

# Your Employees Protect Your Future

Protect theirs with the  
original identity theft  
protection



# MEET AURA: IDENTITY GUARD'S PARENT COMPANY

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Aura™ empowers people with the tools, knowledge, and services that help them use their technology and devices freely and with peace of mind.

## ONE STOP SHOP FOR CYBER WELLNESS

Aura's platform provides a digital halo of security to monitor, manage, and help protect your personal information.

Our products meet the demands of an evolving industry using adaptive and innovative technology, including IBM® Watson™ AI.

## EXPERIENCE + PROVEN LEADERSHIP

**300**

employees across  
five US locations

Resolved

**150,000**

identity fraud cases

Protected nearly

**50,000,000**

satisfied customers

**24**

years experience in  
identity protection

## THE AURA DIGITAL HALO

In an industry marked by fragmented, “one note” point solutions, Aura is blazing a trail by developing the first and only unified, integrated platform for all cybersecurity needs.

Unlike our competitors, we offer employees more than just identity theft security— we provide them with a holistic cyber wellness program that keeps them protected digitally, physically, and financially.

Led by our best-in-class cybertheft protection tool, Identity Guard, our unparalleled suite of solutions empowers employees to take control of their identity and data privacy.

## THE AURA SUITE OF SOLUTIONS



Reduces the frequency of unwanted solicitation from telemarketers, data brokers and robo-callers



Helps prevent your private data from being exposed across non-secure servers and public hotspots



Empowers users to take action against identity theft, supported by IBM® Watson AI™ and 24/7 US-based breach response services



Removes malware and improves the overall digital health and safety of your devices



Supports your children's online safety and provides families with peace of mind

### HALO BENEFITS

All solutions in the Aura halo will be available on our fully integrated platform in 2020 – creating the most comprehensive cybersecurity solution available in the market.

In addition to world-class technology, customers can enjoy:

#### Consolidation

No more using several disparate solutions - our digital halo allows users to access everything through a single dashboard.

#### Updated technology in step with market changes

As cybercrimes evolve, Aura continuously adds new solutions to our platform to meet new market needs in an ever-changing digital world.

# IDENTITY GUARD'S EMPLOYEE PROTECTION

## HOW IT WORKS

Identity Guard monitors data, alerts users to threats, helps recover lost information, and protects users with \$1 million recovery insurance.<sup>30</sup>



### Monitor

Fueled by IBM® Watson™ AI, Identity Guard monitors and processes billions of pieces of information



### Alert

We alert you to certain events – such as an account being opened in your name – so you can take action if it wasn't initiated by you



### Recover

In the event of identity theft, a dedicated customer care agent will be assigned to assist you every step of the way



### Insure

Our \$1 million insurance policy covers most losses you experience as a result of identity theft, including stolen funds<sup>30</sup>

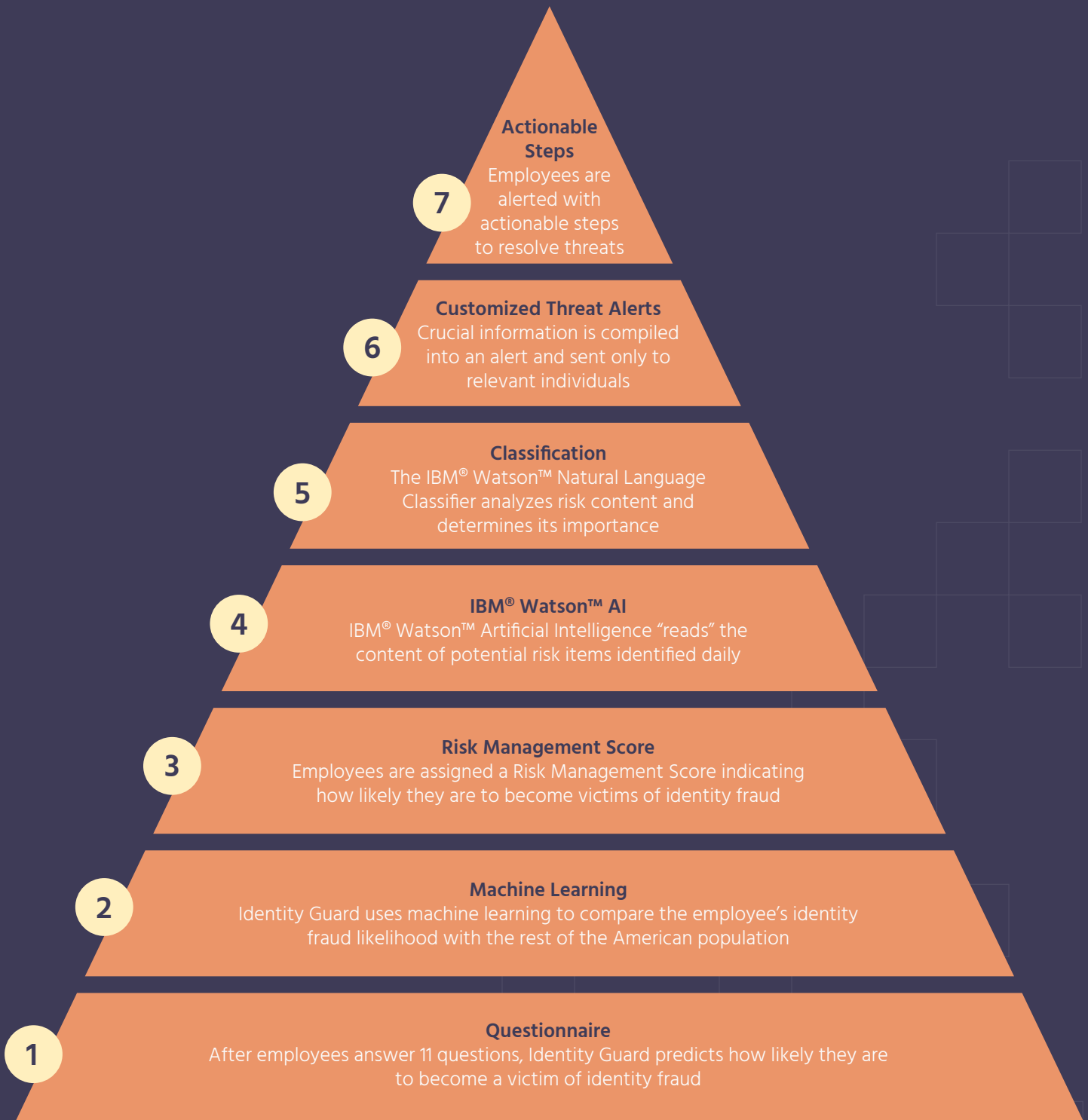
## HOW IT HELPS

Early detection is one of the most important factors in preventing identity theft.

Identity Guard leads the industry in near real-time alert speeds as the only identity protection service that has direct relationships with all three credit bureaus.<sup>5</sup>



# IDENTITY GUARD'S SUPERIOR TECHNOLOGY



By surveying and collecting data from 100,000 cybertheft victims, our data scientists developed an algorithm for key indicators of ID theft that enable us to assess each individual's cybertheft risk.

# COVERAGE SUMMARY

## SERVICE FEATURES

- ✔ IBM® Watson™ AI
- ✔ Instant-On Monitoring
- ✔ Canada Coverage
- ✔ Email & Text Notifications
- ✔ Near Real-time Alerts
- ✔ Near Real-time Credit Monitoring Alert
- ✔ Risk Management Score
- ✔ Fully Managed Restoration
- ✔ \$1 Million Insurance with Stolen Funds Reimbursement<sup>31</sup>
- ✔ US-based Customer Support – W2 Employees

## DARK WEB

- ✔ Address Monitoring
- ✔ Bank Account Number Monitoring
- ✔ Credit/Debit Card Account Number Monitoring
- ✔ Driver's License Number Monitoring
- ✔ Email Monitoring
- ✔ Passport Number Monitoring
- ✔ Phone Number Monitoring
- ✔ SSN Monitoring
- ✔ Health Insurance Number Monitoring
- ✔ Lost Wallet Vault
- ✔ Child's Info

## CREDIT

- ✔ 3 Bureau Credit Report Monitoring
- ✔ 3 Bureau Annual Credit Report & Score Credit Inquiry
- ✔ 1 Bureau Monthly Credit Score Tracker

## IDENTITY MONITORING

- ✔ Public Records
- ✔ Court Records
- ✔ Telecom/Utility Account Monitoring
- ✔ Change of Address
- ✔ Synthetic Identity Fraud
- ✔ Child Monitoring (PII)

## FINANCIAL

- ✔ HSA & 401K Monitoring
- ✔ Investment Account Monitoring
- ✔ Bank Account Takeovers
- ✔ Checking and Savings New Account Applications
- ✔ Bank Transaction Alerts
- ✔ Credit/Debit Card Transaction Alerts
- ✔ Pay Day Loan Monitoring

## ADDITIONAL PROTECTION TOOLS

- ✔ Scams, Malware & Phishing Monitoring
- ✔ Social Media Reputation Monitoring
- ✔ Social Report/Digital Exposure Report
- ✔ Online PC Protection Tools
- ✔ Online Privacy
- ✔ Anti-phishing
- ✔ Cyberbullying

## MOBILE APP

- ✔ Alerts
- ✔ Credit Score
- ✔ Account Access
- ✔ Touch ID

## RESTORATION

- ✔ Pre-Existing Conditions
- ✔ Unauthorized Account Creation
- ✔ Unauthorized Electronic Fund Transfer Recovery
- ✔ Deceased Family Member Remediation
- ✔ Dedicated Case Manager
- ✔ Medical Identity Theft Coverage
- ✔ \$1 Million Insurance with Stolen Funds Reimbursement<sup>31</sup>

# NEW PRODUCT ENHANCEMENTS

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## IDENTITY GUARD ADDRESSES EMERGING IDENTITY CRIME TRENDS



### Property deed monitoring

Property deed fraud occurs when an individual's name is removed from a deed without their consent, a change is made to an existing deed, or a new deed is associated with their identity.

This type of fraud can often go undetected for long periods of time, putting a person's biggest asset - their home - at risk.

Identity Guard's monitoring tools quickly alert employees of any changes made to their property deed/ownership so they can take action before their home is fraudulently sold or otherwise put at risk without their knowledge.



### Criminal and sexual offense record monitoring

Criminal and sexual offense record identity fraud occurs when an imposter gives another person's name and personal information to a law enforcement officer upon arrest or during an investigation of a crime.

This type of fraud can often lead to false arrests or failed background checks, putting an employee's livelihood at risk during a hiring process.

Identity Guard flags new and existing criminal and sexual offense records for users so they can remedy the situation immediately and avoid unnecessary harm to their reputation.



### Identity misuse monitoring (aka fictitious identity monitoring)

Fictitious identities fraud occurs when a thief impersonates an individual by using a combination of real and fake information.

Children are at particular risk of fictitious identity fraud<sup>29</sup> as cyberthieves use their Social Security Numbers to create fictitious identities, open new lines of credit, and commit other crimes.

Identity Guard empowers users to retain control of their identity by flagging suspicious accounts that might indicate identity misuse; for children, who might not become aware of fictitious identity fraud until they reach adulthood and try to open an account.

## HOW IDENTITY GUARD IS DIFFERENT

Identity Guard is the only solution in the cybersecurity market that combines the unmatched capabilities of IBM® Watson™ AI with best-in-class software to deliver comprehensive coverage and impactful, tailored cybersecurity insights that meet each employee's unique needs.

### BY HARNESSING THE POWER OF IBM WATSON, IDENTITY GUARD OFFERS:

#### Enhanced personalization

Identity Guard provides personalized alerts and feedback to meet your individual cybersecurity needs, so you get information on the things that matter to you and not just canned intel. We assess each individual's needs and provide tailored, personalized insights, best practices, and suggestions to help employees mitigate their personal risks and improve their cybersecurity.

#### Unparalleled family protection

Identity Guard offers a social media monitoring solution that leverages the power of the Watson-based natural language classification system to protect families online. By analyzing each tweet, post, or blog entry associated with a child's linked social media account, Identity Guard empowers parents to be more in touch with their children's online behavior and alerts them to dangerous activity at a level above and beyond other solutions on the market.







## OTHER SERVICE DIFFERENTIATORS

### Unmatched speed and scope of coverage

Identity Guard leads the industry in near real-time alert speeds and largest breadth of coverage as the only identity protection service that has direct relationships with all three credit bureaus.<sup>30</sup> By delivering more alerts than competitors and alerting customers to fraud in minutes, instead of hours, Identity Guard empowers employees to stop identity theft before the fallout spirals out of control.

### Powerful safe browsing tools

Identity Guard's comprehensive safe browsing suite keeps employee devices safe regardless of where they are when they access their work. Using malware monitoring, anti-phishing tools, and HTTPS/flash/ad blockers, Identity Guard protects employees' personal and professional devices against malware attacks and hacks that may lead to catastrophic organizational data breaches.

### Superior customer support

Identity Guard's US-based team of experts is available 24/7 to answer technology-related questions, review account alerts that might indicate fraud, and help victimized employees reclaim their identity. Our support center answers 85% of all calls in 20 seconds or less.

### Comprehensive account management

We offer all employers robust, dedicated account support and a proven onboarding method to ensure a seamless implementation and benefits launch. Account teams work closely with employers on an ongoing basis to provide utilization reports and support any questions as they arise.

# EMPLOYEE PROTECTION PLANS

Choose the plan that works best for you.

	TOTAL	PREMIER
<b>All Plans Include</b>		
IBM® Watson™ AI	✓	✓
\$1 Million insurance with stolen funds reimbursement <sup>4</sup>	✓	✓
U.S.-based customer care	✓	✓
Risk management score	✓	✓
Online identity dashboard	✓	✓
Mobile application	✓	✓
<b>We'll Alert You Of</b>		
Your personal information on the dark web	✓	✓
High-risk transactions like account takeovers and tax refunds	✓	✓
Potential threats detected by IBM® Watson™ AI	✓	✓
Requests to open checking or savings accounts with your information	✓	✓
Monthly credit score <sup>5</sup>	✓	✓
3-bureau credit changes	○	✓
Bank account takeovers	✓	✓
3-bureau credit report	○	✓
<b>Additional Tools for Protection</b>		
Anti phishing mobile app	✓	✓
Safe browsing extension	✓	✓
Social insight report	○	✓
<b>Family Plan Additional Features</b>		
Your child's information on the dark web	✓	✓
Cyberbullying on social media	✓	✓

**NEW FEATURES**

**AVAILABLE IN**

**2020**

- Property deed monitoring
- Sexual offense monitoring
- SSN trace monitoring for children
- Address monitoring
- Transaction monitoring
- Fictitious identity monitoring
- Criminal record monitoring

# SUCCESSFUL PARTNERING

## WORKING WITH YOU TO PROTECT YOUR EMPLOYEES AND YOUR BUSINESS

### Track history you can trust

We have never had a breach in our 24-year history.

### Ease of doing business

We have a 98% customer satisfaction rating and have worked with some of the biggest companies in the world.

### Seamless integration and implementation

Our account management teams are adept at handling integrations with myriad platforms and payroll systems for a smooth user experience.

### Successful onboarding

Once enrolled, employees receive a personalized welcome email that provides instructions on setting up their log-in credentials to access their personalized dashboard.

### Personalized dashboard

The personalized dashboard enables employees to interact with the Identity Guard benefit, view any alerts specific to them, and add family members for identity theft monitoring (if they have elected for the family plan).

### Ongoing informative communications

Once enrolled, employees have access to a variety of continuing education resources and receive monthly summary communications.

### Around the clock customer support and remediation services

A US-based team of identity protection experts is available 24/7 to answer technology-related questions and walk victimized employees through the identity recovery process.



\*Sales tax may vary by state

## Employee Paid Pricing

Voluntary

Plan	Individual	Family
Premier	\$9.85	\$17.85
Total	\$7.90	\$13.90