



 **MetLife** + **ĀURA**
Identity & Fraud Protection

Effective Date: 1/1/2025

MetLife Consumer Services, Inc. New York, NY
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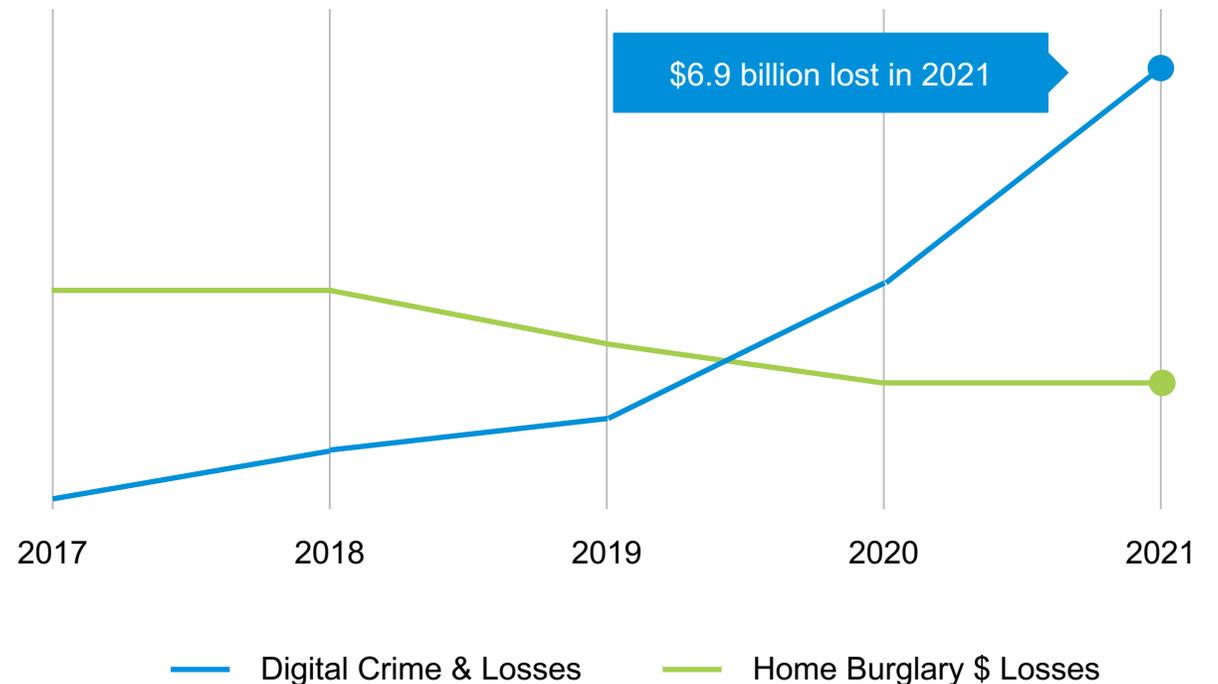
Employees need protection from digital crime now more than ever



Americans are now losing more to digital crime than home burglary.¹

While employees & their families stream and scroll, online risks are rising.

Meanwhile, **95%** of employees are concerned about online safety, but less than **10%** have a solution to protect them.²



By combining forces, MetLife and Aura uniquely deliver both a leading solution and simplified administration

̄AURA



All of the protection, none of the complexity



Less effort and cost with a team you trust

Highest rated user experience

The most automated fraud prevention features

Leading the way in family safety

Furthest ahead of emerging threats

One vendor with the broadest EB portfolio in the industry

Whole case underwriting

One file & one bill

One account team supports customer across all products

MetLife + Aura is a solution you can feel good about offering



Highest Rated in App Store vs. Competition (4.6 stars)

Highest rated Identity Theft solution by users on the Apple App Store.



Highly Rated by Industry Experts

Rated #1 Identity Protection Service on Security.Org, and IdentityProtectionReview.com, and Inc. Magazine's 2022 Best in Business Award in Security Category.³



Rated Best Overall in Recent 2022 Mystery Shopper Study

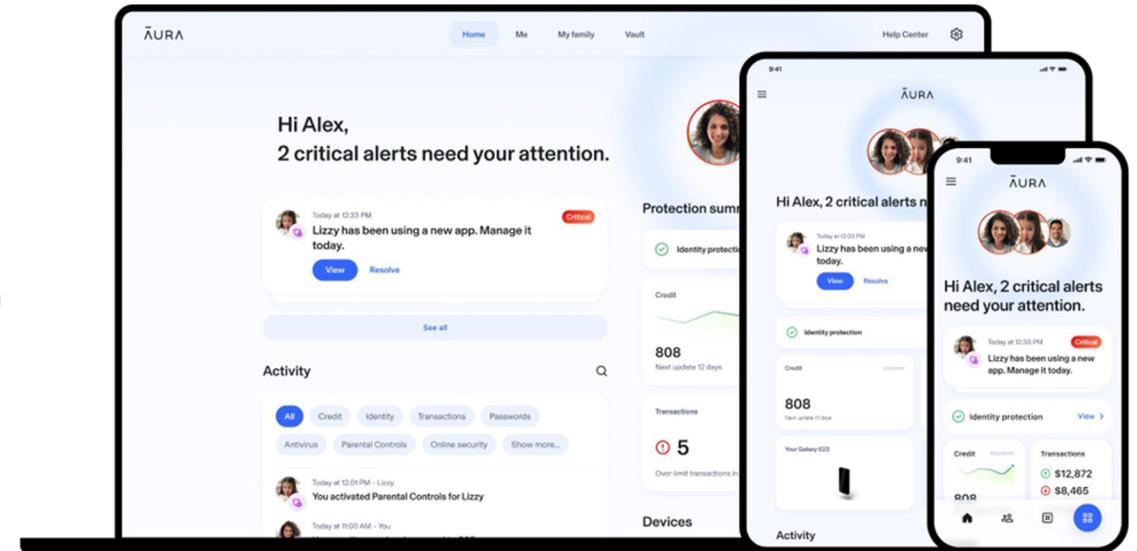
Consistently outperformed key competitors including NortonLifeLock and Allstate in categories including alert speed, user experience, detection, and likelihood to buy.⁴



MetLife + Aura offers the broadest protection, all in one easy-to-use app

Comprehensive Digital Protection

- ✓ Financial Fraud Protection
- ✓ Identity Theft Protection
- ✓ Privacy Protection
- ✓ Parental Controls
- ✓ Senior Fraud Protection
- ✓ Password Manager
- ✓ VPN & Antivirus
- ✓ \$5M Insurance per Adult*
- ✓ 24X7 Customer Support



* 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.

We're different where it matters most

All of the features, but none of the complexity

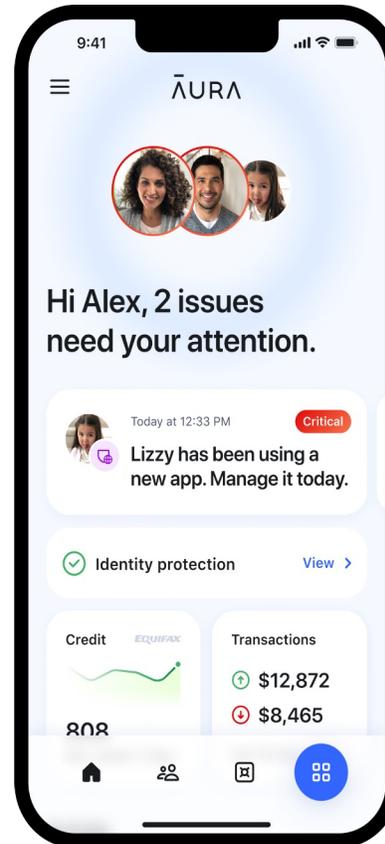
- One single, feature-rich app
- Highest rated in the App Store
- Highly rated by industry experts

Automated features, not a to-do list

- Automated password change
- Automated removal from data brokers
- Auto-generated email alias

Broadest Family Coverage

- Zero restrictions on definition of adult
- Unlimited minors
- \$5M insurance* per adult



Fraud alerts within minutes, not hours or days later

- *Directly* connected to all 3 bureaus
- Up to 250X faster credit fraud alerts
- Swept all categories in 2022 Study⁴

The MetLife Advantage

- Integrated into MetLife portfolio
- 1 contract, 1 file, 1 account team
- Employee communications experts

Innovative Roadmap

- Robust 2023 roadmap
- Enhancements automatically added for all
- Future MetLife + Aura product integrations

Our fully integrated solution includes automated and easy-to-use features all in one place, resulting in higher engagement and stronger protection.

Tiered plan and coverage options to fit employees' unique needs

Plan Options

Employer Paid or Voluntary

- Protection Individual plan
- Protection Family plan
- Protection Plus Individual plan
- Protection Plus Family plan

Services and Support

- ✓ \$5M ID Theft Insurance Policy^ Per Adult including expense reimbursement for:
 - 401K & HAS
 - Home title identity theft
 - Senior & deceased family member identity theft
 - Cyber extortion/ransomware
- ✓ Lost Wallet Protection with \$500 Emergency Cash
- ✓ 24/7 U.S.-based Customer Care
- ✓ White Glove Fraud Resolution Services
- ✓ Full-Service Remediation for Prior Fraud Incidents
- ✓ Highly Rated, All-in-one Aura Mobile App
- ✓ Biometric and 2-Factor Authentication
- ✓ Unrestricted definition of adult family member

Identity Theft Protection

	Protection	Protection Plus
Privacy Assistant	✓	✓
Dark Web Monitoring	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Criminal, Court & Public Records Monitoring	✓	✓
USPS Address Monitoring	✓	✓
Vault	✓	✓
Social Media Monitoring & Takeover Alerts		✓
Gamertag Monitoring		✓
Social Media Privacy Checkup ⁷		✓

Privacy & Device Protection

	Protection	Protection Plus
Password Manager	✓	✓
Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security/VPN	2 Devices per adult	Unlimited Devices
Antivirus	2 Devices per adult	Unlimited Devices
AV/Threat Scan for Mobile ⁷	✓	✓
AI-Powered Call & Text Screening ⁷		✓

Financial Fraud Protection

	Protection	Protection Plus
Credit Monitoring & Alerts	1 Bureau	3 Bureau
Annual Credit Report	1 Bureau	3 Bureau
Monthly Credit Score Tracker ⁹	✓	✓
In-Platform Credit Disputes	✓	✓
Credit, Bank & Account Freeze Assistance	✓	✓
Vehicle & Home Title Monitoring	✓	✓
Financial Account Opening & Takeover Monitoring	✓	✓
Financial Transaction Monitoring	✓	✓
Tax Fraud Prevention Assistance	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	✓	✓
Payday/Specialty Loan Block ⁷	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓

Family Safety *(included with Family plans only)*

	Protection	Protection Plus
Parental Controls	✓	✓
Child Cyberbullying Protection	✓	✓
3-Bureau Child Credit Freeze Wizard	✓	✓
Child SSN Monitoring & Alerts	✓	✓
Sex Offender Geo Alerts	✓	✓
Child Online Safety Scan ⁷	✓	✓
Family Sharing ⁷	✓	✓

Offer employees the most inclusive family coverage, with unique digital safety features designed to **protect the entire family**



Research shows that adults are more concerned about protecting their kids and older relatives than themselves.⁶ We've got everyone covered.



ZERO restrictions on definition of adult family member



Family plans include 10 additional adults and unlimited minors



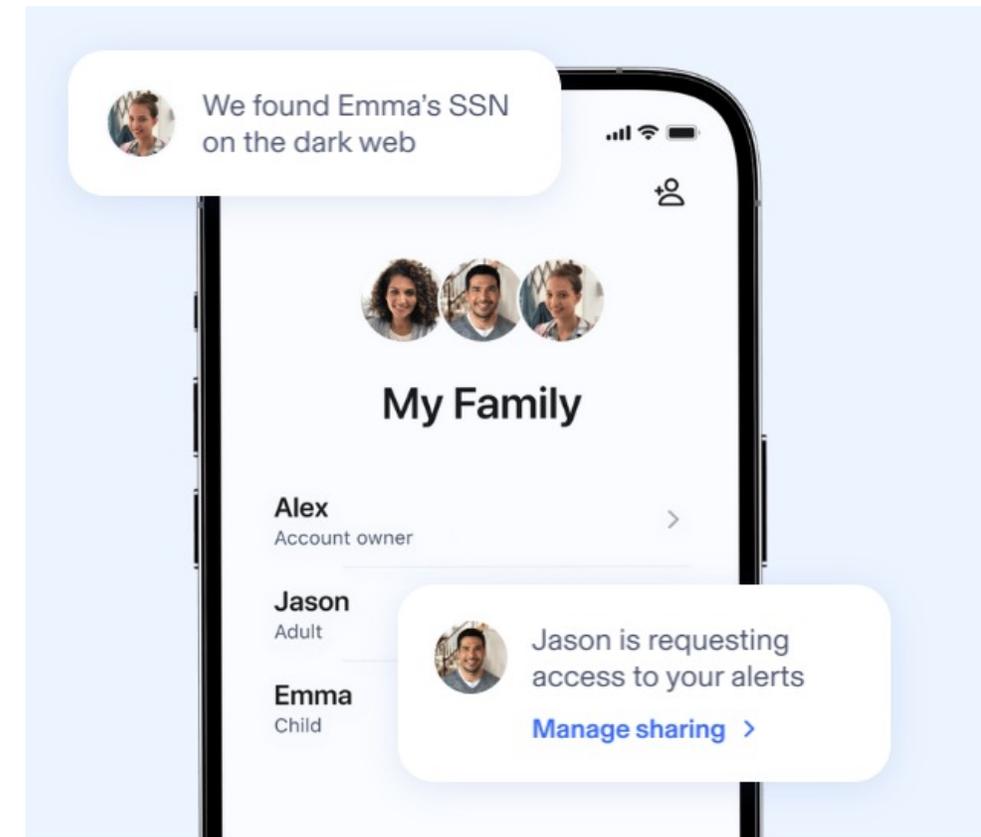
Each enrolled adult has their own \$5M insurance policy* and private, full-feature portal



Employee not required to obtain SSN to add adults to their plan



Child monitoring tools, 3-bureau child credit freeze wizard, and fully integrated parental controls





Our employee benefit plans provide the most complete protection, for the best price.

Voluntary

	Protection		Protection Plus	
	Individual	Family	Individual	Family
Employee Payroll Deduction	\$6.45	\$10.95	\$8.45	\$13.95

Employer Paid

	Protection		Protection Plus	
	Individual	Family	Individual	Family
Employer Contribution	\$3.25	\$5.25	\$6.25	\$9.25

1. Prices shown are Per Employee Per Month (PEPM)
2. Rates are guaranteed for 3 years
3. Rates include 20% level commissions for the broker

We provide the simplest implementation experience



Frictionless Implementation

Your **MetLife implementation team** ensures all deadlines and deliverables are achieved - from kick off, to status meetings, to project closure.



Communication Strategies

Benefit from MetLife's **proven communication strategies** and approaches to educate and engage employees.



Simple Data Administration

Add Identity and Fraud Protection enrollment data in your **existing MetLife file exchange**. We also integrate with most enrollment platforms.



Enrollment & Ongoing Support

Your MetLife team will work with you and provide consultative guidance to drive **strong program performance**.

We're here to help when your employees need it most

Working side-by-side with your employees to help navigate data incidents and ensure they stay protected



24/7/365 call center availability, with 80% of all calls answered in **20 seconds or less**



100% US-based call center, with continued training and coaching



Step-by-step guidance and issue resolution process



Hands-on & proactive assistance, including ability to resolve issues credit bureaus and other agencies

Personalized communications to drive employee engagement

MetLife's employee communications experts work with you to develop targeted strategies and deliver personalized materials.

Before open enrollment Engage & Educate

Open enrollment Communicate

Open enrollment Guidance & Support

MetLife Identity & Fraud Protection powered by Aura

Make the internet a safer place for you and your family. All-in-one security solution that protects the things you care about most.

Enrollment is March XX - Month XX, 2022

ENROLL NOW

We do more online than ever before - making us more vulnerable to fraud and cyber threats. Meet the Identity & Fraud Protection help safeguard the things that matter to you most: your identity, money and assets, family reputation, and privacy.

Advantages of MetLife Identity & Fraud Protection powered by Aura

- Financial Fraud Protection**
Receive near real time alerts on suspicious inquiries, like if someone opens a loan or credit card in your name.
- Digital Security**
Intelligent safety tools like VPN, antivirus, and password manager help you shop, bank, and work online more securely.
- Identity Theft Protection**
Intensive monitoring of your name, accounts, credit, SSN, IDs and more to keep your identity secure, backed by \$1 million identity theft insurance.*

Additional benefits include:

- White glove fraud resolution and 24/7/365 customer service
- Automated data broker list removal plus protection from spam, robocalls and more
- Password manager helps secure your online accounts with strong passwords and changes compromised passwords with one click
- Credit monitoring and alert help you stay on top of your credit and protect your credit score if suspicious activity is detected
- Choose from an Individual Plan (covers 1 adult) or Family Plan (covers 10 adults and 10 minors)

[Enroll in this new benefit now, during Open Enrollment.]

ENROLL NOW

Questions? Call 1-800-XXX-XXXX
Monday-Friday 9:00 am to 8:00 pm.
Protect what matters most. Enroll in MetLife Identity & Fraud Protection [1-800-XXXX-XXXX].
Did you know?
These valuable benefits are available at cost-effective group rates through convenient, automatic payments deducted from your paycheck.

MetLife

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MetLife

MetLife Aura

Peace of Mind Anywhere Your Family Goes

Get the most out of your Aura membership with our mobile app. It puts your family's all-in-one safety - Parental Controls, identity monitoring, device security and more - all your fingertips.

Download the Aura App

Available on iOS and Android

Stay in Control Of Your Family's Online Safety

- ✓ Activate and manage Parental Controls
- ✓ Secure your family's devices against malware with Android
- ✓ Ensure safe browsing with VPN (aka Wi-Fi protection)
- ✓ Keep an eye on your financial health with credit and transaction monitoring
- ✓ Get alerted to threats with push notifications

Download App

Get the Most Out of Your Aura Subscription

- Mobile App Downloaded
- Parental Controls Activated
- Family Members Added
- Transaction Monitoring Activated Now

MetLife Aura

Introducing Email Alias

Want to sign up for newsletters and discounts, but don't want to give your email address? We get it.

Aura makes it simple to create an email alias, keeping your real email private and giving you control over who can contact you. Since messages will be forwarded to your real email, you can still receive them.

ETA Here

You deserve the best digital protection.

Digital security can feel like a lifetime job, but Aura has here to help. Our customer service team is here 24/7 to help make the most out of your protection.

ETA Here

Just A Few Steps Away

1. Sign in to your account
2. Simply add an account
3. Choose "Continue with A" to log in
4. Use the alias as you would your real email

We'll help you activate the most important features based on your risk level.

Curious if you have the right protection? We'll walk through your current features and make sure you feel secure.

Need help navigating alerts? We can walk you through the steps you need to take.

Give us a call at 1-877-429-0253
or schedule a time to connect.

Schedule Now

Disclaimers and Footnotes

^ 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.

2. Features coming in 2023.

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

4. 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.

5. 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.

6. Aura Family Protection Market Study survey collected responses from 1160 people in the U.S. between July 22-24, 2022.

7. Mystery Shopper Study from Ath Power Consulting, October 2022. ath Power Consulting was compensated by Aura to conduct this study

8. 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.

U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, MetLife Consumer Services, Inc. and Metropolitan General Insurance Company (collectively herein called “MetLife”), enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related insurance and non-insurance products (“*Products*”) with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (*each an “Intermediary”*). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (*number of products sold or dollar value of premium*) with MetLife. In addition, supplemental compensation may be payable to your Intermediary for eligible Products. Under MetLife’s current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium or fees. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of eligible new or renewal premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) eligible new or renewal premium or fees growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium or fees for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium or fees from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (*e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements*).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife’s base compensation and supplemental compensation plans can be found on MetLife’s Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

Non-U.S. Coverage

When providing you with information concerning an eligible group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.