Windows and the in-app Norton Browser on iOS and Android. It monitors videos viewed on YouTube.com (but not YouTube videos embedded in other websites or blogs) and on Hulu.com (but only on Windows). It does not work with the YouTube or Hulu apps.

<sup>13</sup> Web Supervision requires a supported browser extension on Windows for full functionality.

<sup>14</sup> Location Supervision features are NOT available in all countries. To work, the child's device must have Norton Family app installed and be turned on.

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