



## 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.

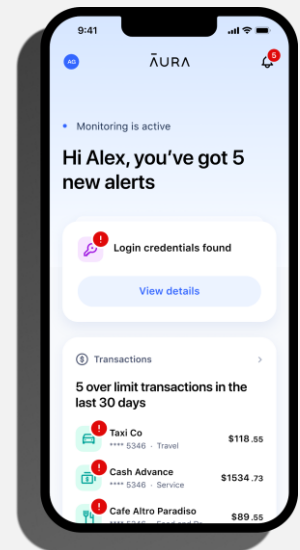
#### The average consumer's digital activity



### 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.<sup>4</sup>

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



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

**Protection Plan Features**

**Financial Fraud Protection**

- Credit monitoring and alerts *(One bureau)*
- Annual credit report *(One bureau)*
- Monthly credit score tracker<sup>6</sup>
- In-platform credit dispute
- Credit, bank and utility account freeze assistance
- Home and vehicle title monitoring
- Financial accounts opening and takeover monitoring
- AI-Powered Transaction Monitoring
- Investment and loan account monitoring
- High-risk transaction alerts

**Identity Theft Protection**

- Privacy assistant and spam reduction
- Dark web monitoring
- Digital vault
- SSN and identity authentication alerts
- Criminal, court and public records monitoring
- USPS address monitoring

**Privacy & Device Protection**

- Password manager
- Email alias
- Safe web browsing
- IP address monitoring
- Wi-Fi security/VPN *(Two devices per adult member)*
- Antivirus *(Two devices per adult member)*
- Mobile phone takeover protection<sup>7</sup>

**Family Safety included (with family coverage only)**

- Parental controls
- Child cyberbullying protection
- Three-bureau child credit freeze wizard
- Child SSN monitoring and alerts
- Sex offender geo alerts
- Family sharing
- Child safety checklist
- Safe gaming<sup>7</sup>

**Services and Support**

- \$5m insurance policy per enrolled adult<sup>8</sup>
- 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.

**Enrollment is open from  
April 1 to May 31, 2025**

**Please see your Plan Summary  
for more information.**

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

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.