RIPEA Lifelock Coverage Summary

I LIFELOCK STANDARD:

Beyond credit monitoring, and beyond what you can do by yourself

Identity fraud can damage your finances, credit and reputation. Thieves can get a new home, car or line of credit in your name. At Lifelock, our job is to help protect against identity fraud and handle things for you, if it occurs.

COVERAGE:

LIFELOCK IDENTITY ALERT SYSTEM: It's the foundation for all Lifelock services. We send alerts through the patented Lifelock Identity Alert system by text, or email; and our Identity Restoration Specialists are there to help.

BLACK MARKET WEBSITE SURVEILANCE: Identity thieves sell personal information on the black market websites around the world. Lifelock patrols over 10,000 criminal websites and notifies you if we find your data.

LOST WALLET PROTECTIONS: 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

ADDRESS CHANGE VERIFICATION: Identity thieves try to divert mail to get important financial information. Lifelock lets you know of the changes in address requests linked to your identity.

REDUCE PRE-APPROVED CREDIT CARD OFFERSS: Pre-approved credit card offers can provide important information to identity thieves. Lifelock will request your name be removed from many preapproved credit card mailing lists.

LIVE MEMBER SUPPORT: We have live, US – based award- winning Identity Protection Agents available to answer your questions.

IDENTITY RESTORATION SUPPORT: If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help Restore your identity.

\$1 MILLION TOTAL SERVICE GUARANTEED: 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.

LIFE LOCK STANDARD: Monthly Cost: \$9.99 (Standard Plan coverage)

RIPEA Cost: \$8.50

II LIFELOCK ADVANTAGE:

Technology is part of your life. You bank online, search, shop, text and share. You're connected to the world and the criminals are connected too. They can sit at home, kick back, and use technology to take what's yours. Activate your Lifelock Advantage membership today.

LIFELOCK ADVANTAGE INCLUDES ALL THE COVERAGE UNDER THE "STANDARD" PLAN PLUS THE FOLLOWING:

CREDIT CARD, CHECKING AND SAVINGS ACCOUNT ACTIVITY ALERTS: Review your credit card, checking and savings account activity in one secure place. Receive alerts for cash withdrawals, balance transfers and large purchases to help detect fraudulent activity.

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.

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.

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.

ONLINE ANNUAL CREDIT REPORT: Secure online access to your annual credit report from a major credit bureau so you can see details of your credit history.

ONLINE ANNUAL CREDIT SCORE: Online access to your annual credit score from a major credit bureau. Includes top factors used to determine your score so you'll better understand how lenders evaluate your credit worthiness.

LIFELOCK ADVANTAGE: Monthly Cost: \$ 19.99 (Includes all the coverage of the Standard & Advantage Plan)

RIPEA Cost: \$16.99

III LIFELOCK ULTIMATE PLUS:

You've earned everything you have. Now you want to protect your finances and your future. But your success makes you an attractive target and no one can prevent all identity theft. That's why you should get the best protection you can. <u>Lifelock Ultimate Plus members have our most comprehensive identity theft protection</u>:

LIFELOCK ULTIMATE PLUS INCLUDES ALL THE COVERAGE UNDER THE "STANDARD" AND "ADVANTAGE" PLAN, PLUS THE FOLLOWING:

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 accounts 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 next 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.

ONLINE ANNUAL TRI-BUREAU CREDIT REPORTS: Secure online access to your annual credit reports from three primary bureaus. Equifax, TransUnion, & Experian. It's a 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.

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.

PRIORITY LIVE MEMBER SUPPORT: Skip the wait and move to the front of the line to speak with a US-based Member Services Agent available to answer your questions.

LIFELOCK ULTIMATE PLUS: Monthly Cost: \$29.99 (The best identity theft protection offered by LIFELOCK) RIPEA Cost: \$25.49