



Identity Theft Protection Guide


Tips, advice and solutions on all things identity theft protection.



What is Identity Theft?

Identity theft is when someone steals your personal information for their gain and your loss.

Personal information can include your social security number, birthdate, email address and passwords. If criminals have your info, they could sell it on the dark web, open accounts in your name, or steal from your retirement. Even worse, it could be months, or even years, before you realize that you've become a victim, and restoring the damage can take just as long. This guide will help you understand the dangers of identity theft so that you can better defend yourself and educate others on the importance of having protection.

A man with a beard, wearing a red sweater, is sitting on a dark grey couch. He is looking down at a smartphone in his left hand and holding a credit card in his right hand. The background is a blurred indoor setting with a window and some furniture.

**When you shop, bank,
or browse online
...your devices, online
privacy and identity
are vulnerable to
cybercriminals.**

How Criminals Commit ID Theft

ID thieves are always looking for ways to steal your personal information. Here are some examples:



Mail Theft

By stealing your mail, thieves can get your personal information from bills, statements, etc.



Dumpster Diving

Thieves can go through your garbage to find old bills and recent receipts.



Data Breaches

Companies you do business with could be storing your personal information. If there's a breach, your info could be compromised.



ATM Skimmer

These are devices thieves install at ATM machines and gas pumps to steal your account information when your card is swiped.



Change of Address

Thieves can change your address at the post office and divert your mail into the wrong hands.



Malware & Viruses

Your computer can be hacked through websites, Internet programs or file-sharing networks allowing thieves to access your private personal information.



Stolen Wallet

While some thieves might be after money, others are more interested in your personal identification to steal more than just cash.



Shoulder Surfing

Thieves stand behind you and watch as you enter passwords, personal identification numbers or private information.



Online Shopping

If you mistakenly shop at a fictitious retail website or through unsecured payment systems, your credit and debit cards could be at risk.



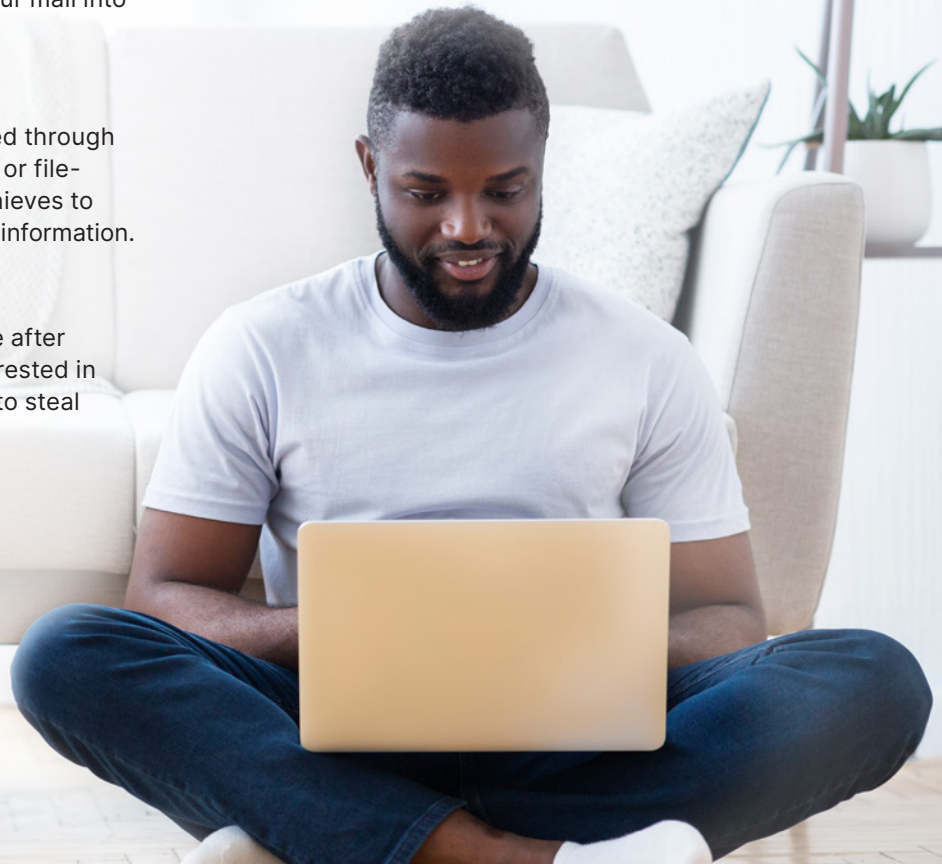
The Dark Web

This is an underground, online community where criminals can go to buy and sell your personal info.



Phishing

These are fake emails that can look surprisingly legitimate. If you get tricked into clicking a link or providing information, thieves can get your passwords and account numbers.



How Thieves Can Use Your Stolen Information

Once a criminal has what they need, their actions will start impacting your identity and finances. Here are some examples:



Medical Insurance Theft

You may not notice this type of theft until it's time for medical treatment or an insurance claim. Thieves can use your name or insurance information to receive medical care.



Tax-Related ID Theft

By only using a stolen Social Insurance Number and birth date, identity thieves can file a fake tax return in your name.



Open New Accounts

Thieves can open accounts for credit cards, loans, utilities and more in order to make purchases or steal funds. These accounts may not be detected for a year or more.



Drain Accounts

Under your name, thieves can withdraw money or make major purchases like a house or car while you're stuck with the bill.

Identity Theft: Could it happen to you?

“ A cyber criminal opened a credit card in my name and racked up a couple of \$1,000 worth of charges.

Because I have LifeLock, I wasn't on my own when my identity was stolen. They were there for me. They handled it.

The restoration agent that helped to rectify the fraudulent credit card applications did an amazing efficient job. And that whole process was so incredibly helpful.

It's a sense of relief that I have a restoration agent that I know has my back.

There have been over 50 attempts to open accounts in my name. It's unbelievable. Having LifeLock makes me feel secure and at ease.

”

– John R.

Real testimonial from customer, paid for their participation.



Here are six places where a small change can make a big difference.

1. In Your Wallet/At Your Home

- Use crosscut shredders for personal, financial or legal documents
- Retrieve mail promptly and investigate if your mail is late
- Don't carry unnecessary identifying personal information
- Keep your wallet and purse secured when out in public

2. Shopping Online

- Create Internet passwords with combinations of letters and numbers
- Avoid creating passwords that are obvious or used often
- Keep passwords out of plain sight
- Make sure business and shopping are getting done on a secure site—you can tell if it's secure by a lock featured in the search bar and uses "https" addresses
- Check billing statements for the correct company name, amount and purchase information
- Only share the necessary information when creating a login account

3. Credit and Debit Cards

- Use credit cards instead of debit cards when possible
- Take advantage of free credit monitoring services
- Don't swipe your cards multiple times or through separate machines
- Make sure that cashiers swipe your cards in front of you
- Check your entire statement every month for every card and bank account
- Avoid carrying any debit or credit cards that aren't absolutely necessary
- Cancel a card immediately if suspicious charges are found

4. At the Bank

- Avoid giving personal information over the phone to anyone who claims they are working for a bank or credit card company unless you previously initiated contact
- Use direct deposit when possible
- Investigate late statements or correspondences from your bank
- Take advantage of free credit monitoring services

5. Phone, Email and Computer

- Be suspicious of any unexpected emails asking for personal information
- Physically destroy your hard drive before selling or discarding your computer
- Install reputable anti-virus software and keep it up-to-date

6. In the Mail

- Avoid placing outgoing mail into unlocked curbside mailboxes
- Don't write account numbers or personal information on the outside of envelopes
- Have the post office hold your mail if you're leaving town for more than a day or two



An All-in-One Solution: LifeLock Defender Plans

To help safeguard communities in today's evolving digital universe, we have evolved to provide you with innovative, comprehensive plans to help protect your identity, privacy and devices.



Scan & Alert[†]

If we detect a potential threat to your identity, we alert you by text, email, phone^{##}, or mobile app.



Defend

Our Defender plans come with 90 days free subscription of Norton Security Deluxe. Helps defend against ransomware, viruses, spyware, malware and other online threats.*



Resolve

If you become a victim of identity theft, one of our U.S.-based Identity Restoration Specialists will work to help restore it.



Reimburse

If you become a victim of identity theft, our Million Dollar Protection™ Plan will help you cover expenses you incur and money stolen as a result of identity theft. In addition, we will provide lawyers and experts, up to \$1 million, if needed to help resolve your case.^{†††}



Member Service & Support Agents

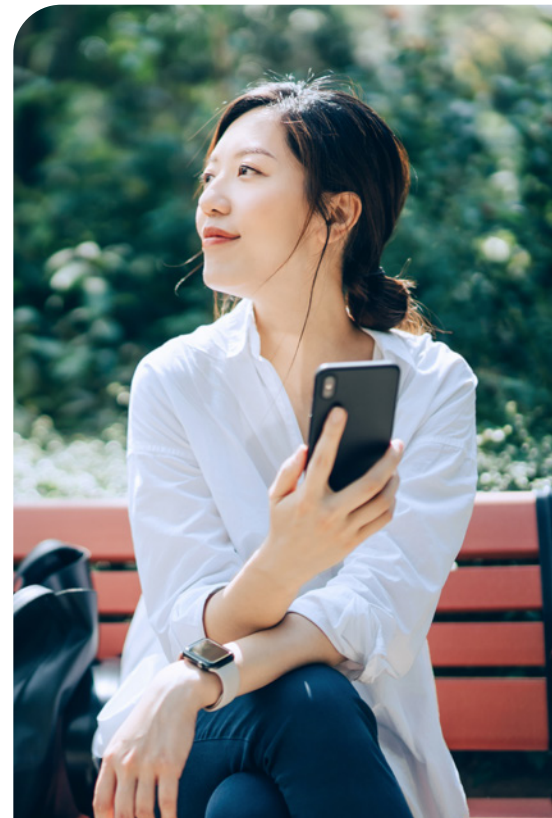
Real, live agents are available to answer questions.

- More than 1,500 Member Services Agents.
- 60 Member Alerts Specialists.
- 60 Identity Restoration Specialists.



Full-Service Identity Restoration

If you have has an identity theft issue, a dedicated U.S.-based specialist will work on your case from start to finish to fix it.



* 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.

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

^{##} Phone alerts made during normal local business hours.

^{†††} 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 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.

Our Restoration Process

If you become a victim of identity theft, our Identity Restoration Team will work to resolve the issues so you can focus on more important things.

Our white glove restoration services

We will help you through every step of the process, you're not alone!



We will guide members throughout the entire restoration process, no matter how long it takes.



Under a limited Power of Attorney, our agents will work to file and resolve claims with each merchant, order credit reports, and collect documentation on the member's behalf.



We offer spyware and virus removal services to help mitigate additional risks on their devices.



Our agents will provide case status updates and verify closure of each claim.

In certain situations, it may be necessary to retain lawyers or experts to resolve the matter. We retain the lawyers/experts on the member's behalf and take care of the costs as part of the Million Dollar Protection™ Package.^{†††}

We are dedicated to helping protect the devices, identities and online privacy of millions of users that trust us with their personal information.

Member Services Line:

800-433-0216



No one can prevent all identity theft or all cybercrime.

^{†††} 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 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](https://www.lifelock.com/legal).



Your ally in the fight to help protect your identity, privacy and devices.

Today's threats are not just on your identity but attacks on your devices, online privacy and home network. That's why our innovative plans will help protect your identity, personal information and connected devices from the myriad of threats you may face in your digitally-connected home, workplace and when using public Wi-Fi.

We go beyond identity theft protection to include protection against new and existing cyberthreats, like malware and viruses, for your PC, Mac, smartphone and tablet. To help safeguard you in today's evolving digital universe, Gen has evolved to provide all-in-one protection.



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