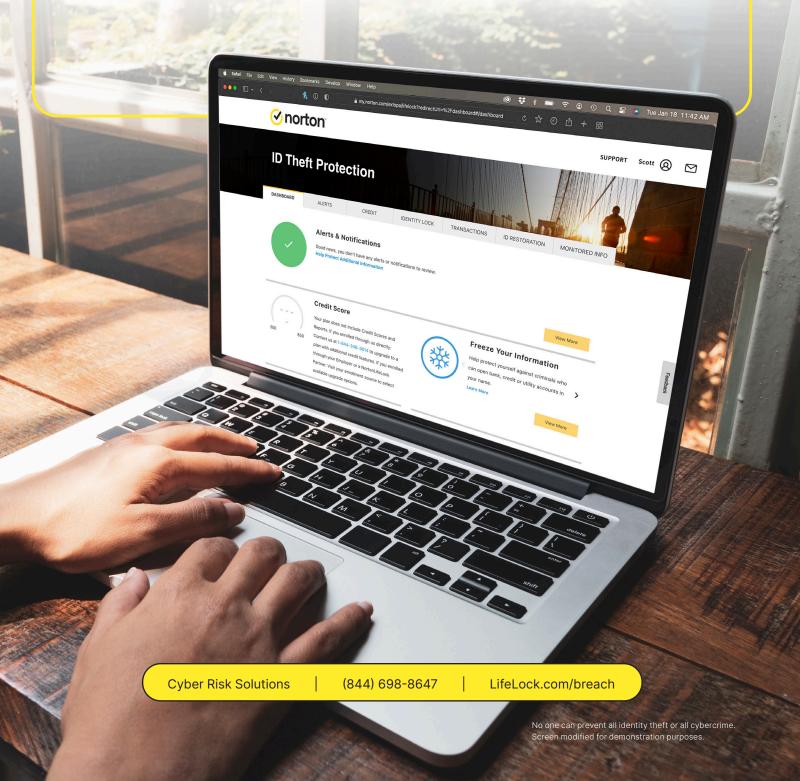


Powerful breach response solutions

A comprehensive breach response from a leader in identity theft protection and consumer cybersecurity.



Inspired by the people we protect.

NortonLifeLock is a global leader in consumer Cyber Safety. We believe the digital world is empowering when people are confident in their online security. For more than four decades, our experience in cybersecurity lets us help people live their digital lives more safely.

Our technology is powered by a team of experts dedicated to staying a step ahead of threat actors. We continue to evolve our identity protection, device security, and online privacy solutions to guard against cyberthreats. Our solutions are developed from consumer insights, creating real solutions to real problems.

Only Norton has LifeLock

40 years

cybersecurity experience

~80 million users

Available in **150+** countries

9 million+ threats blocked on average every day in the past year



¹ Global data based on an online survey of 11,379 adults in 14 countries among 24 brands conducted by Savanta: MSI on behalf of NortonLifeLock, October 2021.

² Based on a monthly online consumer survey (n=1205) conducted for LifeLock by MSI International, October 2021.

Billions of records have been stolen through breaches.

The damage caused by a data breach can have far-reaching consequences beyond identity theft. That's why our breach response goes above and beyond identity theft protection by offering device security and personal privacy.

Our Notification Services are tailored to fulfill the needs of our customers with Breach Notification Letters***, US-based 24/7 Call Center, Mailhouse, turnkey Websites, Credit and Identity Monitoring, and Identity Theft Restoration. With over 40 years of experience and handling 1,800+ cyber incidents per year, our Cyber Risk Solutions team is here to help you find the correct solutions for you.



3 in 5

U.S. consumers have been a victim of cybercrime.*

1.2 billion hours

were spent by cybercrime victims trying to resolve their issue in the past year.*

\$43 billion+

was lost to cybercrime this year in the U.S.*

Every 3 seconds

there was a victim of identity theft in 2021.**

Nearly 75%

of identity theft victims who had accounts opened in their name did not find out from their bank or credit card company.**

* Based on an online survey of 1,000 adults in the US conducted by The Harris Poll on behalf of NortonLifeLock, November - December 2021.

** Based on an online survey of 5,008 U.S. adults (including 1,019 U.S. adults who have ever experienced ID theft) conducted by The Harris Poll on behalf of NortonLifeLock, January 2022.

***NortonLifeLock does not draft the Breach Notification Letter.

Efficient and effective Breach Response Solutions.



Identity Theft Protection

Our proprietary technology monitors⁺ for fraudulent use of one's Social Security number, name, address and date of birth as well as other categories such as activities related to credit, crimes, housing, investments and retirement funds, healthcare benefits, and even changes to utilities bills. The patented system sends alerts by text, phone^{‡‡}, email or mobile app when a potential threat is detected.

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Data Breach Notification

We'll help notify impacted individuals within 48 -72 hours* by using one of the most technologically advanced platforms in the mailing industry. With digital reporting, we provide you with timely and accurate metrics on deliverability including returned mail management.

Alert Trends & Utilization Reports

To give you transparent insight into our communications with your affected population and how our services are working to protect them, we provide you with Alert Trends and Utilization Reports. These reports detail your population's enrollment rate as well as the types of alerts they receive.

	>
	//
1)

Device Security

Multi-layered, advanced security helps protect devices against existing and emerging malware threats, including ransomware, and helps protect private and financial information when going online.**



Dark Web Monitoring

Identity thieves can sell your personal information on hard-to-find dark web sites and forums. LifeLock patrols the dark web and notifies the member if we find your information.



Credit Monitoring⁺, Reports & Freezes

We monitor and alert to key changes to one's credit file at the three leading credit bureaus, providing online access to your daily credit score[‡], plus quick and easy access to freeze credit, bank and utility files.



Call Center Services

Our team of U.S.-based agents are available 24/7. If a member becomes a victim of identity theft, a dedicated U.S.-based Identity Restoration Agent will be assigned to the case and will work to resolve the issue as expeditiously as possible.

No one can prevent all identity theft or all cybercrime.

^{*} After receipt of final deliverables such as Breach Notification Letter content and FAQs for Call Center.

⁺ We do not monitor all transactions at all businesses.

^{**} These features are not enabled upon enrollment. Member must take action to activate this protection.

⁺ 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. 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.

Why choose Norton for Breach Response

We will be your partner throughout.

Strong brand recognition

LifeLock is the #1 most recognized brand in identity theft protection.⁴ More people have searched 'LifeLock' than 'identity theft protection' in the past 5 years.⁵

NortonLifeLock is a leader

NortonLifeLock is a leader in consumer cybersecurity, and provides world class Cyber Safety solutions for a global community of approximately 80 million customers.

Member Services and Support

We have nearly 2,000 Member Service & Support Agents and over 10 years perfecting identity theft protection services. Our team of U.S.-based Identity Protection Agents is available 24/7 to answer questions.

Million Dollar Protection[™] Package

Includes reimbursement for stolen funds and coverage for personal expenses and coverage for personal expenses, lawyers and experts if needed, to help resolve your case.⁺⁺⁺

Reporting for Key Data

We'll help track and manage breach communications, providing Alert Trends and Utilization Reports which details the types of alerts the affected population and number of enrollments in the services offered. From key stakeholders to shareholders to regulators, get ahead of issues early and transparently. A sample of this reporting, which quantifies our service in action, is shown to the right.

Device Protection

Defender memberships include a 90-day free subscription* to Norton Security Deluxe, award-winning¹ advanced security to help protect devices, private and financial information.

Identity Theft Protection

LifeLock Defender memberships use innovative monitoring technology and alert tools to help safeguard members' digital identity. If we detect a member's personal information being used in our network, we'll send an alert by text, phone,^{‡‡} email or mobile app.

Sample Alert Summary

Alert Trends & Utilization Reports

Notifications	27,637
Alerts [†]	16,347
Responses	8,696
Yes, this was me	7,698
No, this was not me	728

Definitions

Time Period: Notifications and alerts are for the previous 12-month period of reporting data for the employer group.

Notifications: Notifications provide value information to the member receiving them, but they are not dispositional and do not require an immediate response from the member. For example, if we detect a member's name on the dark web, or a change of address from the US Postal Service, or if the member's name appears on a sex offender registry, we will notify the member and provide restoration assistance, if needed, to help fix the issue.

Alerts[†]: If we detect a member's personal information in our network, we send them an alert[†] by text, email, phone^{‡‡}, or mobile app. <u>The member</u> can then review the activity, determine if the activity is theirs or not, and respond with "Yes" or "No". If the activity is potentially suspicious, our Identity Restoration agents get to work on the member's behalf.

No one can prevent all identity theft or all cybercrime.

[†] We do not monitor all transactions at all businesses.

tt Phone alerts made during normal local business hours.

^{*} Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS not supported.

^{1 -} The Most Awarded Consumer Security Brand Ever by PC Mag. Reprinted with permission. © 2021 Ziff Davis, LLC. All Rights Reserved.

⁴ - Based on an annual online consumer survey (n=1205) conducted for LifeLock (or NortonLifeLock) by MSI International, October 2021.

^{5 -} Keyword Search: LifeLock vs. Identity Theft Protection, https://trends.google.com - date accessed 12/1/2022.

⁺⁺⁺ Reimbursement and Expense Compensation, each with limits of up to \$25,000 for LifeLock Defender, LifeLock Defender Choice, and LifeLock Defender Preferred. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc., for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

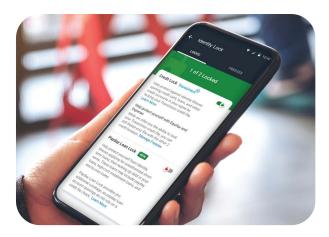
Fraud alerts-on the go.

LifeLock Primary Identity Alert System⁺

We utilize patented analytics, proven expertise and in-depth insight into consumer behavior to help protect our members' identities.

Our industry-leading abilities sets us apart from other services that merely monitor credit alone by:

- We monitor for fraudulent use of your Social Security number, name, address, or date of birth in applications for credit and services. The patented system sends alerts by text, phone^{‡‡}, email, or mobile app.
- With actionable alerts[†], our proprietary verification technology allows you to respond immediately.
- Sending new account opening alerts⁺ to LifeLock members. The LifeLock Primary Identity Alert System⁺ sends an alert if we detect a member's personal information in our network, including when their name, address, date of birth, or Social Security number are used in applications for credit or services. As well as other activity such as issuance of criminal warrants or unauthorized changes to addresses.



The LifeLock Mobile App

With the LifeLock mobile app, our patented Primary Identity Alert System⁺ will send alerts directly to your mobile device. Members can receive alerts via push notification and respond immediately. If a member responds that the activity is suspicious, an Identity Protection Agent will call the member immediately to help.

Highly-Rated App & Simple Member Dashboard

Our dashboard was designed to give members a simple interface to manage their account and alerts. We also pride ourselves on our easy-to-use app so members can manage alerts and notifications on the go.



Alert screens have been modified for demonstration purposes and are subject to change.

LifeLock App



Google Play Store 1M+ downloads

As of June 9th, 2022

22222

4.7 stars iOS App Store 19K downloads

 The LifeLock Alert Network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.
Phone alerts made during normal local business hours

More than just Credit Monitoring

Identity theft is more than just credit card fraud. Criminals can use your information in dozens of ways to wreak havoc on your life and identity.

Loans

- Payday
- Auto
- Title
- Student
- Mortgage
- Personal/Debt Consolidation
- Recreational Vehicles
- Bail Bond

Banking/Credit

- Checking/Savings
- Assistance with 3 Credit Reporting Agencies
- Existing Accounts
- New Accounts
- Wire Transfers
- Existing Credit Card Fraud
- Collections
- Redirected Deposits
- Credit Card New Accounts
- Check Fraud
- Account Takeover
- Pre-Paid Credit/Debit Cards
- Line of Credit

Government/Other

- Welfare
- Mail Fraud
- Social/Online Identity
- Passport/Visas
- Synthetic Identity Theft
- Credit Report Mingling
- Life Insurance

Healthcare

- Prescriptions
- Hospital/Physician Bills
- Health Insurance
- Medicare/Medicaid
- VA Benefits
- Plastic Surgery
- Disability Claims
- Care Credit
- FSA
- Impersonation

Criminal

- Drugs
- Trafficking
- Bad Checks
- DMV Driving Records
- Parking Tickets
- Traffic Stops/Citations
- Auto Theft
- Assault
- Embezzlement
- Warrants
- Sex Offender
- Gun Permits
- Court Records
- Theft

Utilities

- Mobile/Telephone
- Water, Gas, Electric
- Cable & Satellite
- Security Systems

Housing

- Storage Units
- Quit Claim Deeds
- Housing Rentals
- Government Housing
- Mortgage/Home Owner
- Insurance
- RV/Mobile Homes
- HOA
- Short Sale/Foreclosure
- Home Warranty
- Vacation/Time Shares
- Refinance

Investment/Retirement

- Stock Portfolio Administration
- Transfer of Funds to Another Account
- Mutual Funds
- 401(k)/IRA
- Social Security Benefits
- Account Takeover

Taxes

- City, State, Federal
- Real Estate
- Tax Liens
- Social Security Benefits
- Employment Fraud
- Gambling Taxes
- Tax Judgments
- Inheritance Taxes
- Property Taxes

Rethinking Restoration

Trusted by Millions of Consumers

No one is more trusted than LifeLock for identity theft protection* and Norton is a global leader in consumer Cyber Safety. We offer a comprehensive solution to help protect individuals affected by a data breach from identity theft and online threats.

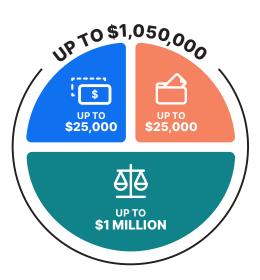
restoration cases handled by agents^{*}

White-Glove Restoration Service

We have a team of 60 U.S.-based Identity Restoration Specialists dedicated to resolving our members' cases. This service is included at no additional charge to all members; no plan upgrades required. With over 7,000 merchant partnerships, we are confident in our abilities to efficiently resolve claims and restore one's identity.

76-Day

average case duration*



14.8K

Million Dollar Protection Package^{***}

We are proud to offer a robust protection package with coverage up to \$1,050,000 for LifeLock Defender, LifeLock Defender Choice, and LifeLock Defender Preferred.

- Up to \$25,000 in reimbursement for stolen funds.
- Up to \$25,000 in compensation for personal expenses incurred
- Up to \$1 million in lawyers and experts
- No limits on the number of claims a member can file in a year^
- No limits on the number of occurrences that can be reimbursed^
- No sub-limits or deductibles^

Plus, financial accounts not linked for monitoring may still be covered for reimbursement. We also have a network of lawyers and experts that we retain on our members' behalf; we'll take care of all the billing so there are no out-of-pocket costs to our members.

* January - October 2021

***Reimbursement and Expense Compensation, each with limits of up to\$25,000 for LifeLock Defender, LifeLock Defender Choice, and LifeLock Defender Preferred. And coverage for lawyers and experts, up to \$1 million, if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions, and exclusions at:LifeLock.com/legal.

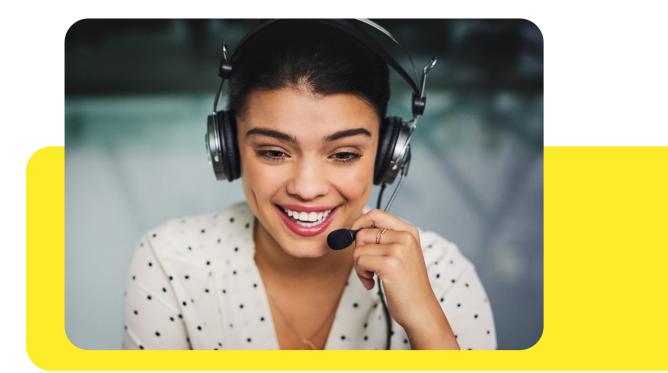
[^] There are no additional limits on eligible claims within each \$1 million category of protection outlined above. All claims are subject to the requirements outlined in the Master Policy. See NortonLifeLock.com/legal for policy details.

The LifeLock Restoration Process

If you become a victim of identity theft, our U.S.-based Identity Restoration Team will work to resolve the issues as expeditiously as possible.

- Member signs a Limited Power of Attorney form to allow LifeLock to work with merchants on the member's behalf during the restoration process.
- LifeLock assists the member in filing the FTC affidavit of identity theft, setting a 1-year or 7-year fraud alert with the credit bureaus, and request credit reports.
- 3. LifeLock sends a claim kit to the member and assists the member in submitting their insurance claim for LifeLock benefits.
- Once the claim kit is returned, LifeLock will call the merchant to confirm what documents are required and what method they prefer to receive them.
- If needed, LifeLock will provide lawyers, accountants or investigators to work on the member's behalf.

- LifeLock will conduct follow-up calls with the merchant to ensure resolution, including handling any credit disputes that may arise.
- LifeLock will provide case status updates to the member throughout the case until closure.
- 8. LifeLock will document the identity theft and resolution in case of future related identity theft events.
- Finally, LifeLock will request a release letter from merchants, order a credit report 90 days after closure and follow up with the member in 4 months to ensure that the member has received the report and that the identity theft is resolved.



Pricing Card

Comment - 'Pricing schema has changed. Please keep this section blank...'



	Defender	Defender Choice	Defender Preferred
Alerts			
Primary Identity Alert System ⁺ includes alerts for:	•	•	•
Credit Alerts & Social Security Alerts [†]	•	٠	•
Telecom & Cable Application Alerts ⁺	•	•	•
Applications with Credit & Debit Card issuers ⁺	•	•	•
Auto Loan Application Alerts ⁺	•	•	•
Mortgage Loan Application Alerts [†]	•	•	•
USPS Address Change Verification			•
Bank & Credit Account Activity Alerts * **			•
Fictitious Identity Monitoring			•
Dark Web Monitoring **			
Personally Identifiable Information (SSN, name, date of birth, address, phone or email)	•	•	•
Drivers License	•	•	•
Up to 5 insurance IDs (including medical, auto, etc.)	•	•	•
Email Address User Name/Password	•	•	•
Up to 10 credit card account numbers	•	•	•
Up to 10 bank account numbers	•	•	•
Services			
LifeLock Junior membership for minors under 18 *	•	•	•
24/7 Live Member Service & Support	•	•	•
Credit, Bank & Utility Account Freezes **	•	•	•
Alerts via text, phone ^{‡‡} , email or mobile app	•	•	•
Norton Device Security			
90-Day Free Subscription of Norton [™] Security Deluxe ²	•	•	•
Helps secure up to 5 devices (PCs, Macs, smartphones or tablets) with a single subscription	•	•	•
Helps defend against ransomware, viruses, spyware, malware and other online threats	•	•	•
Helps safeguard personal information & online transactions, and ensures emails and links come from trusted sources	•	•	•
Utilizes one of the largest civilian cyber intelligence networks to help protect against advanced online threats	•	•	•

No one can prevent all identity theft or all cybercrime. † LifeLock does not monitor all transactions at all businesses.

If your LifeLock plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, as applicable, no will on treceive Credit Features from sub urecessfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from sub urecessfully completed with Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful LifeLock plan enrollment.

2 Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.

* LifeLock Junior™ membership is available only as an added membership to an adult LifeLock plan.

** These features are not enabled upon enrollment. Member must take action to get their protection.

Phone alerts made during normal local business hours.

Norton Device Security



Reporting Detailed client-LifeLock Service utilization report provided Detailed Reporting on delivered and returned mail Reporting on Identity Alerts received by Enrolled Population Redemption report	•	•	•
Detailed Reporting on Identity Alerts received by Enrolled Population	•		•
Reporting on Identity Alerts received by Enrolled Population	•	•	•
	•	•	•
Redemption report	•	•	_
	•		•
Call Center Metrics		•	•
Credit Features			
Credit Monitoring ¹ **		One Bureau	Three Bureau
Annual Credit Reports & Credit Scores 1** The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Any one bureau VantageScore mentioned is based on Equifax data only. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.		One Bureau	Three Bureau
Credit Score & Report 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.		Monthly	Daily
Million Dollar Protection™ Package ***			
Up to \$25,000 in Reimbursement for Stolen Wallet Per Member Per Annum (Maximum of \$500 for replacement of stolen cash)	•	•	•
Up to 25,000 for Stolen Funds Reimbursement	•	•	•
Up to 25,000 for Personal Expense Compensation	•	•	•
Up to \$1 Million in Coverage for Lawyers and Experts	•	•	•
Restoration			
U.SBased Identity Restoration Specialists	•	•	•
Identity Theft Restoration may include:			
Tax Refund Fraud	•	•	•
Unauthorized Withdrawals from Investment / Retirement Accounts	•	•	•
Criminal Activity Committed with Stolen Identity	•	•	•
Unauthorized Housing Rentals	•	•	•
Banking (Including existing account compromise)	•	•	•
Unauthorized Loans	•	•	•
Identity Theft-Healthcare Fraud	•	•	•
Identity Theft–Government Assistance (including unemployment, food, healthcare, housing, and financial)	•	•	•
Cancellation and Replacement of credit cards, driver's licenses, Social Security cards and more	•	•	•
Unauthorized Utility, Cable and Telecom Accounts	•	•	•

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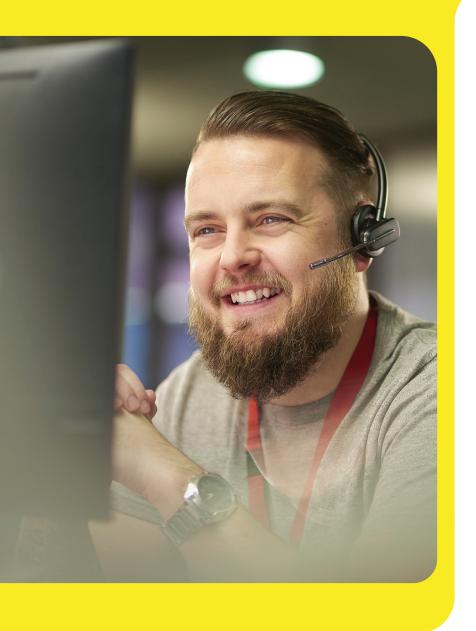
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2,000 Member Service & Support Agents

Real, live agents are available to answer questions 24/7.

60 Identity Restoration Specialists

Each claim is assigned a dedicated U.S.-based specialist to support restoration cases from start to finish.

Norton Cyber Risk Solutions

(844) 698-8647 LifeLock.com/breach breachresponse@gendigital.com



At NortonLifeLock, we are dedicated to keeping our members Cyber Safe. This starts with building critical insights to help stay a step ahead of future cyberthreats and developing new ways to help protect people across their digital lives. With our unique combination of powerful AI and deep visibility into broad insights, we help protect against threats. This layered and integrated approach empowers our members to truly live their digital lives safely.

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