



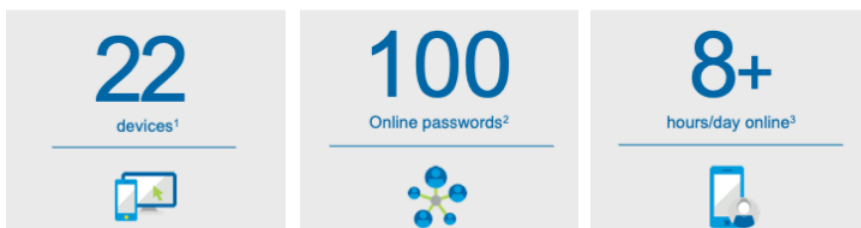
Smart, simple identity and fraud protection all in one place.

Proactive protection that helps stop threats before they strike.

Why identity and fraud protection matters

We're doing more online than ever before—making us more vulnerable to fraud and online threats. MetLife and Aura Identity & Fraud Protection helps safeguard the things that matter to you most: your identity, money, assets, family, reputation and privacy.

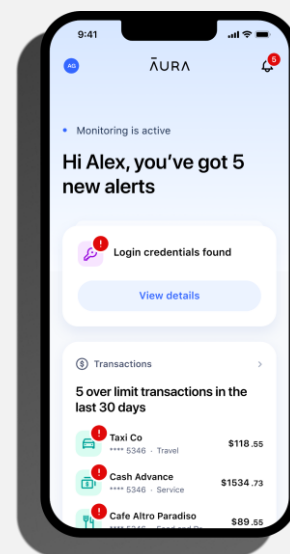
The average consumer's digital activity



Why you need MetLife and Aura Identity & Fraud Protection

Online interactions are at an all-time high. 89% of employees say that having access to an identity theft product provides peace of mind.⁴

On average, it takes about **100 to 200** hours and over six months to undo identity theft.⁵



The Aura app keeps all your digital security solutions in one place.

Financial fraud protection	Protection	Protection Plus
Credit monitoring and alerts	One bureau	Three bureau
Annual credit report	One bureau	Three bureau
Monthly credit score tracker ⁶		
In-platform credit dispute		
Credit, bank and utility account freeze assistance		
Home and vehicle title monitoring		
Financial accounts and transactions monitoring		
Investment and loan account monitoring		
High-risk transaction alerts		
Payday/specialty loans block		
Experian credit lock		
Credit score simulator		
Identity theft protection	Protection	Protection Plus
Privacy assistant and spam reduction		
Dark web monitoring		
Digital vault		
SSN and identity authentication alerts		
Criminal, court and public records monitoring		
Social media account monitoring and takeover alerts		
Gamertag monitoring		
Social media privacy checkup		
Privacy and device protection	Protection	Protection Plus
Password manager		
Email alias		
Safe web browsing		
Ip address monitoring		
Wi-Fi security/VPN ⁷	Two devices	Unlimited devices
Antivirus ⁷	Two devices	Unlimited devices
AI-powered call and text screening ⁷		
Family safety (with family coverage only)	Protection	Protection Plus
Parental controls		
Child cyberbullying protection		
3-bureau child credit freeze wizard		
Child SSN monitoring and alerts		
Sex offender geo alerts		
Family sharing		
Child safety checklist		
Services and support	Protection	Protection Plus
\$5m insurance policy per enrolled adult ⁸		
Lost wallet protection with \$500 emergency cash		
24/7/365 100% us-based customer care		
White glove fraud resolution services		
Restoration services for pre-existing fraud events		
Mobile app (iOS and android)		
Online resolution tracker		

Frequently asked questions

Why is having identity and fraud protection so important?

A. Everything you do is online, which makes your personal info more vulnerable. Get peace of mind knowing that you've taken a big step in protecting yourself from online threats, identity theft and fraud.

What are some of the benefits of this protection?

A. Aura offers robust protection by monitoring your personal info, credit, finances and devices and alerting you of suspicious activity. It's proactive protection to help stop threats before they strike. If you are a victim of fraud, an experienced Resolution Specialist will help you navigate credit bureaus, help initiate credit freezes or a credit lock and work with you to resolve your fraud incident.

Who can I protect with a Family plan?

A. Account owners can add up to 10 adults to their plan. There are no restrictions on adult family members, irrespective of where they live, age, relationship or financial dependence on the employee. Each adult member gets their own private, full-feature Aura account.

Account owners may also add unlimited minors (under 18) to their plan if they have parental guardianship rights. The minor's alerts will only be available for the account owner to review.

How do I pay for my identity and fraud protection?

A. Fees are paid through payroll deduction, so you don't have to worry about writing a check or missing a payment. For employer-paid plans and buy-up, payment is made via credit card directly to Aura.

Questions? Aura's customer service team is available 24/7/365. Call 1-833-711-1375

1. Connectivity and Mobile Trends Survey, Deloitte US (<https://www2.deloitte.com/us/en/pages/about-deloitte/articles/press-releases/connectivity-and-mobile-trends.html>), Accessed June 2023

2. How Many Passwords Does The Average Person Have in 2023? IncredITools (<https://increditools.com/how-many-passwords-does-the-average-person-have/>), Accessed June 2023

3. Average time spent per day with digital media in the United States from 2011 to 2024 (<https://www.statista.com/statistics/262340/daily-time-spent-with-digital-media-according-to-us-consumers/>), Accessed June 2023

4. Q&A: Identity Theft Benefits More Relevant Than Ever, HR Daily Advisor (<https://hrdailyadvisor.blr.com/2020/04/02/qa-identity-theft-benefits-more-relevant-than-ever/>), Accessed June 2023

5. How Long Does it Take to Correct Identity Theft?, Allstate (<https://www.allstateidentityprotection.com/content-hub/how-long-does-it-take-to-correct-identity-theft/>), Accessed June 2023

6. 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 different from the score used by lenders to evaluate your credit.

7. Coming in 2023

8. 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 that 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 coverage exclusions. Coverage may not be available in all jurisdictions.

No one can prevent all identity theft or monitor all transactions effectively.

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.