



# Enroll in LifeLock Identity Theft Protection

In today's world of online shopping, using public Wi-Fi and giving out Social Security numbers as a form of ID, our personal information can be exposed. You could miss certain identity threats by just monitoring your credit or checking your bank statements. We see more, like if your personal information is sold on the dark web. LifeLock not only has proprietary technology to detect a variety of identity threats<sup>1</sup>, but if you do have an ID problem, our U.S.-Based team of specialists can help fix it. It pays to have the comprehensive protection of LifeLock.



THERE WAS A VICTIM OF  
IDENTITY THEFT EVERY 2  
SECONDS IN 2017<sup>1</sup>

**\$15**  
BILLION

NEARLY 15 BILLION DOLLARS WERE  
STOLEN FROM IDENTITY THEFT  
VICTIMS IN 2017<sup>2</sup>



NEARLY 60 MILLION  
AMERICANS HAVE BEEN  
AFFECTED BY IDENTITY THEFT<sup>1</sup>

## HOW TO ENROLL

- Enroll at: <http://tfsd.excelsiorenroll.com>
- Provide your name, Social Security number, date of birth, address, email and phone number. For each dependent, provide the name, Social Security number and date of birth.
- Your LifeLock coverage will begin upon your benefit effective date.
- You will receive a welcome email from LifeLock with instructions on how to take full advantage of your LifeLock membership.



When a threat is detected,  
LifeLock notifies members  
by phone, text or email.<sup>##</sup>

No one can prevent all identity theft.

<sup>1</sup> LifeLock does not monitor all transactions at all businesses.

<sup>##</sup>Phone alerts made during normal local business hours.

<sup>1</sup> Based on an online survey of 5,389 U.S. adults conducted for Symantec by The Harris Poll, January 2018.

<sup>2</sup> Based on an online survey of 540 U.S. adults who experienced ID theft in 2017, conducted for Symantec by The Harris Poll, January 2018.

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# The Essential Employee Benefit

## CHOOSE THE LIFELOCK SERVICE THAT'S RIGHT FOR YOU.

**LIFELOCK™ BENEFIT ELITE** identity theft protection is designed to help protect against identity theft plus monitor for threats to your identity and financial assets—your 401(k), investment, checking and savings accounts.<sup>†</sup> LifeLock Benefit Elite membership is only available as an employee payroll-deducted benefit.

**LIFELOCK ULTIMATE PLUS™** service provides peace of mind knowing you have LifeLock's most comprehensive identity theft protection. Enhanced services include bank account application and takeover alerts, online annual three-bureau credit reports and credit scores plus monthly one-bureau credit score tracking.<sup>††</sup>

The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

**LIFELOCK JUNIOR®** (if dependents under age 18 are enrolled) protection helps safeguard your child's Social Security number and good name with proactive identity theft protection designed specifically for children.<sup>\*\*</sup> To learn more about LifeLock Junior® service, please visit: [LifeLock.com/products/lifelock-junior](http://LifeLock.com/products/lifelock-junior)

Special  
employee benefit rate  
starting as low as

**\$8.49** MONTHLY

Based on monthly deductions  
for LifeLock Benefit Elite service,  
employee only.

MONTHLY SERVICE PLAN OPTIONS		LifeLock Benefit Elite	LifeLock Ultimate Plus™
	Employee Only [18 and over]	\$8.49	\$13.99
	Employee + ** Employee (primary) plus up to 6 (six) adult dependents (18-26) and 6 (six) Junior memberships.	\$16.98	\$27.98

Children under the age of 18 will receive a product designed specifically for minors, LifeLock Junior membership. Enrollment in LifeLock membership is limited to employees and their eligible dependents. Please be advised that LifeLock services may only be provided after we receive certain information about you and each family member, as applicable. Please refer to employer group for the specific information that is required to complete the enrollment process. In the event you do not complete the enrollment process for your family members, as applicable, by submitting the required information for the selected plan (LifeLock Benefit Elite or LifeLock Ultimate Plus), those individuals will not receive LifeLock services under the plan, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your membership plan at your employer's next open enrollment period, which may be annually. Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete the enrollment process. Please note that if you do not complete the enrollment process for each family member, you may be paying more for LifeLock services than you otherwise would if you had selected a lower tier plan.

SERVICE FEATURES	LifeLock Benefit Elite	LifeLock Ultimate Plus™
LifeLock Identity Alert™ System <sup>†</sup>	✓	✓
Dark Web Monitoring	✓	✓
LifeLock Privacy Monitor™	✓	✓
Address Change Verification	✓	✓
Lost Wallet Protection	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓
Fictitious Identity Monitoring	✓	✓
Court Records Scanning	✓	✓
Data Breach Notifications	✓	✓
Credit, Checking & Savings Account Activity Alerts <sup>†</sup>	✓	✓
Checking and Savings Account Application Alerts <sup>†</sup>		✓
Bank Account Takeover Alerts <sup>†</sup>		✓
Investment Account Activity Alerts <sup>†</sup>	✓	✓
Three-Bureau Credit Monitoring <sup>1,2</sup>		✓
Three-Bureau Annual Credit Reports & Credit Scores <sup>1</sup> <small>The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>		✓
One-Bureau Monthly Credit Score Tracking <sup>1</sup> <small>The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>		✓
File-Sharing Network Searches		✓
Sex Offender Registry Reports		✓
Priority Live Member Support		✓
U.S.-Based Identity Restoration Specialists	✓	✓
Stolen Funds Reimbursement*	Up to \$1 Million	Up to \$1 Million
Personal Expense Compensation*	Up to \$1 Million	Up to \$1 Million
Coverage for Lawyers and Experts*	Up to \$1 Million	Up to \$1 Million

\* Indicates features included within the Million Dollar Protection™ Package™

LifeLock uses proprietary technology to detect<sup>†</sup> a variety of identity threats. If you have an ID problem, our U.S.-Based team of specialists can help fix it. It pays to have the comprehensive protection of LifeLock.

<sup>1</sup> Credit reports, scores and credit monitoring may require an additional verification process and credit services will be withheld until such process is complete. A reduced service fee may be charged until you verify your identity. If you were enrolled via your Employee Benefit program or a LifeLock Partner, you will continue to be charged the negotiated price.

<sup>2</sup> For LifeLock Ultimate Plus™ Three-Bureau credit monitoring, credit monitoring from Experian and TransUnion will take several days to begin. No one can prevent all identity theft.

<sup>†</sup> LifeLock does not monitor all transactions at all businesses.

<sup>\*\*</sup> LifeLock Junior™ membership is available only as an added membership to an adult LifeLock plan. Children under the age of 18 will receive a product designed specifically for minors, LifeLock Junior service. Enrollment in LifeLock service is limited to employees and their eligible dependents.

<sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite and Ultimate Plus. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company, Inc. (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: [LifeLock.com/legal](http://LifeLock.com/legal).

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