

# FACT SHEET LifeLock Ultimate Plus

Your bank accounts and credit are a gold mine for identity thieves. LifeLock Ultimate Plus<sup>™</sup> service gives you peace of mind knowing you have LifeLock's most comprehensive identity theft protection. You'll get alerts if we find new bank account applications and attempts to take over existing accounts.<sup>+</sup> You'll also enjoy the convenience of online access to annual credit reports from all three bureaus, monthly credit score tracking and priority access to live U.S.-Based Member Support.

# FEATURES INCLUDE:

# LifeLock Identity Alert<sup>®</sup> System<sup>+</sup>

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<sup>++</sup>, or email.

) 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.

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# LifeLock Privacy Monitor<sup>™</sup> Tool

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.

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.

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# 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.

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

# Stolen Funds Reimbursement<sup>‡</sup> If you're ever a victim of identity theft, LifeLock will help protect your hard-earned money with dollar for dollar reimbursement for lost funds – up to **\$1 million**. This includes everything from fraudulent bank and investment account withdrawals to tax returns filed in your name.<sup>‡</sup>

# \$1M \$1 Million Service Guarantee<sup>‡</sup> If you become a victim of identity theft while a LifeLock member, we'll spend up to \$1 million on experts and lawyers to help your recovery.

(continued on reverse)

No one can prevent all identity theft.

<sup>&</sup>lt;sup>+</sup> LifeLock does not monitor all transactions at all businesses

<sup>&</sup>lt;sup>++</sup> Phone alerts made during normal local business hours.

<sup>\*</sup> Stolen Funds Replacement and 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. Under the Stolen Funds Replacement, LifeLock will reimburse stolen funds up to \$25,000 for Standard membership, up to \$100,000 for Advantage membership and up to \$1 million for Ultimate Plus membership. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal. ©2016 LifeLock, Inc. All rights reserved. LifeLock and the LockMan logo are registered trademarks of LifeLock, Inc.

# FEATURES CONTINUE:

# 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.

# 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.



# Data Breach Notifications

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.

# Credit Card, Checking & Savings Account Activity Alerts<sup>+</sup>

Help protect your finances from fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.

# **—** Checking & Savings Account Application Alerts<sup>+</sup>

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<sup>+</sup>

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<sup>+</sup> 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<sup>+</sup>

Lenders make credit inquiries when someone submits a credit 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 notification if your name and personal information appear in a sex offender registry.



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#### **Online Annual Tri-Bureau Credit Reports & 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.

