



# 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. Unfortunately, free credit monitoring simply alerts you to credit score changes. LifeLock not only has proprietary technology to detect a range of identity threats, 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>



Nearly 15 billion dollars were stolen from identity theft victims in 2017.<sup>2</sup>



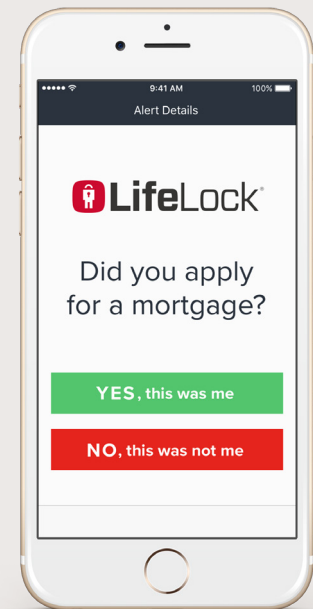
Nearly 60 million Americans have been affected by identity theft.<sup>1</sup>

## HOW TO ENROLL

- Enroll online: [www.ncretiree.com](http://www.ncretiree.com) or call **855-627-3847**.
- Provide the name, Social Security number, date of birth, address, email and phone number for you and each dependent you wish to enroll. (Online One Bureau Annual Credit Report and Score<sup>3</sup> available with a valid email address)

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.

- 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.



Alert modified for demonstration purposes.

When a threat is detected<sup>4</sup>, LifeLock notifies members by phone<sup>5</sup>, text or email.

<sup>3</sup> If your LifeLock plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful LifeLock plan enrollment.

<sup>4</sup> LifeLock does not monitor all transactions at all businesses.  
<sup>5</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.



# The Essential Retiree Benefit

**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.† Plus, members have online access to their annual credit report and annual credit score from a major credit bureau.

**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.\*\*

Special retiree benefit rate starting as low as

**\$8.49** MONTHLY

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

## MONTHLY SERVICE PLAN OPTIONS

LifeLock Benefit Elite

Retiree	\$8.49
Retiree + 1	\$14.99
Retiree & Family*	\$23.36

\*LifeLock defers to the employer's benefit eligibility rules regarding the number and age of the eligible dependents.

\*\*LifeLock Junior™ membership is available only as an added membership to an adult LifeLock plan.

## SERVICE FEATURES

LifeLock Benefit Elite

LifeLock Identity Alert™ System†	✓
Lost Wallet Protection	✓
USPS Address Change Verification	✓
Dark Web Monitoring	✓
LifeLock Privacy Monitor™	✓
Reduced Pre-Approved Credit Card Offers	✓
Fictitious Identity Monitoring	✓
Court Records Scanning	✓
Data Breach Notifications	✓
Credit, Checking & Savings Account Activity Alerts†	✓
Investment Account Activity Alerts†	✓
24/7 Live Member Support	✓
U.S.-Based Identity Restoration Specialists	✓
Stolen Funds Reimbursement*	Up to \$1 Million
Personal Expense Compensation*	Up to \$1 Million
Coverage for Lawyers and Experts*	Up to \$1 Million
One-Bureau Annual Credit Report & Credit Score <sup>1</sup> 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.	✓

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

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No one can prevent all identity theft.

<sup>2</sup>LifeLock does not monitor all transactions at all businesses.

<sup>3</sup>Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite. 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 (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal

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