



MetLife

| Identity & Fraud Protection

Powered by **ĀURA**

Protect the things employees care about most with Identity & Fraud Protection

We do more online than ever—from banking, shopping and even socializing—making personal information more vulnerable to cyber threats. Aura helps ensure employees' personal information is not anywhere it shouldn't be by protecting the things they care about most: identity, money and assets, family and privacy.

Aura is different where it matters with a focus on the employee experience to make the internet a safer place for their entire family.



All-in-one solution

All-in-one digital security solution designed to protect employees' digital lives and help stop fraud before it happens.



Employee experience

Alerting employees to threats is only half the battle. Aura takes action to prevent and resolve issues in near real-time.



Innovation

Rapid innovation + investment in product + 25 years of combined experience = the industry's truly integrated solution.

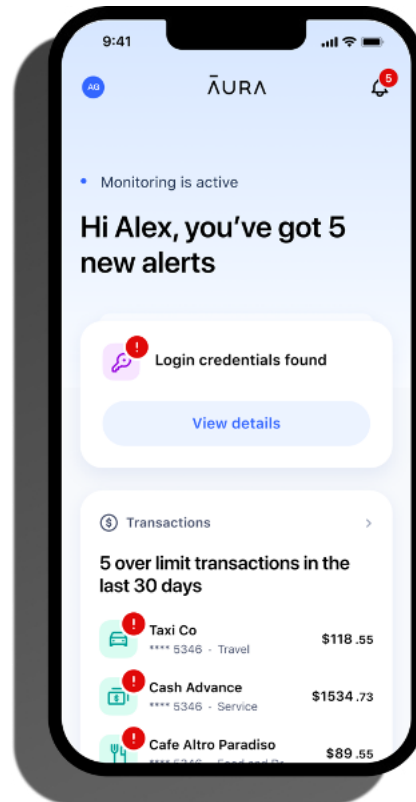
Key features include:

Identity Theft Protection

- **Personal Information (PII) & ID monitoring:** Alerts when registered information (passport, ID, SSN, etc.) has been exposed on the Dark Web
- **Online account & breach monitoring:** Alerts when registered accounts have been compromised
- **Public and criminal record monitoring:** Alerts when personal information is associated with bankruptcy, foreclosures, and property & tax liens

Financial Fraud Protection

- **Credit monitoring & alerts:** Get near real-time alerts of inquiries into credit file
- **Investment & loan account monitoring:** Alerts if registered financial accounts are exposed on the Dark Web
- **High risk transaction alerts:** Alerts when SSN is being used for high-risk transactions like payday loans or wire transfers



Privacy & Device Protection

- **Automated data broker list removal:** automatically requests removal
- **Password Manager:** with one click for some of the most important websites like banking and social media
- **VPN & Antivirus:** shop, bank, and work online more securely

Services & Support

- Customer support available 24/7 to answer account, technical, or billing questions
- Resolution Specialists provide white glove case management services to victims of fraud
- 100% US-based call center
- Family plan covers 10 additional adults and 10 minors (under age 18)

Get expert guidance for confident decisions—for your organization and your employees.

[Contact your MetLife representative today.](#)

Features	Protection Individual or Family	Protection Plus Individual or Family	Executive Plan Family
Mobile app (iOS & Android): Proactive protection from anywhere via a single app on your mobile device, or on the web	✓	✓	✓
Personalized Feature Activation: Personalized communications to encourage feature activation and engagement	✓	✓	✓
Family Plan: Individual Plan covers 1 Adult, and the Family Plan covers 10 adults and 10 minors	✓	✓	✓
Identity Theft Protection			
SSN authentication alerts	✓	✓	✓
USPS address monitoring	✓	✓	✓
Criminal & court record monitoring - Sex offender registries - Bankruptcy & foreclosures - Property & tax liens	✓	✓	✓
Personal information (PII) & ID monitoring - SSN, birthdate & phone numbers - Driver license & passport numbers - Medical & health IDs	✓	✓	✓
Online account & breach monitoring - Compound credentials - Financial accounts (credit, debit & loyalty cards) - 401K and HSA accounts	✓	✓	✓
Social media monitoring - Cyberbullying alerts (adults & minors) - Account hacking & takeover alerts	with Family Plan	✓	✓
Financial Fraud Protection			
Credit monitoring & alerts	1-Bureau	3-Bureau	3-Bureau
Investment & loan account monitoring	✓	✓	✓
Home & auto title monitoring	✓	✓	✓
High risk transaction alerts - Payday loans - Wire transfers - Utility accounts	✓	✓	✓
Credit, bank & utility account freeze assistance	✓	✓	✓
Financial account opening & takeover monitoring	✓	✓	✓
Monthly credit score tracker	✓	✓	✓
Experian credit lock		✓	✓
3-bureau annual credit report		✓	✓
Financial transaction monitoring - Banking & credit accounts - Mortgage, student & auto loans - 401K and HSA accounts		✓	✓
Privacy & Device Protection			
Automated Data broker list removal - Robocall/robotext protection - Junk mail prevention	✓	✓	✓
Password Manager	✓	✓	✓
Antivirus	1 Device per Adult	10 Devices per Adult	10 Devices per Adult
WiFi security (VPN)	1 Device per Adult	10 Devices per Adult	10 Devices per Adult
Safe browsing - Anti-adware - Anti-phishing - Device/cookie tracking		✓	✓
Email alias		✓	✓
Services & Support			
24/7 customer support	✓	✓	✓
White glove resolution service	✓	✓	✓
Unemployment & tax fraud resolution	✓	✓	✓
Identity theft insurance	\$1M per Adult ¹	\$1M per Adult ¹	\$5M for Covered Exec ² and \$1M per additional Adult ¹
Lost wallet protection	✓	✓	✓
Personalized onboarding			✓
Dedicated security concierge			✓
Account delegation			✓
Proactive outreach for high-risk alerts			✓

1. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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 exclusions of coverage. Coverage may not be available in all jurisdictions. As a component of becoming an Aura employee, Consumers receive identity theft insurance through a group policy issued to Aura. American International Group, Inc. is not an affiliate or subsidiary of MetLife and MetLife does not issue or underwrite this policy.
2. As a component of becoming an Aura Executive Plan employee, 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, which 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 exclusions of coverage. Coverage may not be available in all jurisdictions.

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Monthly credit score tracker: 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 not the same score used by lenders to evaluate your credit.

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.



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