

Employees need protection from digital crime now more than ever



DID YOU KNOW?

\$280B

industry of companies that buy & sell personal data online for profit²

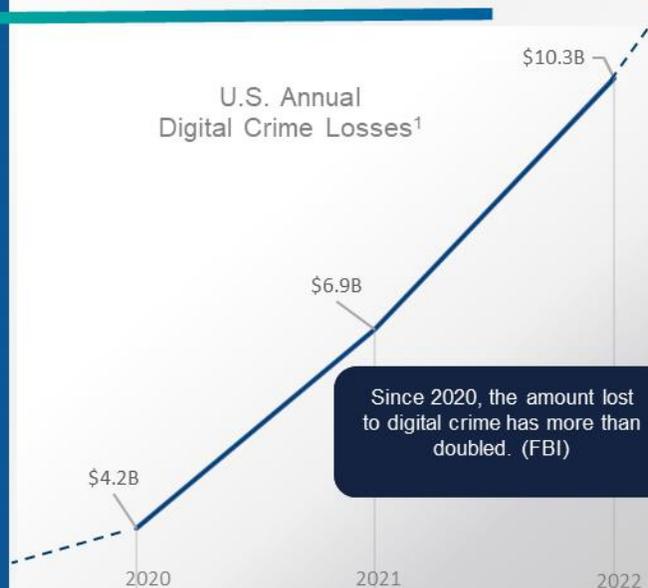
422M

Victims of data breaches in 2022³

46%

Active social media users are up to 46% more likely to become victims of ID theft⁴

U.S. Annual Digital Crime Losses¹



We live in a world where our everyday lives - both personal and professional – are increasingly online. Our ability to conveniently shop, bank, work and socialize online is rife with both opportunity and risk.

Unfortunately, it's easier than ever for fraudsters to get their hands on our personal information. Cybercriminals can target individuals with phishing scams, take over online accounts, or simply buy our personal data on the Dark Web after a data breach for just a few bucks.

While employees and their families are searching, streaming, and scrolling, digital crime continues to soar – putting the things they care about most at risk. Even the most vigilant individuals can become identity theft victims.

That's why MetLife and Aura have combined forces to offer the top-rated⁵ all-in-one digital security solution as an employee benefit. As part of MetLife's broad suite of products, we're making it easier than ever to offer Identity & Fraud Protection as a standalone benefit or alongside MetLife's other market-leading solutions that complement one another to meet a range of employee needs.

1. FBI: Internet Crime Report: https://www.ic3.gov/Media/PDF/AnnualReport/2022_IC3Report.pdf . March 2023.

2. Data Broker Market: Global Industry Analysis and Forecast (2024-2030), Maximize Market Research (<https://www.maximizemarketresearch.com/market-report/global-data-broker-market/55670/>), January 2024..

3. 2022 Annual Data Breach Report, Identity Theft Resource Center(https://www.idtheftcenter.org/publication/2022-data-breach-report/?utm_source=press+release&utm_medium=web&utm_campaign=2022+Data+Breach+Report+), January 2023.

4. 30+ Identity Theft Statistics for 2023, Exploding Topics (<https://explodingtopics.com/blog/identity-theft-stats>), January 2023.

5. Ranked #1 by Security.Org and IdentityProtectionReview.com (2024). They may be compensated as a marketing affiliate of Aura, but their ratings are all their own.

WHAT IS METLIFE + AURA IDENTITY & FRAUD PROTECTION?

All-in-one proactive protection from threats & scams

Our AI-powered solution covers the broad spectrum of identity theft, financial fraud, and digital security for employees and their loved ones – all in one easy-to-use app.

FINANCIAL FRAUD PROTECTION

Monitors credit, asset titles, and financial accounts for suspicious activity, one-tap credit lock, and financial tools to help keep money and assets safe.

IDENTITY THEFT PROTECTION

Get alerted to threats to personal information, online accounts, social media and more. Plus, we automatically request removal of personal info from data broker sites to protect it from thieves and spammers.

PRIVACY & DEVICE PROTECTION

Tools to manage passwords, protect devices from malware and viruses, secure public Wi-Fi connections, keep browsing activity private, and more

FAMILY SAFETY (WITH FAMILY PLANS)

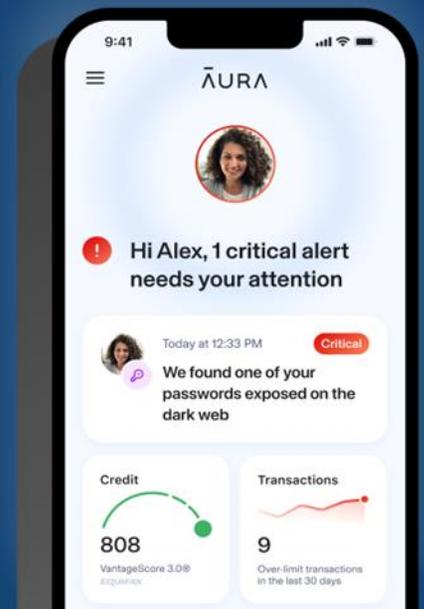
Fully integrated family safety tools help parents and caregivers keep a pulse on loved ones' online safety. Inclusive family plans cover unlimited dependent minors and up to 10 additional adult loved ones with no restrictions.

SERVICES & SUPPORT

24/7 US-based customer support, white glove fraud resolution services, access on-the-go via the all-in-one Aura app, and more.

ID THEFT INSURANCE POLICY

Each adult is backed by their own separate \$5M ID theft insurance policy[^] to reimburse for eligible losses and expenses resulting from ID theft.



“ Aura has the best overall blend of a site that is easy to understand and navigate, expedience in alerts, and genuinely pleasant customer service. ”

- *Mystery Shopper Study Participant*



Scan the QR or [click here](#) to watch a short product video

[^] 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.

WHY CHOOSE METLIFE + AURA'S SOLUTION?

Together, we make it simple.

Employers and employees value **simplicity** in today's complex world.

The MetLife and Aura partnership uniquely combines the strengths of each company to deliver an easy-to-administer identity theft protection program. Together, we provide a market-leading solution, exceptional support, and a streamlined administration and service model.

Benefit from our combined expertise, award-winning digital security solution, and growing connectivity across the MetLife portfolio to bring your workforce more powerful, valuable benefits from a single carrier.



KEY METLIFE AND AURA ADVANTAGES THAT EMPLOYERS AND EMPLOYEES CAN COUNT ON:

EMPLOYERS



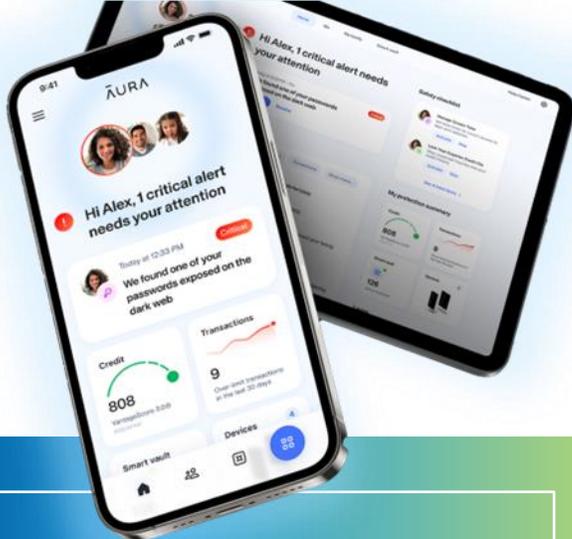
EMPLOYEES

- Ability to offer a robust selection of benefits from a **single carrier**
- Modernize your benefits package with a high-demand solution that meets the needs of your **multigenerational and diverse workforce**
- **Streamline administration and service** with consolidated files and billing, and your same **trusted account team** providing high-touch support across all MetLife products
- **Maximize program participation** with a dedicated communications expert to partner with you on a tailored strategy and materials
- Feel confident we're experienced in facilitating **seamless transitions** from other ID theft protection providers

- Gain affordable access to Aura's highly rated digital security solution at **significantly discounted rates** versus retail and with **ease of payroll deduct**
- Conveniently stay informed and protected from anywhere via Aura's **all-in-one, highly rated mobile app**
- Ability to define which adult loved ones they consider "family members"
- Get **protection and value from day one** with auto-activated services using enrollment data
- Enjoy **simple, effortless** protection with Aura's AI-powered features that do the heavy lifting on members' behalf

WHY CHOOSE METLIFE + AURA'S SOLUTION?

We're different where it matters most



ALL OF THE PROTECTION NONE OF THE COMPLEXITY

When it comes to personal digital security solutions, we recognize the impact the **user experience** has on feature utilization and engagement.

Employees should not have to choose between protection and convenience.

When a user experience is clunky or complex, employees are less likely to use the full range of protections included in their plan.

That's why our commitment is to deliver not only a feature-rich product, but also an intuitive experience with automated and easy-to-use features **all in one place**, ensuring that protecting the digital lives of employees and their loved ones is both as **effective and effortless** as possible.

THE MOST AUTO-ACTIVATED SERVICES

We auto-activate as many services as possible on behalf of enrolled employees using enrollment data, ensuring 100% of voluntary participants receive protection and value starting from day one.

SMARTER, MORE AUTOMATED PROTECTION – NOT JUST TO-DO LISTS

We don't simply alert employees to problems after the fact and provide manual, time-consuming steps to fix them. Leveraging AI and smart automation, our integrated features work together to do the heavy lifting on behalf of participants and deliver a more proactive, personalized, and effortless user experience.

THE BROADEST FAMILY PROTECTION

Cover unlimited dependent minors and 10 additional adults – no matter their relationship, age, or whether they live under the same roof. Plus, family plans include unique features to help loved ones stay connected and protected.

ADMINISTRATIVE SIMPLICITY

Offering multiple MetLife products can result in valuable administrative efficiencies and a streamlined service model with support provided by your same trusted account team.

CONNECTED BENEFITS

We're making smart connections between Identity & Fraud Protection and other MetLife products – beginning with MetLife Legal Plans – helping employees get the most value out of their MetLife benefits.

AN AWARD-WINNING COMBINATION OF POWERFUL SECURITY, INNOVATION, AND MODERN USABILITY



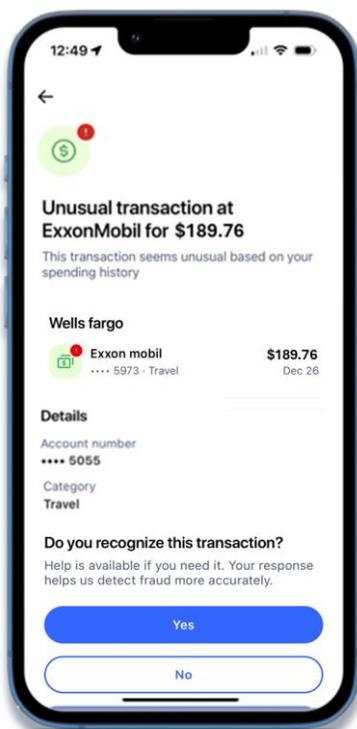
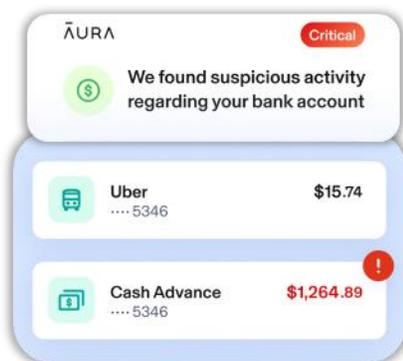
Helping your employees protect what they've worked so hard for

SPOTLIGHT ON FINANCIAL FRAUD PROTECTION

COMPREHENSIVE MONITORING OF CREDIT, FINANCES AND ASSETS

We help protect employees' paychecks, credit, and assets by continuously monitoring their credit, financial accounts, and property titles – and alerting them to any suspicious changes or activity.

Aura proactively prompts participants to connect financial accounts detected on their credit file that they may have missed for monitoring.

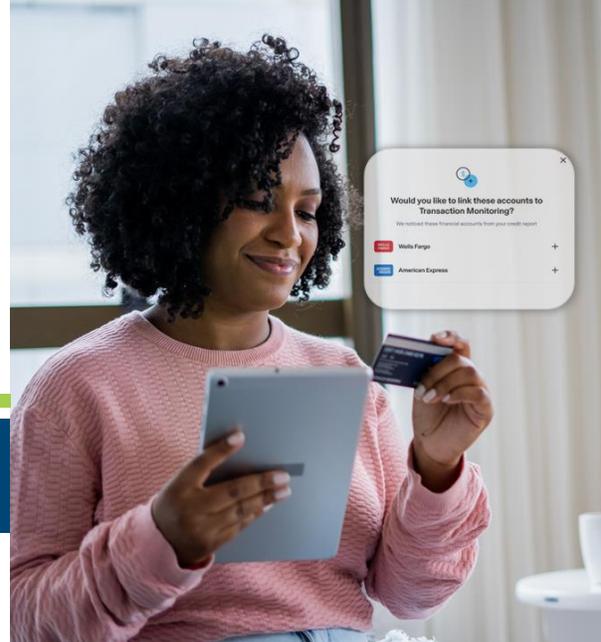


AI-POWERED FINANCIAL TRANSACTION MONITORING

Participants can set thresholds to get alerted when transactions exceed their specified dollar amount.

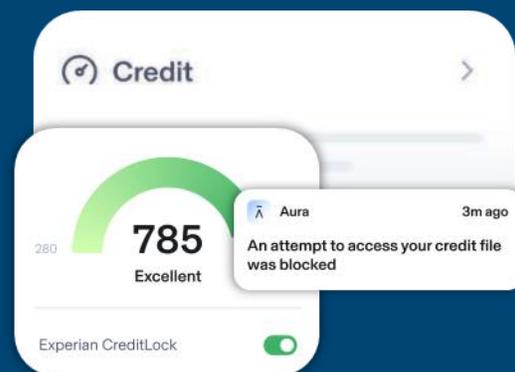
For even more advanced financial fraud detection, Aura utilizes AI to identify transactions that fall outside of typical spending patterns.

We compare the transaction to previous purchases made at similar places by both the individual member and other Aura users. If the transaction is outside of the typical range, the member receives an Unusual Transaction alert.



FASTEST, MOST RELIABLE CREDIT MONITORING⁶

Aura maintains direct connections to all 3 bureaus, enabling near real-time alerts to any credit related activity. Proven to deliver credit fraud alerts up to 250X faster than others.⁶



CREDIT SCORE, REPORTS, AND CREDIT MANAGEMENT TOOLS

Empower employees to take control of their credit health with a monthly credit score tracker*, annual credit reports, one-tap credit lock, and a credit score simulator.

6. Results based on a 2022 mystery shopper consumer study conducted by Ath Power Consulting. Ath Power Consulting was compensated by Aura to conduct this study. Competitors in the study included Norton LifeLock, Allstate, and IdentityForce.

* 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 Equifax 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.



SPOTLIGHT ON IDENTITY THEFT PROTECTION

ENSURING EMPLOYEES' PERSONAL INFORMATION STAYS PERSONAL

Our award-winning solution constantly monitors participants' personal info, online accounts, and online reputation and triggers actionable alerts if any threats are detected.

SOCIAL MEDIA PRIVACY CHECKUP

Scammers, predators, and thieves can take advantage of the abundance of personal information shared on social media.

Our Social Media Privacy Checkup feature helps enhance your privacy and make it harder for criminals to find and use your personal information. Aura scans your social media accounts and recommends changes to your privacy settings, which can be applied quickly and easily with a tap.

PRIVACY ASSISTANT

Our digital security suite includes a Privacy Assistant feature that helps protect participants' privacy and keep their personal data out of the hands of spammers and scammers.

Aura automatically and continuously requests removal of each participant's personal information from top data brokers and other online sources – with no action required by the participant.

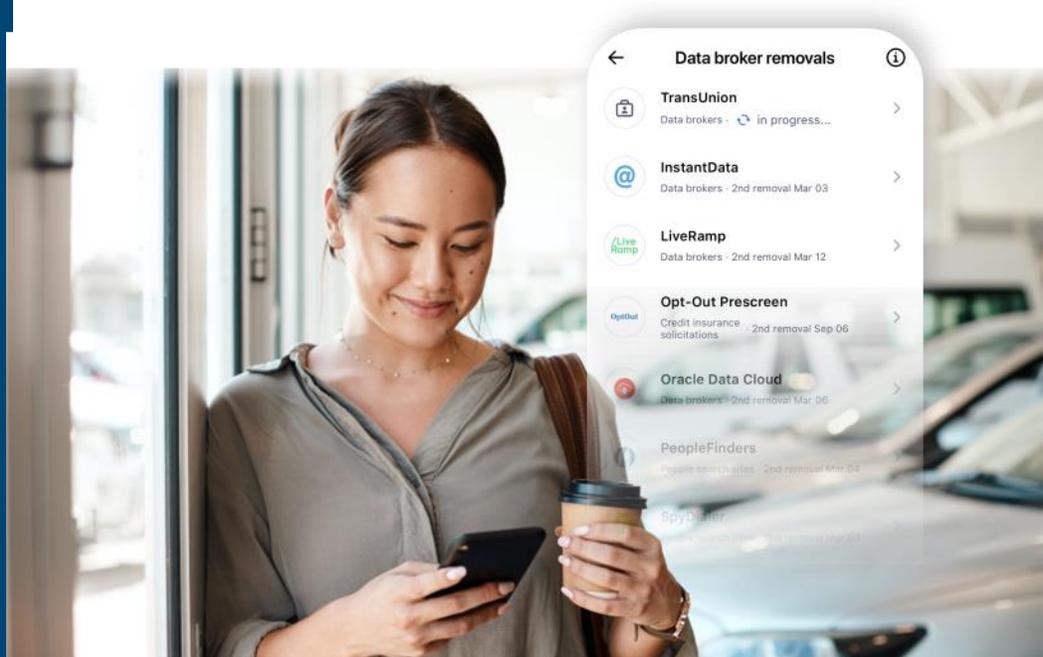
Aura's fully automated approach saves participants the significant amount of time it would take to follow manual, time-consuming steps to submit opt-out requests to each source themselves every 30-90 days as their information is re-added.

DIGITAL VAULT

Employees can keep important documents and sensitive information organized and easily accessible with the Digital Vault.

Store and protect sensitive documents alongside personal info, passwords, and more—secured with military-grade encryption.

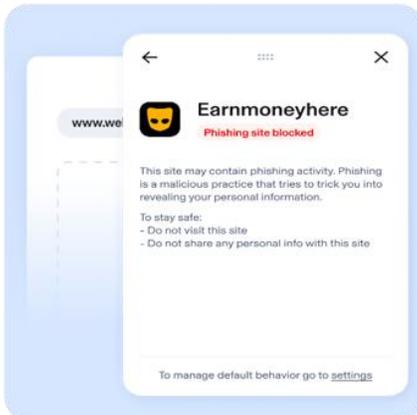
Plus, family plan account members can securely share sensitive documents, passwords, personal information and threat alerts with one another.



SPOTLIGHT ON PRIVACY & DEVICE SECURITY

PROTECTING EMPLOYEES' ONLINE PRIVACY WITH EASY-TO-USE TOOLS

Our intelligent safety tools help protect participants' passwords, devices, and Wi-Fi connections from fraudsters so they can shop, bank, and stream online more securely and privately.



SAFE WEB BROWSING

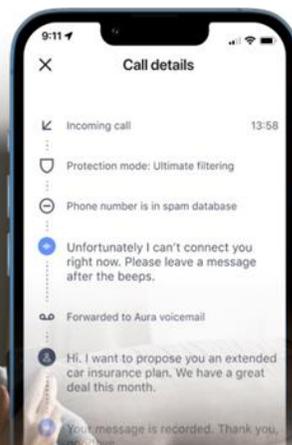
Block distracting ads and intrusive site trackers to keep employees' browsing activity private. Stop phishing attempts and scammers in their tracks by blocking malicious sites.

WIFI SECURITY / VPN

Logging on at the airport or from a coffee shop? With one tap, Aura's VPN protects your employees' online activity with military-grade encryption to keep hackers at bay while they're using public Wi-Fi.

AI-POWERED CALL AND TEXT ASSISTANT

We help reduce the risk of participants falling victim to phishing threats and phone scams by screening incoming calls and texts from unknown numbers. Our AI-powered assistant will assess the intent of the call or text and



PASSWORD MANAGER WITH AUTOMATED PASSWORD CHANGE

User experience is critical when it comes to password hygiene. With 70% of breached passwords still in use⁷, individuals are unlikely to update vulnerable passwords if the experience is cumbersome. We make it easy to create and manage strong passwords.

Aura's proprietary Password Manager includes unlimited account credentials storage and is accessible across devices. Password Manager is integrated with Dark Web Monitoring to alert participants to breached passwords and use smart automation to help update them and secure their accounts with a single click.

Plus, account members on a family plan can securely share passwords with one another.

7. What Business Leaders Can Learn From The Poor Password Habits Of Consumers, Forbes.com <https://www.forbes.com/sites/edwardsegal/2022/03/02/what-business-leaders-can-learn-from-the-poor-password-habits-of-consumers/?sh=6876e3b322de> (Accessed 02/2024).

SPOTLIGHT ON FAMILY AND CHILD SAFETY

PEACE OF MIND FOR PARENTS & CAREGIVERS

Many employees still have important jobs to do outside of business hours. When they step out of the office, they step into critical roles serving as parents and caregivers to children, elderly parents, or other vulnerable loved ones.

Our advanced solution puts essential online safety tools and services at employees' fingertips to help them keep the entire family connected and protected – so they can have peace of mind and remain focused throughout their workday.

THE MOST INCLUSIVE FAMILY COVERAGE

Families come in all shapes and sizes. That's why we let each employee define which adult loved ones they consider "family."

Employees can add up to 10 additional adults— no matter their relationship, age, or whether they live under the same roof - and unlimited dependent minors to their family plan.

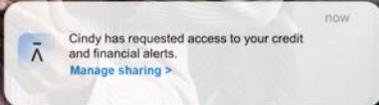
Each adult gets their own private Aura account and their own ID theft insurance policy.[^] Only the employee will have access to the children's personal information and receive alerts.

ROBUST CHILD PROTECTION FEATURES – ALL IN THE ALL-IN-ONE AURA MOBILE APP

Kids today are growing up in a digital world, but with such easy access to technology, it can be challenging for parents and caregivers to stay on top of their kids' online activity.

Our solution gives parents and caregivers customizable, easy-to-use tools to foster healthy online habits and help protect their kids from identity theft, cyberbullies, inappropriate content and more.

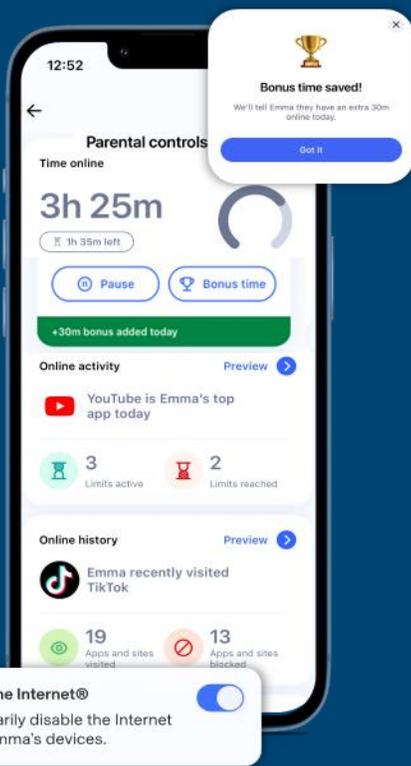
All family plans include child identity monitoring & alerts, parental controls, cyberbullying protection, 3-bureau child credit freeze wizard and more.



FAMILY SHARING

With Aura, employees can keep a pulse on not only their own credit, assets, and sensitive information, but also on behalf of their loved ones.

Aura makes it easy for family account members to request and share sensitive files, passwords, and threat alerts – secured with military-grade encryption – so loved ones can keep an eye out for each other's digital safety and resolve threats together fast.



WANT TO LEARN MORE ABOUT
OUR PARENTAL CONTROLS?

Scan the QR code or
[CLICK HERE](#) for a short video!

Plan Design

Our tiered plans and coverage options give your employees flexibility and choice.

You may offer Identity & Fraud Protection as an Employer Paid program or as a Voluntary benefit.

PLAN FEATURES AT A GLANCE

Financial Fraud Protection	Protection Plan Individual or Family	Protection Plus Plan Individual or Family
Credit Monitoring and Alerts	1 Bureau	3 Bureau
Credit Reports	1 Bureau	3 Bureau
Credit Score Tracker*	●	●
In-Platform Credit Dispute	●	●
Credit, Bank, and Account Freeze Assistance	●	●
Home Title Monitoring	●	●
Vehicle Title Monitoring	●	●
Financial Account Opening and Takeover Monitoring	●	●
AI-Powered Financial Transaction Monitoring	●	●
Tax Fraud Prevention Assistance	●	●
High-Risk Transaction Alerts	●	●
Utility Account Monitoring	●	●
Payday/Specialty Loans Block		●
Credit Lock		●
Credit Score Simulator		●
Identity Theft Protection		
Privacy Assistant (Automated Data Broker Removal)	●	●
Dark Web Monitoring	●	●
Digital Vault	●	●
SSN and Identity Authentication Alerts	●	●
Criminal, Court, and Public Record Monitoring	●	●
USPS Address Monitoring	●	●
Social Media Monitoring	●	●
Social Media Privacy Checkup		●
Gamertag Monitoring		●

Plan Design

Our tiered plans and coverage options provide flexibility and choice.

You may offer Identity & Fraud Protection as an Employer Paid program or as a Voluntary benefit.

Privacy & Device Protection	Protection Plan Individual or Family	Protection Plus Plan Individual or Family
Password Manager	•	•
Automated Password Change	•	•
Email Alias	•	•
Safe Web Browsing	•	•
IP Address Monitoring	•	•
WiFi Security (VPN)	2 devices	Unlimited devices
Antivirus	2 devices	Unlimited devices
AI-Powered Call Assistant		•
AI-Powered Text Assistant		•
Mobile Phone Takeover Protection**		•

Family Safety (included with Family Plans)

Parental Controls	•	•
Child Cyberbullying Protection	•	•
3-Bureau Child Credit Freeze Wizard	•	•
Child SSN Monitoring and Alerts	•	•
Sex Offender Geo Alerts	•	•
Family Sharing	•	•
Safe Gaming**	•	•

Services and Support

\$5M Insurance Policy^ per enrolled adult	•	•
Lost Wallet Protection with \$500 Emergency Cash	•	•
100% US-Based 24/7 Customer Support	•	•
White-Glove Fraud Resolution Services	•	•
Restoration Services for Pre-Existing Fraud Events	•	•
Unemployment and Tax Fraud Resolution	•	•
All-in-one Mobile App (iOS and Android)	•	•
Online Resolution Tracker	•	•
Aura Account Security	•	•



Individual plans include coverage for the employee only.



Family plans cover the employee + unlimited dependent minors + up to 10 adult loved ones

HERE TO HELP WHEN YOUR EMPLOYEES NEED IT MOST

Delivering exceptional customer service is a core part of our mission. Whether your employees are seeking proactive guidance, have product questions, or think they've fallen victim to identity theft, Aura's team of specialized agents are there round-the-clock to assist employee benefits members.

24/7/365 US-BASED SUPPORT

100% US-based Tier 1 Customer Support Agents and Resolution Specialists

EMPLOYEE BENEFITS CENTER OF EXCELLENCE

With specialized support agents for employee benefits members

REACHABLE VIA CHAT, EMAIL OR PHONE

With ease of tap-to-call from the Aura mobile app

NON-ENGLISH SUPPORT AVAILABLE

Ability to support approximately 200 different languages

WHITE GLOVE RESOLUTION SERVICE FOR FRAUD VICTIMS

Should an employee fall victim to identity theft, Aura's experienced team of White Glove Resolution Specialists will help them navigate the remediation process to secure their assets and restore their identity.

A dedicated case manager will be assigned to develop a remediation plan and assist the member through every step from start to finish. The agent will even offer to complete tasks on the member's behalf, as legally permissible. Our online case tracker makes it easy for members to check the status of their case anytime.

Aura also provides employee benefits members with full-service restoration for identity thefts that occurred prior to enrollment – no matter when the incident happened or was discovered.

BACKED BY A GENEROUS \$5 MILLION INSURANCE POLICY[^]

Each adult employee benefits member gets their own \$5 million identity theft insurance policy[^] to cover stolen funds, attorney fees, lost wages, and other eligible losses and expenses resulting from identity theft, a \$500 Emergency Cash benefit in the event of a lost or stolen wallet, and policy endorsements covering expense reimbursement for:

- 401K and HSA
- Home title identity theft
- Senior family member identity theft
- Deceased family member identity theft
- Reverse record/professional identity theft
- Cyber extortion/ransomware