

Learn More About Your Cyber Safety Employee Benefit

Features Guide: LifeLock with Norton Benefit Essential



CYBER SAFETY PROTECTION FEATURES

LifeLock With Norton Benefit Essential



FINANCIAL WELLNESS

Help me manage and grow my finances

Balance Change Alerts

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

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 Monitoring¹

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.

1B²

Credit Report & Scores

Easily access your credit reports and scores from the primary bureaus and track your credit history over the past year.

1B²

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
- Recurring Charges & Unusual Charges



Financial Dashboard **NEW!**

We aggregate your checking, savings, and investment accounts in one centralized view to monitor balances, track fluctuations, and stay informed about your overall financial health.



Spending Tracker **NEW!**

Organize expenses by category and monitor spending trends to stay on budget and meet financial goals.



AI Insights **NEW!**

Analyze spending patterns by category (e.g. entertainment, travel, food, rent, etc.) to track month-to-month fluctuations and make smarter financial decisions.



No one can prevent all identity theft or cybercrime.

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 score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.


IDENTITY AND FINANCIAL PROTECTION

Keep my personal information and finances safer

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.


Card Exposure Control [AVAILABLE SPRING 2026*](#)

We scan your recent transactions to identify online merchants storing your card information, flag potential cybersecurity risks, and help you request deletion of saved payment details to help reduce exposure to fraud.


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 Protection³
• 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.

Included in family plan

• 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)
• Personal Expense Reimbursement (\$25,000)
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 (including Credit Lock, Payday Loan Lock)

We provide easy instructions and quick access to freeze or lock your credit, bank, and utility files with consumer reporting companies, helping prevent criminals from opening accounts or taking out loans in your name.


Identity Lock⁴

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.


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.



* Feature availability subject to change.

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: gendligital.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.



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 Package³

Updates coming soon, estimated Fall 2026*

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:** If needed, we'll retain lawyers and experts directly for you to help solve your identity theft.
- **Expense Reimbursement:** We reimburse expenses resulting from identity theft like childcare, travel, document replacement, and lost wages.
- **Stolen funds reimbursement:** 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

Prior Identity Theft Remediation⁵

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.



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

With Norton Secure VPN, encrypt your online activity for privacy and security, keeping your passwords and sensitive data safe from hackers.



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.

3 devices
(family gets 6)

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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⁵ Subject to eligibility requirements defined in Terms & Conditions. Norton reserves the right to change and/or cease services at any time.



DIGITAL PROTECTION

Parental Control⁶

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.

10 GB

Scam Protection Pro

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.

- **Deepfake Protection⁷**
Spots deepfakes in content playing on your device by analyzing it for signs of scams or synthetic voices.
- **Genie AI Assistant**
Your 24/7 personal scam assistant.
- **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's a scam before opening.
- **Safe SMS**
Detects sophisticated scams in text messages, giving you advanced protection against scams.
- **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.



⁶ 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>.
⁷ Automatic Deepfake Protection works only on YouTube and Facebook for videos in English, manual scan can be used on other platforms. It requires a Windows Copilot+ PC with a compatible Qualcomm or Intel processor and a supported browser. For system requirements and compatibility, see <https://norton.com/deepfakesupport>. Deepfake Protection in Norton Genie AI Assistant is currently available in early access and only YouTube videos in English are supported.