

## FACT SHEET

# LIFELock ULTIMATE PLUS



Your bank accounts and credit are a gold mine for identity thieves. LifeLock Ultimate Plus™ service gives you some peace of mind knowing you have LifeLock's most comprehensive identity theft protection. You'll get alerts for new bank account applications and attempts to take over existing accounts.† You'll also enjoy the convenience of online access to annual credit reports from all three bureaus, monthly credit score tracking and priority access to US-Based Identity Protection Agents.

## Benefits of LifeLock Ultimate Plus

- ✓ **LifeLock Identity Alert® System†**  
The patented LifeLock Identity Alert® system monitors over a trillion data points for fraudulent attempts to use your Social Security number, name, address or date of birth in applications for new credit cards, wireless services, retail credit, mortgages, auto and payday loans. The system alerts you to suspicious activity by text, phone or email.\*\*
- ✓ **Bank Account Takeover Alerts**  
Monitors existing checking and savings accounts for unauthorized changes to personal information. Informs you of changes to account contact information or attempts to add new account holders to existing accounts.†
- ✓ **Checking and Savings Account Application Alerts**  
Searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.†
- ✓ **Credit Card, Checking and Savings Account Activity Alerts**  
Review your credit card, checking and savings account activity. Get alerts for cash withdrawals, balance transfers and large purchases to help detect fraudulent activity.†
- ✓ **Investment Account Activity Alerts**  
Review your investment account activity and get alerts for cash withdrawals and balance transfers to help detect fraudulent activity.†
- ✓ **Black Market Website Surveillance**  
Identity thieves illegally buy, sell and trade personal information on black market Internet sites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if your private data is found.
- ✓ **LifeLock Privacy Monitor™ Tool**  
Your personal information may be available to anyone online. Your name, address and age can be found with just a few keystrokes. LifeLock Privacy Monitor™ tool searches a list of common people-search websites and Internet-based advertising companies to find your information. We can then help you opt out of these databases and remove or suppress your information.

*(Continued on reverse)*

## About LifeLock

LifeLock is a leader in identity theft protection services. Our focus is on helping you protect your identity, which may not be the focus of a bank or credit card company – to help keep you safer in an always-connected world.

## 3 Layers of Protection

### DETECT

We search over a trillion data points looking for potential threats to your identity.

### ALERT

The patented LifeLock identity Alert® system† will let you know about suspicious activity by text, phone or email.\*\*

### RESTORE

If you become a victim of identity fraud, an Identity Restoration Specialist will handle your case every step of the way.

No one can prevent all identity theft.

† Network does not cover all transactions.

\*\* Fastest alerts require member's current email address.

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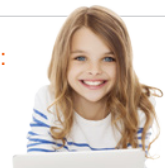
## Benefits of LifeLock Ultimate Plus (cont.)

- ✔ **Data Breach Notification**  
Your identity is virtually everywhere. Doctors, insurance companies, employers, even your favorite retailers. We'll let you know about publicly reported large scale security breaches so you can take action to help protect your personal information.
- ✔ **Credit Inquiry Alerts**  
Lenders make credit inquiries whenever someone submits a credit application. We send alerts for these inquiries so you can respond to help resolve fraudulent activity if the application isn't yours.†
- ✔ **Online Annual Credit Reports**  
Online access to your annual credit reports from all three primary bureaus - Equifax, TransUnion and Experian. Allows you to see the details of your credit history.
- ✔ **Online Annual Credit Scores**  
Online access to your annual credit scores from all three primary bureaus: Equifax, TransUnion and Experian. Includes top factors used to determine your score so you better understand how lenders evaluate your credit worthiness.
- ✔ **Monthly Credit Score Tracking**  
Monthly single-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.
- ✔ **File-Sharing Network Searches**  
Actively monitors music, photo and data file-sharing networks for exposure of your personal information such as your name, Social Security number, date of birth or contact information.
- ✔ **Fictitious Identity Monitoring**  
Scans for names and addresses associated with your Social Security number in public and credit record sources such as credit grantors, state agencies, and collection agencies to help determine if criminals are building fictitious identities to open accounts or commit fraud.
- ✔ **Court Records Scanning**  
Monthly court record checks for matches of your name and date of birth to criminal activity to help protect you from being falsely linked to arrests and convictions you know nothing about.
- ✔ **Sex Offender Registry Reports**  
Notifies you of sex offenders living in your zip code.
- ✔ **Address Change Verification**  
Mail containing financial information can be vulnerable to identity thieves who may attempt to divert it. LifeLock monitors change of address requests and notifies you of requests with your personal information.
- ✔ **Lost Wallet Protection**  
A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call and LifeLock will help cancel or order the contents, helping protect you against fraudulent charges so you can get back on your way. Coverage includes: credit and debit cards, driver's licenses, Social Security cards, insurance cards, checkbooks and travelers checks.
- ✔ **Reduced Pre-Approved Credit Card Offers**  
LifeLock requests that your name be removed from many pre-approved credit card mailing lists, an important information source for identity thieves.
- ✔ **Priority Access to US-Based Identity Protection Agents**  
Jump to the front of the line and speak with Identity Protection Agents who are available 24/7 to help with questions or claims. Log in to your online account at LifeLock.com, email Member.Services@LifeLock.com or call 800-LifeLock (543-3562).
- ✔ **\$1 Million Total Service Guarantee**  
As a LifeLock member, if you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and other necessary professionals to help your recovery.‡
- ✔ **Identity Restoration Specialists**  
If you become a victim of identity fraud, an Identity Restoration Specialist will personally handle your case and help restore your identity.



Available with an adult membership:

**LIFELock JUNIOR®  
PROTECTION**



A child's clean and unmonitored credit file can be a gold mine for identity thieves. With a combination of advanced monitoring features uniquely designed for children, LifeLock Junior® protection helps proactively safeguard their personal information.

No one can prevent all identity theft.

\*\* Fastest alerts require member's current email address.

† Network does not cover all transactions.

‡ Service Guarantee benefits are provided under a master policy issued by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

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