MetLife · ΛURΛ

Identity & Fraud Protection

Proposal Prepared For Retired Employees of LA County

Issue Date: 8/6/2024
Effective Date: 1/1/2025

MetLife Consumer Services, Inc., New York, NY
L0424040129[exp0426][All States]

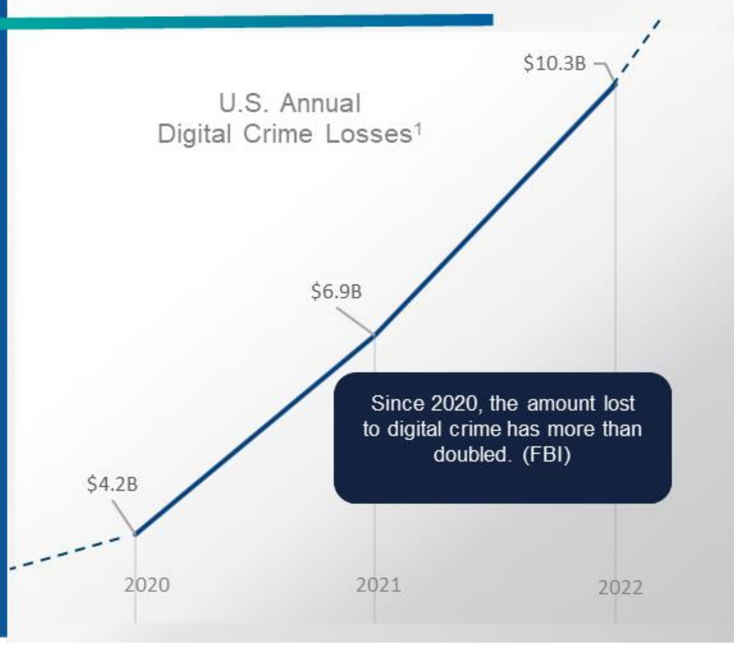
Members need protection from digital crime now more than ever

DID YOU KNOW?

$280B industry of companies that buy & sell personal data online for profit[2]

422M Victims of data breaches in 2022[3]

46% Active social media users are up to 46% more likely to become victims of ID theft[4]



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 members 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-rated[5] all-in-one digital security solution at discounted group rates. 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 member 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 members 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.

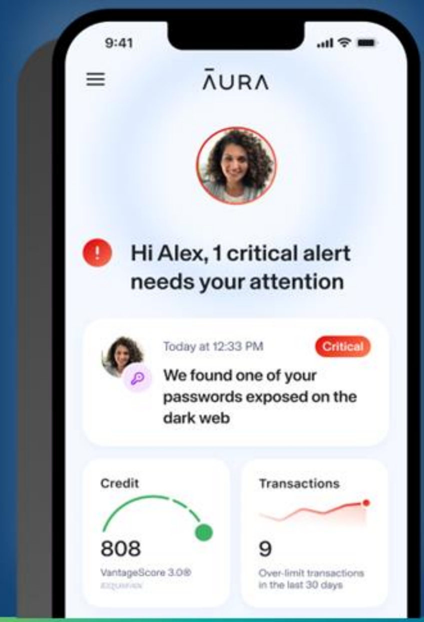
IDENTITY THEFT PROTECTION
Get alerted to threats to personal information, online accounts, social media and more. Plus, we automatically request removal of personal info from data broker sites to protect it from thieves and spammers.

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

MetLife · AURA
Identity & Fraud Protection

^ 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.

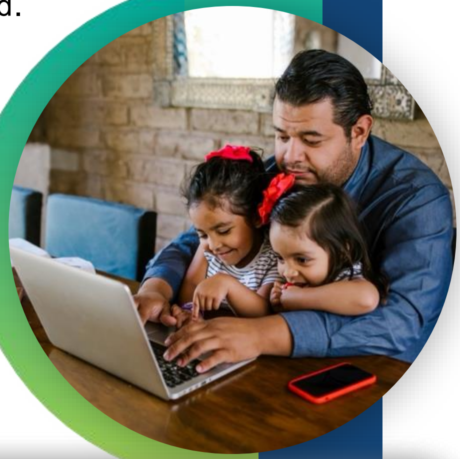
WHY CHOOSE METLIFE + AURA'S SOLUTION?

Together, we make it simple.

Organizations and their members 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 members more powerful, valuable benefits from a single carrier.



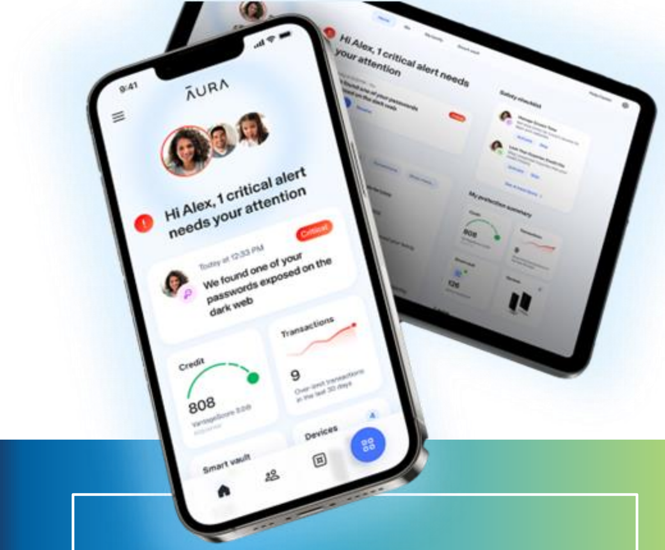
KEY METLIFE AND AURA ADVANTAGES THAT ORGANIZATIONS AND MEMBERS CAN COUNT ON:

ORGANIZATIONS

- Ability to offer a robust selection of benefits from a **single carrier**
- Modernize your benefits offering with a high-demand solution that meets the needs of your **multigenerational and diverse members**
- **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

MEMBERS

- Gain affordable access to Aura's highly rated digital security solution at **significantly discounted rates** versus retail
- 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"
- 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.

Members should not have to choose between protection and convenience.

When a user experience is clunky or complex, members 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 members and their loved ones is both as **effective and effortless** as possible.

THE MOST AUTO-ACTIVATED SERVICES

As soon as a member enrolls and enters their personal information, Aura auto-activates as many services as possible on behalf of the member to ensure they receive protection and value from day one.

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

We don't simply alert members 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 members 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

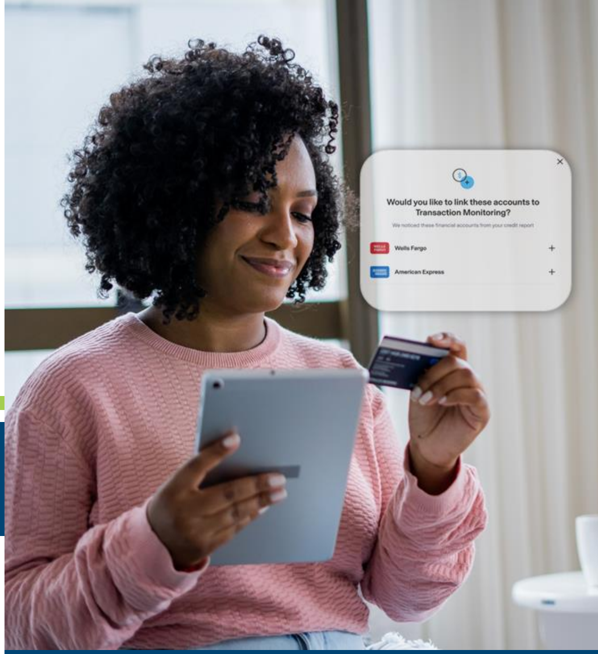
Offering multiple MetLife products can result in valuable administrative efficiencies and a streamlined service model with support provided by your same trusted account team.

CONNECTED BENEFITS

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

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

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

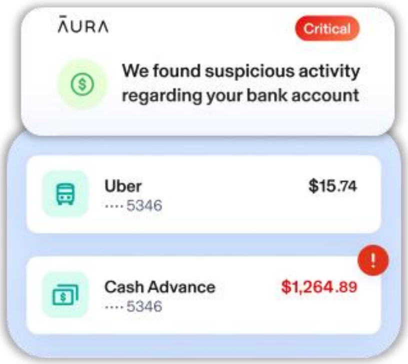


SPOTLIGHT ON FINANCIAL FRAUD PROTECTION

COMPREHENSIVE MONITORING OF CREDIT, FINANCES AND ASSETS

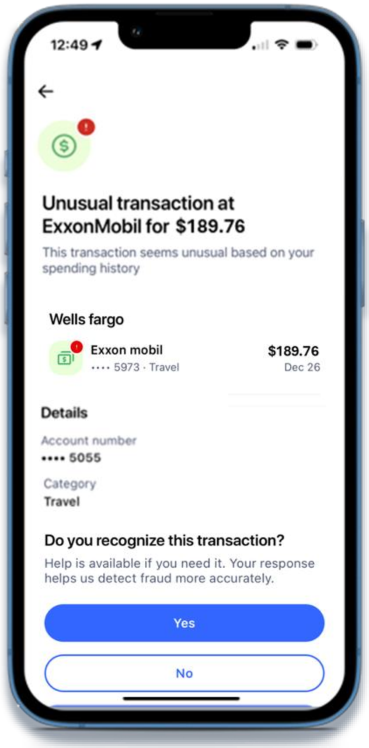
We help protect members' paychecks, credit, and assets by continuously monitoring their credit, financial accounts, and property titles – and alerting them to any suspicious changes or activity.

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



FASTEST, MOST RELIABLE CREDIT MONITORING[6]

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]

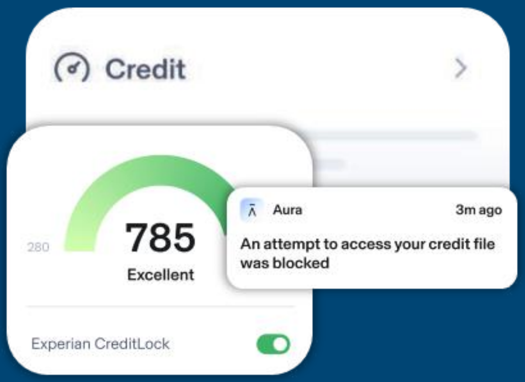


AI-POWERED FINANCIAL TRANSACTION MONITORING

Members 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.



CREDIT SCORE, REPORTS, AND CREDIT MANAGEMENT TOOLS

Empower members 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 MEMBERS' PERSONAL INFORMATION STAYS PERSONAL

Our award-winning solution constantly monitors members' 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 members' privacy and make it harder for criminals to find and use their personal information. Aura scans their linked social media accounts and recommends changes to their 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 members' privacy and keep their personal data out of the hands of spammers and scammers.

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

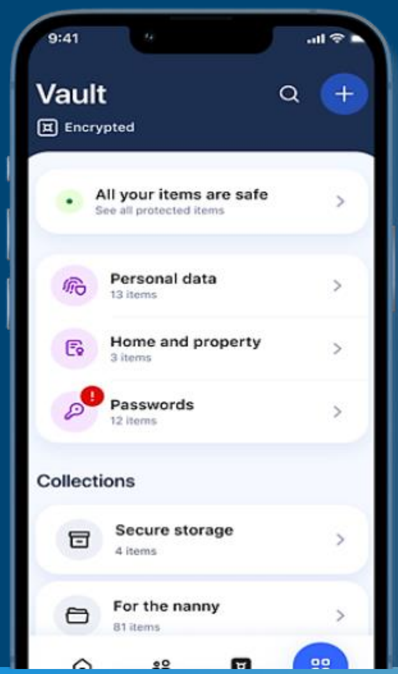
Aura's fully automated approach saves members the significant amount of time it would take to follow manual, time-consuming steps to submit opt-out requests to each source themselves every 30-90 days as their information is re-added.

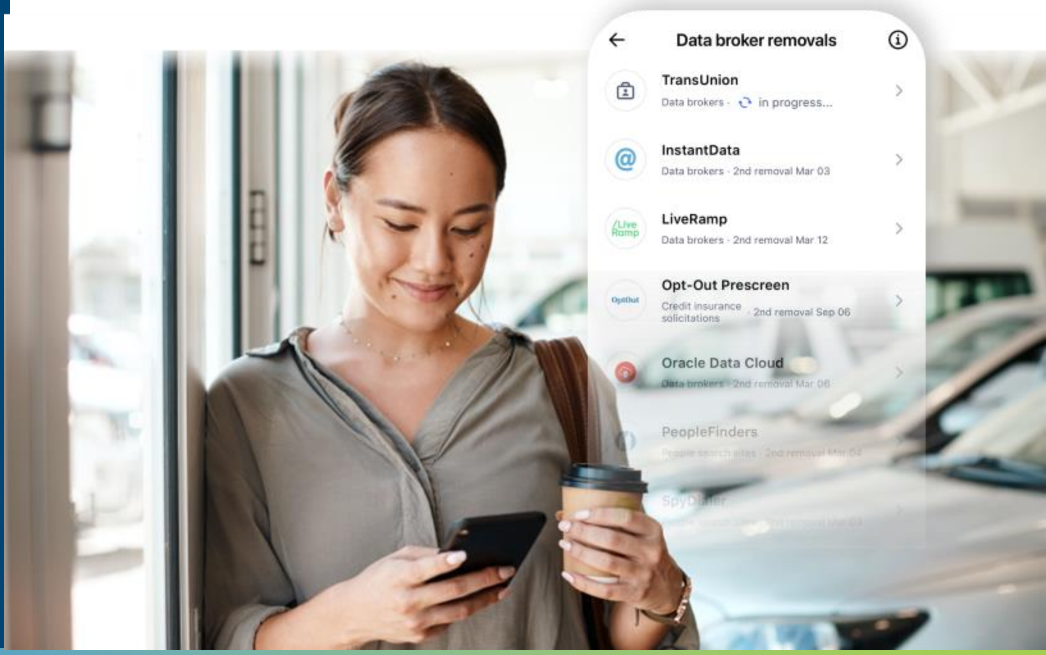
DIGITAL VAULT

Members 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.

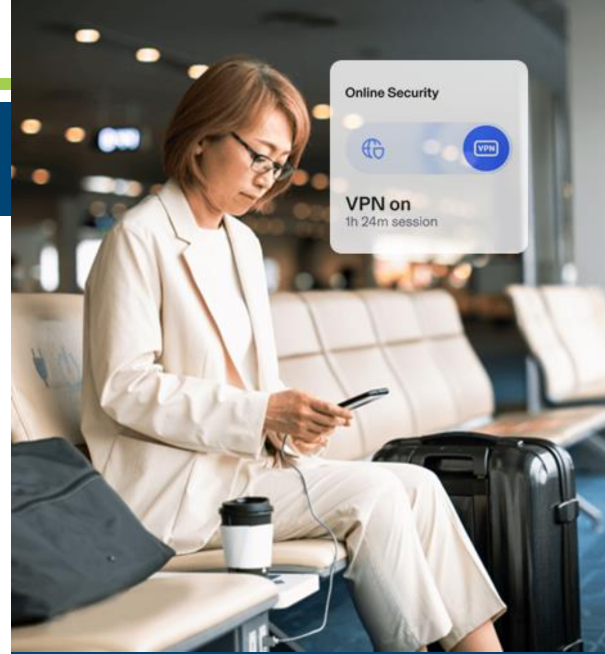


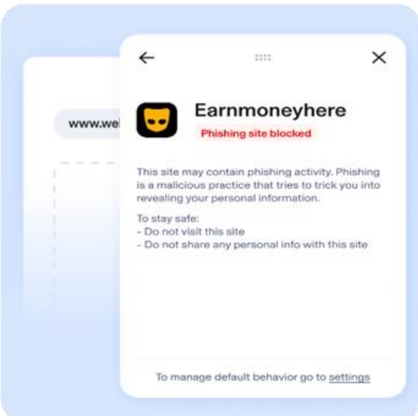


SPOTLIGHT ON
PRIVACY & DEVICE SECURITY

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

Our intelligent safety tools help protect members' 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 members' 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 members' 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 members 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 block spam and scams on their behalf.

PASSWORD MANAGER WITH AUTOMATED PASSWORD CHANGE

User experience is critical when it comes to password hygiene. With 70% of breached passwords still in use[7], 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 members to breached passwords and use smart automation to help update them and secure their accounts with a single click.

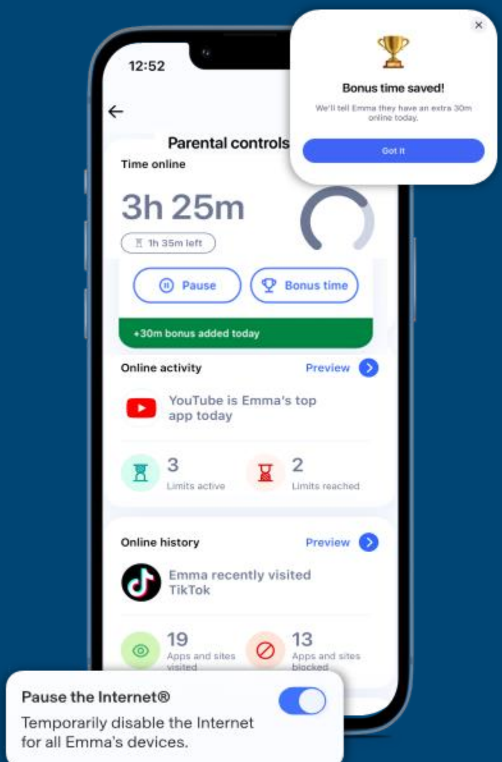
Plus, account members on a family plan can securely share passwords with one another.

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).

FAMILY SHARING

With Aura, members 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.



SPOTLIGHT ON FAMILY AND CHILD SAFETY

PEACE OF MIND FOR PARENTS & CAREGIVERS

Many members 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 members' fingertips to help them keep the entire family connected and protected – so they can have peace of mind and remain focused throughout their day.

THE MOST INCLUSIVE FAMILY COVERAGE

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

Members 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 primary member will have access to their added 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.

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 members flexibility and choice.

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	Protection Plan	Protection Plus Plan
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		•

Protection Individual Plan • Protection Family Plan • Protection Plus Individual Plan • Protection Plus Family Plan

Plan Design

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

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 member only.

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

VOLUNTARY

Give your members access to the critical protection they need – at discounted group rates.

VOLUNTARY PROGRAM PRICING

Offer members access to an award-winning digital security solution at discounted group rates.

Member paid rates for each plan tier are as follows:

Protection Individual	**Protection** Family	**Protection Plus** Individual	**Protection Plus** Family
$7.95	$13.95	$11.95	$20.95

Prices shown are Per Member Per Month (PMPM).
Rates are guaranteed for 3 years.
Rates include level 15% commissions for the broker plus level 5% for General Agency Fees.

Voluntary Programs: The Organization may offer members all 4 plans or choose only a specific plan tier to offer.

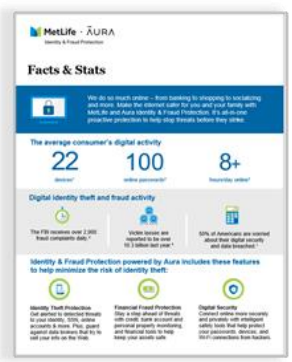
WE PARTNER WITH YOU THROUGH EVERY STEP
to ensure a hassle-free experience

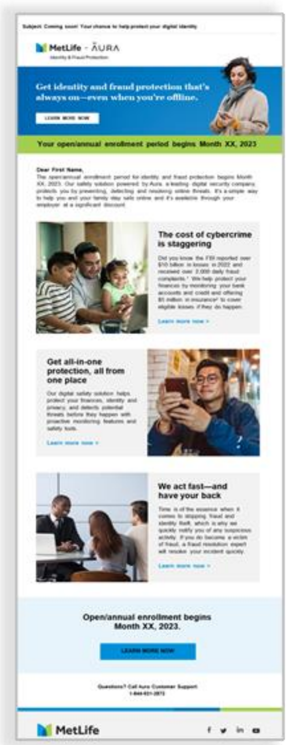
01. IMPLEMENTATION

We make it easy to get your Identity & Fraud Protection program in place. We follow a structured implementation process led by a dedicated MetLife Implementation Leader (IL) with support from Aura experts.

Your MetLife IL serves as primary point of contact and partners closely with you from start to finish, ensuring all deadlines and deliverables are successfully achieved.

Key implementation deliverables include:
- Project plan
- File specs and testing
- Add FCRA language to enrollment
- Customer Agreement
- Communication strategy and materials





02. PRE-ENROLLMENT: EDUCATE AND PROMOTE

As a MetLife customer, you get access to a dedicated Communications Engagement Lead (CEL) to collaborate with you to develop a tailored, multi-touch communications plan leveraging research-based insights and proven engagement strategies. We can provide a variety of customized materials to help educate members about the Identity & Fraud Protection benefit and help maximize participation.

Our support tools and educational resources explain the benefit in easy-to-understand terms so members can make confident, informed decisions during their enrollment period.

Example communications include:

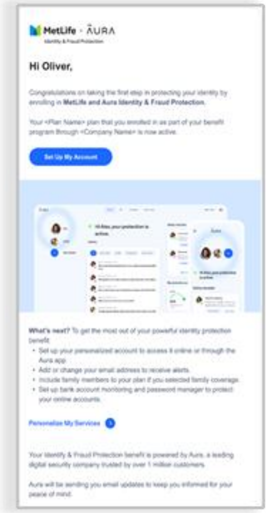
- Member microsite
- Benefit fairs
- Webinars
- Intranet display banners
- Email series
- Videos
- Plan summary
- Infographics
- FAQ
- Product demo

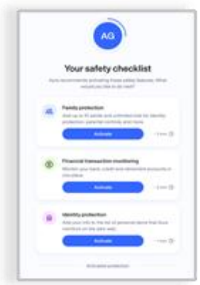
03. POST-ENROLLMENT: ACTIVATE AND GUIDE

When the program becomes effective, Aura sends a Welcome email to all enrolled members to access their account and explore the services included in their plan. For Voluntary programs, we also offer a dynamic reminder email series to help reach members who missed acting on the initial email.

Example communications include:

- Welcome email
- Reminder emails
- Postcard
- Account set up flyer
- Guided onboarding
- Safety checklist
- Videos
- member Microsite
- FAQ
- 24/7 Support



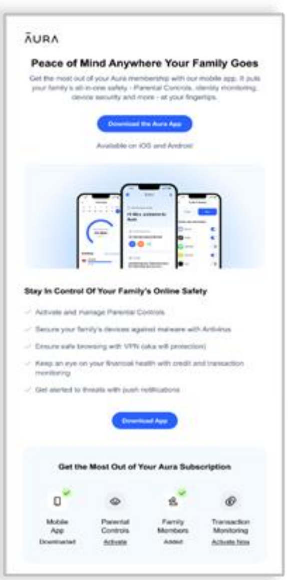


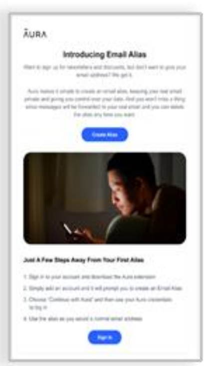
04. ONGOING ENGAGE AND SUPPORT

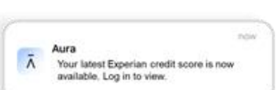
Throughout the plan year, we take a proactive approach to help members get the most out of their Identity & Fraud Protection benefit. Threat alerts, notifications, educational content and more help drive ongoing engagement and ensure members and their loved ones stay protected.

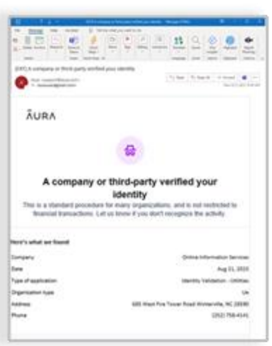
Example communications include:

- Threat alerts
- Reminder emails
- In-app content
- Online educational resources
- Monthly refreshed score notifications
- member microsite
- 24/7 Customer Support









HERE TO HELP
WHEN YOUR MEMBERS NEED IT MOST

Delivering exceptional customer service is a core part of our mission. Whether your members 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 them.

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 group 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 a member 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 group 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 enrolled adult 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

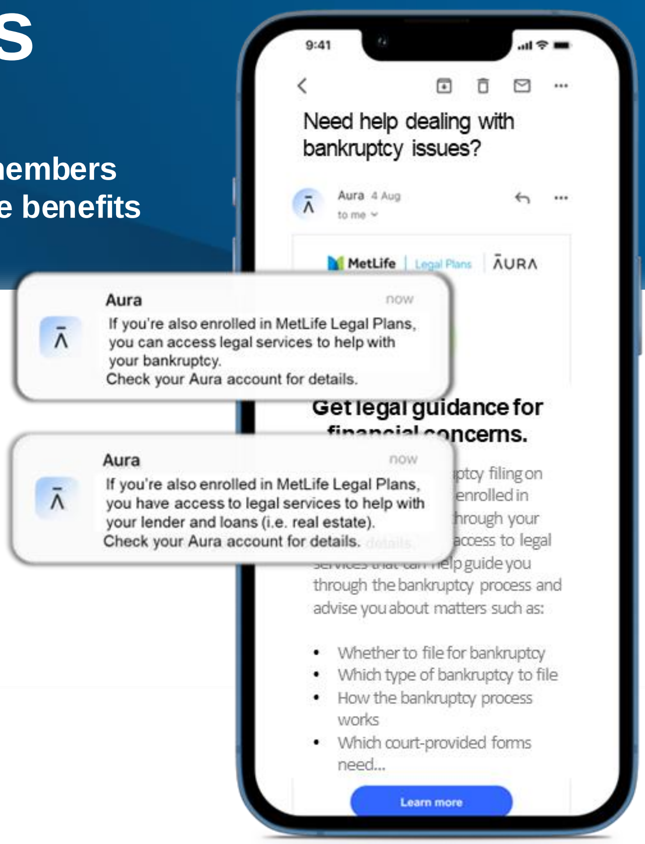
MetLife · ĀURA

Identity & Fraud Protection

MetLife | Legal Plans

The Next Generation of Connected Benefits

Our unmatched product integrations inform your members when and how they may be able to use their MetLife benefits



Connected Benefits is an innovative capability that delivers a streamlined experience to help your members maximize the value of the MetLife benefits available to them.

By integrating the user journeys across Identity & Fraud Protection and Legal Plans products, we help unlock value for your members in a seamless way and with minimal effort.

Utilizing the information available to us, we can recognize relevant moments in your members' lives and proactively notify them with clear instructions on how to take action and make the most of their benefits.

	Aura		MetLife Legal Plans
Real Estate & Loans	We've detected a new loan inquiry on your credit file.	→	If enrolled in MetLife Legal Plans, you have access to legal services to help with your lenders and loans. Log in for details.
Digital Estate Planning	Add the completed documents to your Aura Vault for secure storage and family sharing.	←	Congrats on completing your Digital Estate Plan. Safeguard these documents with the Aura Vault.
Money Matters	Aura detected a bankruptcy or delinquency event on your credit file.	→	If enrolled in MetLife Legal Plans, you have access to legal services to help with financial and credit matters. Log in for details.

For illustrative purposes only.

No opt-in or additional data required | **Minimizing the Effort Maximizing the Value** | **members must be enrolled in both products**

VOLUNTARY

A simple and intuitive onboarding experience for your members

ACCOUNT SET UP TAKES LESS THAN 5 MINUTES!

01

On the effective date, Aura auto-activates member coverage and triggers a Welcome Email with instructions to set up their personalized Aura account.

Members may also go directly to my.aura.com/start to set up their Aura account.

02

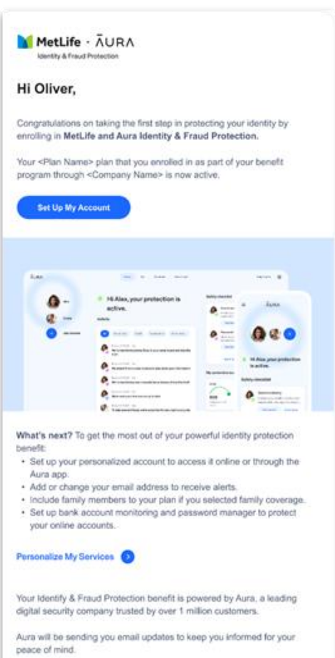
Member enters personal info to verify their identity and create Aura account credentials.

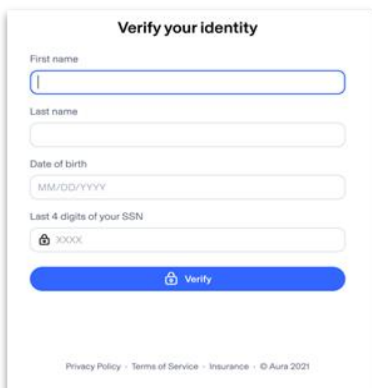
Aura highlights core protections they've already activated on the member's behalf.

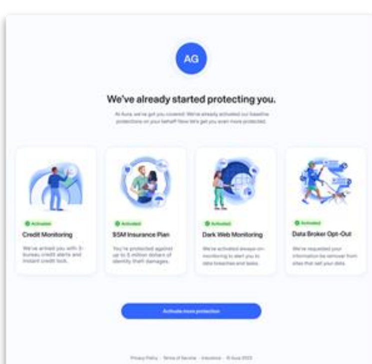
03

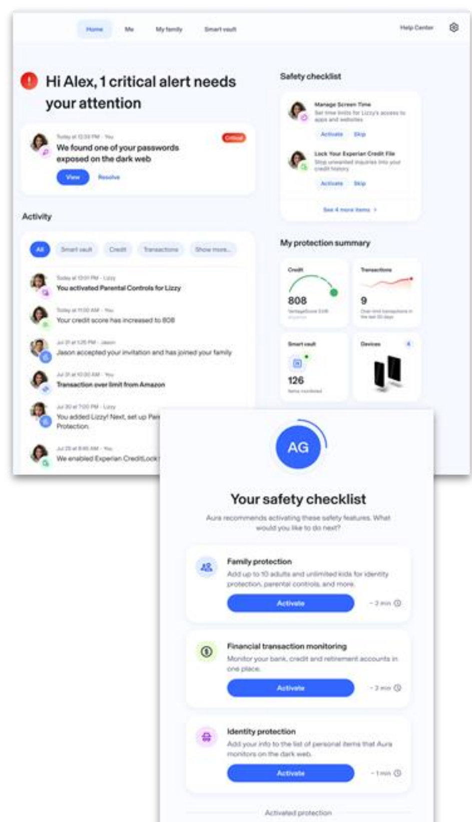
Member accesses their dashboard to view and use additional features, set contact preferences, add family members, and more.

To help maximize protection, a personalized Safety Checklist recommends specific features to activate at the member's convenience.



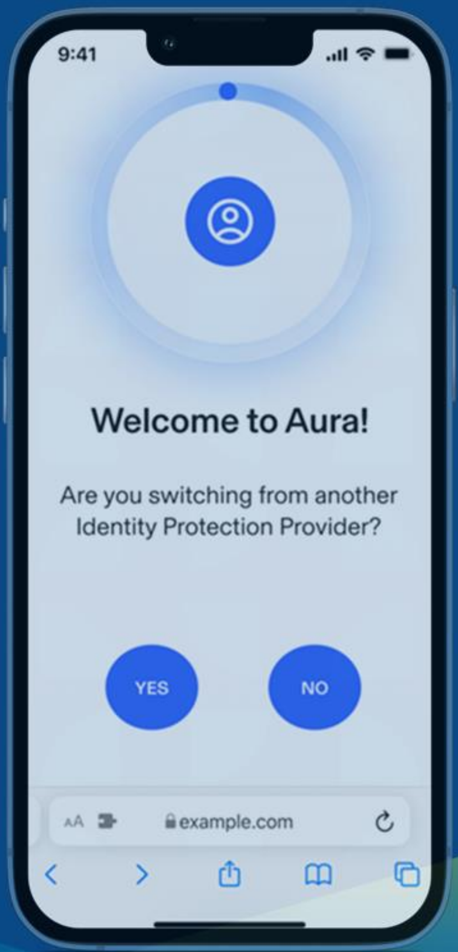






Already offer an identity theft protection benefit?

WE MAKE IT EASY TO UPGRADE TO OUR SOLUTION



We've developed a seamless transition experience for you and your members

ELECTION CARRYOVER

Members' prior election can be **automatically carried over** to our most comparable plan, with the ability for them to opt out or change their selection during open enrollment. This results in **no coverage disruption**.

AUTOMATED ACTIVATION

Using the data provided during enrollment, Aura **automatically activates core services** on members' behalf, ensuring voluntary members receive protection and value from day one, even if they take no further action post enrollment.

GUIDED ONBOARDING

Members will have a **custom onboarding experience** to help load data from features they may have used with your organization's previous ID theft solution - like password manager, financial transaction monitoring, add family members, and more.

Simple for Members | **Seamless for Organizations**

Disclaimers and Footnotes

^ 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.

* 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 TransUnion or Experian 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.

** Features coming in 2024. Aura does not guarantee targeted features to launch in said time period and reserves the right to adjust as business needs adjust.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.

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. They may be compensated as a marketing affiliate of Aura, but their ratings are all their own.

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 study included NortonLifeLock, Allstate, and IdentityForce.

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).

Contact your MetLife representative today!

To learn more visit www.metlife.com/identity-and-fraud-protection

U.S. Business
Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, MetLife Consumer Services, Inc. and Metropolitan General Insurance Company (collectively herein called "MetLife"), enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related insurance and non-insurance products ("Products") with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary for eligible Products. Under MetLife's current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium or fees. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of eligible new or renewal premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) eligible new or renewal premium or fees growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium or fees for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium or fees from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., insurance and member benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

Non-U.S. Coverage

When providing you with information concerning an eligible group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.