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LifeLock Benefit Solutions



Learn More About Your Cyber Safety Employee Benefit

Features Guide: LifeLock with Norton Benefit Premier Plus

CYBER SAFETY FEATURES	LifeLock With Norton Benefit Premier Plus
FINANCIAL WELLNESS Help me understand my finances	
Balance Change Alerts NEW! Sudden credit balance increases can impact your credit score and can even be a signal of potential financial fraud. Our robust credit monitoring for fraud detection alerts you of significant credit balance changes.	●
Credit Score Insights NEW! Good credit and money management can help improve your credit score—and we can help you learn strategies for both. LifeLock provides actionable credit insights, empowering you to take control of your credit and make smarter financial decisions. You'll be able to view the key factors impacting your VantageScore 3.0—such as payment history, credit usage, and credit age—and track how those factors change as your score fluctuates.	●
Credit Monitoring[1] We monitor for key changes to your credit file at one or all three of the leading credit bureaus and alert you to potential fraud.	3B[2]
Credit Report & Scores Easily access your credit reports and scores from the primary bureaus and track your credit history over the past year.	3B[2]
Financial Monitoring Centralize your banking alerts in one place with Financial Monitoring. Get alerts for cash withdrawals, balance transfers, recurring charge changes, and large purchases to help protect your finances from fraud. • **401K & Investment Account Activity Alerts** • **Bank & Credit Card Activity Alerts** • **Recuring Charges & Unusual Charges**	●
Income Tracking AVAILABLE FALL 2025!* Aggregate checking, savings, and investment accounts in one dashboard to track income fluctuations in real time.	●
Spending Tracker AVAILABLE FALL 2025!* Organize expenses by category and monitor spending trends to stay on budget and meet financial goals.	●
Spending Insights AVAILABLE FALL 2025!* Analyze spending patterns by category (e.g. entertainment, travel, food, rent, etc.) to track month to month fluctuations and make smarter financial decisions.	●

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IDENTITY AND FINANCIAL PROTECTION Keep my personal information and finances safer	
Alerts on Crimes Committed in Your Name We scan court records for your personal info to help protect you from being falsely linked to a crime, monitor for fake identities using your SSN, and alert you if we detect suspicious credit card activity.	●
Bank Account Takeover Alerts Identity thieves use their computers to take over accounts or add new account holders to existing accounts. LifeLock helps protect your finances by monitoring for these changes.	●
Buy Now Pay Later Fraud Monitoring We track transactions on your linked financial accounts and alert you if a payment is made to select Buy Now Pay Later lenders.	●
Checking & Savings Account Application Alerts We monitor new bank account applications at national banks, local banks, and credit unions for your personal info.	●
Child Identity Protection[3] • **Child Credit File Monitoring** We monitor your child's Social Security number to detect any credit activity, which can be a sign of identity theft. • **Guided Child Freeze** We provide instructions to freeze credit files for each junior plan member, helping prevent criminals from opening unauthorized accounts in their name. • **Social Media Cyberbullying Monitoring** We monitor your children's social media for potential cyberbullying and notify you of posts that contain sexually explicit, violent, drug-related, or hateful content. • **Coverage for Lawyers & Experts ($1 million)** • **Stolen Funds Reimbursement ($25,000)** • **Unauthorized Funds Transfer Reimbursement ($25,000)**	Included in family plan
Dark Web Monitoring We scan hard-to-find dark websites and forums for your personal info, such as your username, password, IP address, or gamer tag, and alert you if we find any signs of exposure.	●
Data Breach Notifications We notify you of large-scale data breaches that could expose your personal info, so you can take action to protect your identity.	●
Fictitious Identity Monitoring We scan for names and addresses linked to your SSN to help detect synthetic identity theft—when criminals combine real and fake info to commit fraud in your name.	●
Freeze Center We provide easy instructions and quick access to freeze your credit, bank, and utility files with consumer reporting companies, helping prevent criminals from opening accounts or taking out loans in your name.	●
Home Title Monitoring Your home is one of your biggest assets, but someone could fraudulently take out a loan or place a lien against it without your knowledge. We monitor changes to your home's title at the county recorder's office and notify you of any activity so you can take action if needed.	●
Identity Lock[4] Identity Lock lets you lock and unlock your TransUnion credit file with a single click, helping prevent criminals from opening credit cards, bank accounts, or loans in your name while keeping access easy when you need it.	●

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IDENTITY AND FINANCIAL PROTECTION	
Identity & Social Security Alerts We monitor for attempts to verify your identity—such as when a bank, utility, or lender checks your info for a new account. If we detect unusual activity, we alert you so you can take action if the request wasn't initiated by you.	●
Phone Takeover Monitoring We monitor your mobile number for SIM swaps, carrier changes, and disconnections. If detected, we'll alert you to help prevent identity theft.	●
Sex Offender Registry Reports We notify you if your name and personal info appears in a sex offender registry.	●
Telco & Utility Monitoring We alert you if we find that a new utility or telecom account is opened in your name, covering services like water, gas, electricity, cable, and phone.	●
USPS Address Change Verification We notify you of address change requests at the U.S. Postal Service linked to your identity.	●
RESTORATION & REIMBURSEMENT	
Identity Restoration Specialists If your identity is compromised, a US-based Identity Restoration Specialist will personally handle your case and help restore your identity. To open a case, call 1-800-543-3562, Monday–Friday, 6:00 AM–5:00 PM MST.	●
Million Dollar Protection Package[3] If you became a victim of identity theft, our Million Dollar Protection Package helps cover losses and expenses related to identity theft, including: • **Coverage for Lawyers and Experts (up to $1 million):** If needed, we'll retain lawyers and experts directly for you to help solve your identity theft. • **Expense Reimbursement (up to $1 million):** We reimburse expenses resulting from identity theft like childcare, travel, document replacement, and lost wages. • **Stolen funds reimbursement (up to $1 million):** We'll reimburse money directly back to you if you have stolen funds from your bank, investment, or credit accounts due to identity theft.	Up to $3 million
Mobile App With the mobile app, you will be able to receive alerts via push notifications and respond instantly. If you report suspicious activity, our LifeLock Identity Protection Agents will help you.	●
Prior Identity Theft Remediation[5] Covers remediating prior identity theft events that happened within 12 months prior to your enrollment in your LifeLock with Norton Benefit Plan.	●
Stolen Wallet Protection We will replace up to $500 of stolen cash in the event of a lost purse or wallet.	●
24/7 Live Member Support Our Identity Protection Agents are available anytime to answer your questions.	●
PRIVACY ONLINE Give me control of my personal data	
Password Manager Securely create, store, and manage your passwords, credit card info and other credentials in one place.	●
PC SafeCam Get notified if cybercriminals try to access your webcam, so we can help block them.	●
Privacy Monitor We help reduce public exposure of your personal info by scanning common public people-search websites and help you opt-out to protect your privacy.	●

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PRIVACY ONLINE	
Privacy Monitor Assistant NEW! We find and remove your personal data from 1,500+ data broker sites and company databases, to help reduce identity theft, unwanted solicitations, and prying eyes. • **Online Account Cleaner** Remove your data from old online accounts and reduce your breach exposure and help protect yourself from identity theft.	●
Social Media Monitoring[6] We'll help you keep your social media accounts safer as we monitor your linked accounts on the most popular social media sites and notify you of potential compromises and risky links.	●
Private Browser Browse, post, and shop in peace again — we'll help you block trackers and control who sees your activity, all in a familiar design you can customize.	●
Secure VPN A virtual private network gives you online privacy and anonymity by creating a private network from a public Internet connection. With Norton Secure VPN, encrypt your online activity for privacy and security, keeping your passwords and sensitive data safe from hackers.	●
Norton AntiTrack Help keep your personal data and browsing activity private by blocking online trackers and disguising your unique digital fingerprint. • **Anti-fingerprinting** Websites and data collection companies are collecting info about you as you browse so they can uniquely identify you out of the sea of other internet users. We'll disguise your digital fingerprint automatically each time you browse so you can't be identified. • **Tracker & Cookie Blocking** Automatically block trackers so websites you visit won't track your online activities and share your online behaviors with third parties. • **Tracking Dashboard** See real-time data about which trackers we have blocked to keep you more private online, ranked by level of concern. • **Browser (Android Only)** Our private browser is designed to make browsing more secure, faster, and easy-to-use so you can do what you want online care. • **Private Email (Windows Only)** Mask your private email address, remove hidden email trackers, and create unlimited unique email aliases while helping to keep your personal email address private.	●
DIGITAL PROTECTION Help protect my online life from scams and security threats	
Number of Devices Multi-layered, advanced security helps protect devices from malware threats while protecting your private and financial info online.	10 devices (family gets unlimited)
Anti-Spyware, Antivirus, Malware & Ransomware Protection Our antivirus technology scans for and removes malware files across computers, tablets, or smartphones. Using machine learning, it detects threats—even ones it has never encountered before.	●

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DIGITAL PROTECTION	
Cyber Crime Insurance[3] Receive up to $50,000 in coverage for cyberattacks, in addition to the LifeLock Million Dollar Protection Package. • **Cyber Extortion** Ransomware attacks are on the rise. If you or a family member accidentally click a malicious link or open an infected file, we'll cover the ransom amount and the cost of an IT expert to help resolve the crisis. • **Social Engineering** If scammers trick you into sharing passwords or sending money through fake emails, texts, or calls, we'll reimburse you for the loss if your bank or credit card company can't recover it. • **Data Recovery & System Restoration** If a hacking attack damages or deletes data on your personal device, we'll cover the cost to replace or restore it. We'll also pay for a qualified service provider to help with malware removal and system recovery. • **Cyber Bullying**[7] If you or a family member is a victim of cyberbullying, we'll cover therapy fees, childcare or caregiver expenses, temporary relocation costs, and IT services to remove harmful content. If the victim is a minor unable to attend school, we'll also cover tutoring expenses, unreimbursed tuition, or the cost of transferring to another school. • **Digital Currency Crime** If hackers steal your digital currency through a hacking attack on your personal device, we'll reimburse you for the stolen amount.	Up to $50,000
Parental Control[8] Help your kids explore the web more safely by keeping you informed of which sites they are visiting so you can monitor for age-appropriate content.	●
PC Cloud Backup Securely store and protect important files in the cloud to prevent data loss from hard drive failures, stolen devices, or ransomware attacks.	500 GB
Genie Scam Protection Pro (Advanced, AI Scam Protection) **AVAILABLE SUMMER 2025*** AI-powered protection against sophisticated scams. Genie Scam Protection Pro is your AI partner to help detect and prevent text, phone, email, and web-based fraud. • **Norton Genie AI Assistance** Your 24/7 personal scam assistant. • **Safe SMS** Detects sophisticated scams in text messages, giving you advanced protection against scams. • **Safe Call** Automatically blocks scam calls or labels incoming calls as scam, junk, or a business, so you'll know if you should answer. • **Safe Email** Proactively scans and flags both safe and suspicious emails, detecting sophisticated scams so you'll know it it's a scam before opening. • **Safe Web** Helps protect you from scams when shopping or browsing online by checking for hidden scams in the pages you visit. • **Scam Support** Offers expert guidance in case you fall victim to a scam, ensuring you won't navigate the aftermath alone.	●
Smart Firewall Monitors and blocks suspicious network traffic to help safeguard your devices and the data they store from malicious attacks and unauthorized access.	●

No one can prevent all cybercrime or prevent all identity theft. We do not monitor all transactions at all businesses.
* Feature availability subject to change.
1 Credit features require setup, identity verification and sufficient credit history by TransUnion and/or Equifax. Credit monitoring features may take several days to activate after enrollment.
2 The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
3 Reimbursement and Expense Compensation, each with limits of up to $1 million for Benefit Essential, Premier, and Premier Plus, and up to $50,000 for LifeLock Benefit Junior ($25,000 reimbursement coverage and $25,000 fraudulent withdrawals). All plans include up to $1 million in coverage for lawyers and experts. Cyber Crime Insurance, if applicable, covers up to $50,000 for covered expenses per Plan. All benefits are issued and covered by third party partners. Policy terms, conditions, and exclusions at: gendigital.com/legal.
4 Locking your credit file won't stop all companies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or cancelled.
5 Subject to eligibility requirements defined in Terms & Conditions. Norton reserves the right to change and/or cease services at any time.
6 Does not include monitoring of chats or direct messages.
7 Cyber Bullying Coverage is not available to residents in New York.
8 Parents can monitor and manage their children's activities from a web browser on any device. Parental Control features can only be installed on Windows™ PC, iOS, and Android™ devices. Not all features are available on all platforms. For additional details, see https://us.norton.com/feature/parental-control.

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