



LIFELOCK BENEFIT

FREQUENTLY ASKED QUESTIONS



WHAT IS LIFELOCK®?

LifeLock is a leader in identity theft protection services. Information is moving faster than ever and life has never flowed more quickly or been shared so broadly. Since 2005, LifeLock has been pioneers in identity protection, leveraging unique data, science and patented technology. They provide threat detection, proactive identity alerts and comprehensive remediation services. With over 4.5 million members, LifeLock is committed to providing consumers peace of mind amid the growing threat of identity theft.



WHAT HAPPENS WHEN YOUR IDENTITY IS STOLEN? HOW BAD CAN IT REALLY GET?

Having your identity stolen isn't just costly in time and money, it can also lead to false imprisonment, life-threatening false medical records and much more. In the hands of a thief, just your name, address, Social Security number and date of birth, can be used over and over to:

- Open new lines of credit
- Seek medical attention
- Drain savings and retirement accounts
- Provide an alias when arrested
- Get a job and file false tax returns
- Opening Non-Credit accounts like cell phones and TV Services



HOW DOES LIFELOCK WORK?

LifeLock was designed to help stop identity theft by going above and beyond what members can do on their own. LifeLock alerts[†] members whenever they detect personal information on black market websites or when personal information is being used to apply for wireless services, retail credit, utilities, mortgage loans and more within their extensive network. If you're a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses—each with limits of up to \$1 million based on the limits of your plan—and our Service Guarantee to provide for lawyers and experts if needed, to help resolve your case.^{††}



HOW IS LIFELOCK DIFFERENT FROM THE CREDIT PROTECTION I RECEIVE THROUGH MY BANK?

Both are very valuable services, but free credit monitoring simply isn't enough. LifeLock does more than free credit monitoring to help protect you from identity theft. LifeLock has an extensive network that is able to alert you to more than credit related activity. LifeLock alerts you to identity threats and if there's a problem, a dedicated Identity Restoration Specialist will get on the case and work with you to fix it.

[†] LifeLock does not monitor all transactions at all businesses.

^{†††} Million Dollar Protection Package benefits are provided by a Master Policy issued by United Specialty Insurance Company, Inc. (State National Insurance Company, Inc. for NY State members). The Master Policy provides coverage for Stolen Funds Reimbursement and Personal Expense Compensation, each with limits of up to \$25,000 for Standard members, up to \$1 million for Benefit Elite members and up to \$1 million for Ultimate Plus members. If needed, LifeLock will provide lawyers and experts under the Service Guarantee. Please see the policy terms, conditions and exclusions at: LifeLock.com/legal



WHAT WILL I RECEIVE WHEN MY ACCOUNT BECOMES ACTIVE?

You will receive a series of new member communication emails from LifeLock within 24 hours of enrollment. The first is a welcome email that explains how LifeLock works to protect you. You will also receive login credentials for LifeLock.com, where you will have access to your secure member portal—providing you with 24/7 access to your LifeLock account profile, along with the ability to manage contact preferences, read identity alerts, and set up Investment Account, Checking and Savings Account Activity alerts.



HOW CAN I ENSURE THAT I RECEIVE IDENTITY ALERTS?

To ensure LifeLock is able to reach you with an identity alert that they have detected, please login to your member portal to update your account to include a personal phone number and email address. You also have the option to elect to receive text message alerts and download the LifeLock phone app.



I'M ALREADY PROTECTED BY ANOTHER SERVICE. HOW IS LIFELOCK DIFFERENT?

In the world of identity theft protection, all services are definitely not the same. In fact, many providers describe their services with similar language that can make it difficult to pinpoint what differentiates one service from another.

- LifeLock Identity Alert® system: It's the foundation for all LifeLock services. We send alerts* through the patented LifeLock Identity Alert system by text, phone, or email* and our Identity Restoration Specialists are there to help.
- U.S.-based Member Services Agents are available to help. If you're a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses—each with limits of up to \$1 million based on the limits of your plan—and our Service Guarantee to provide for lawyers and experts if needed, to help resolve your case.††† A Certified Resolution Specialist will personally handle the case and help restore the members' identity in case of a fraudulent event.



WHO CAN I CALL IF I HAVE ADDITIONAL QUESTIONS?

Please contact 866-917-2555 or email memberservices@excelsiorcompanies.com



I DO NOT WISH TO PARTICIPATE IN THE LIFELOCK BENEFIT. HOW DO I CANCEL MY COVERAGE?

If for some reason, you do not want to participate in the LifeLock Identity Theft Protection benefit anymore, you can contact 866-917-2555 or email memberservices@excelsiorcompanies.com to request your account to be canceled.



IF I LEAVE EMPLOYMENT, CAN I KEEP MY LIFELOCK BENEFIT?

Yes. LifeLock does offer the ability to continue to receive LifeLock at a discounted rate by signing up through the continuation program.

No one can prevent all identity theft.

* LifeLock does not monitor all transactions at all businesses.

* Phone alerts made during normal local business hours.

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