

# Learn More About Your Cyber Safety Employee Benefit

## Features Guide: LifeLock with Norton Benefit Essential

### CYBER SAFETY FEATURES

### LifeLock With Norton Benefit Essential



#### 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.

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##### 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.

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##### Credit Monitoring<sup>1</sup>

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.

1B<sup>2</sup>

##### Credit Report & Scores

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

1B<sup>2</sup>

##### 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

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##### Income Tracking **AVAILABLE FALL 2025!**

Aggregate checking, savings, and investment accounts in one dashboard to track income fluctuations in real time.

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##### Spending Tracker **AVAILABLE FALL 2025!**

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

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##### 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

**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.


**Child Identity Protection<sup>3</sup>**
**• 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)**
**• Unauthorized Funds Transfer 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**

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.


**Identity Lock<sup>4</sup>**

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.



**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<sup>3</sup>**

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. Up to \$3 million
- **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.

**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<sup>5</sup>**

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**

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.





## 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.



### Parental Control<sup>6</sup>

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

### 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'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 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.

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](https://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 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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