



Protect your personal information and defend against attacks with 24/7, proactive identity theft protection from LifeLock. Choose your LifeLock plan below and enroll today!

LifeLock® Identity Theft Protection

- Identity Threat Detection and Alerts***
- Reduced Pre-Approved Credit Offers**
- Advanced Internet Threat Detection**
- Address Change Verification**
- Lost Wallet Protection**
- 24-Hour Member Support**
- \$1 Million Total Service Guarantee***

LifeLock Command Center™

All the protection of LifeLock® standard service plus:

- Data Breach Detection**
- Public Database Monitoring**
 - Payday Loan Records
 - Public Records
 - Alias Records
 - Court Records
 - Sex Offender Registry
- Online Identity Threat Reports**

LifeLock Ultimate™

All the protection of LifeLock® standard service and LifeLock Command Center™ plus:

- Checking and Savings Account Alerts***
- Credit Alerts***
- Public Records Monitoring**
- Annual Credit Reports and Monthly Score**
- 24/7 Priority Status**

LifeLock® Service Payroll Deduction Pricing - Monthly

	LifeLock® Identity Theft Protection	LifeLock Command Center™	LifeLock Ultimate™
 Employee			
 Employee + Spouse			
 Employee + Children			
 Employee + Family			

Employee deduction pricing for LifeLock® service is based on a calculated rate per frequency of payroll deduction. The actual deduction per pay period may vary slightly and will be determined by the employer.

How to Enroll:

**Must agree to LifeLock's Terms and Conditions available at www.LifeLock.com.*

**** Important Message. Without complete information, the LifeLock services for your dependents may be limited to new credit account and non-credit account identity alerts and remediation, and until the dependent information is provided to LifeLock, such dependents cannot receive any other LifeLock services. By enrolling your dependents, you understand and agree that if you do not provide this information you will be charged the full cost of the LifeLock service through your elected method of payment, and that you will not be entitled to a refund for such payments.**



**Network does not cover all transactions and scope may vary.*

**The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com.*

All identity theft protection services are provided by LifeLock, Inc., and are subject to terms and restrictions set forth in the Membership Terms and Conditions Agreement at www.LifeLock.com. These services are not insurance and will not prevent or protect against all types of identity theft.

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Quick answers about receiving LifeLock® service through your employer.

LifeLock offers an innovative suite of products and services that help protect you from identity theft. Below are several frequently asked questions and a

few important distinctions about LifeLock® services. If you don't find what you're looking for here, please visit LifeLock online FAQs at www.LifeLock.com.

What's the difference between credit card theft and identity theft?

Credit card theft is when someone steals your credit card or credit card number and runs up charges. Typically, credit card companies will remove the charges and liability is limited to \$50.

Identity theft is when a criminal steals your personal information such as your social security number, date of birth or name and uses it to open a new line of credit, gain employment or even for false identification. This is usually much more difficult to correct, and if left unchecked can be much more serious.

Why should I trust LifeLock with my information?

LifeLock maintains the very highest levels of security. LifeLock enforces a set of information security controls to independently re-certify LifeLock's security compliance and compliance with applicable federal and state privacy and security laws. LifeLock is also compliant as a Level 1 merchant under the Payment Card Industry Data Security Standard (PCI-DSS). You can rest assured that LifeLock is committed to protecting your information to the highest security standards in the industry. LifeLock also utilizes services such as VeriSign and TRUSTe.



How does LifeLock's \$1 Million Total Service Guarantee* work?

If you become a victim of identity theft while you are a LifeLock member, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery.

**The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com.*

Who enrolls in LifeLock® service?

Employees

Any employee with a social security number can benefit from LifeLock® service.

Families

Each family member needs identity theft protection since everyone has a unique individual identity. LifeLock's always-on system not only protects each member's name, assets and credit, but also can safeguards the identity of each enrolled child members to help ensure a positive, fresh start when they leave home.

Will my LifeLock membership cover both my spouse and me?

No. Each of LifeLock's services are based on one individual's social security number. Therefore, it is necessary for each member of your family to be enrolled if you wish to protect them as well.



Don't risk your financial future by going without identity theft protection

Sign up for LifeLock® through your employer starting as low as \$3.92*

You can't ignore this...

Identity theft is one of the fastest growing crimes in the nation¹ with more than 11.5 million victims in 2011.² When your identity is stolen, it can wreak havoc on your financial future. If given the chance, thieves will empty bank accounts, raid retirement savings and trash your credit. What you thought was safe, isn't. That's why your employer is offering LifeLock Identity Theft Protection as an employee benefit. It's a vital necessity for protecting all you've worked for.

Understanding your vulnerability

When it comes to identity theft, the first step in protecting yourself is learning some of the ways thieves steal your personal information.

- | | |
|---|---|
|  Dumpster Diving |  Shoulder Surfing |
|  Stolen Wallet |  Skimmers |
|  P2P File Sharing |  Online Shopping |
|  Change of Address |  Data Breaches |
|  Mail Theft |  Social Media |
|  Phishing |  Smartphones |

Did you know?

Smartphone users are **35% more likely** to be the victim of fraud.³

Social media users are **106% more likely** to be the victim of fraud.³

Shopping online is the **leading means** of information misuse.³

Because credit monitoring isn't enough.

Relying on credit monitoring from your bank or credit card is like being notified your house has been robbed—days or weeks after it's happened. LifeLock is different because it proactively protects your identity at the source: your social security number. This is crucial because credit monitoring doesn't guard against the misuse of key information. LifeLock does. Through sophisticated monitoring and fraud alerts, **we help stop identity theft before the damage is done.**

5 Points of Protection

Our mission is to provide relentless protection for our members.



- Tracking** Your Credit Score
- Monitoring** Your Identity
- Scanning** for Identity Threats
- Responding** to Identity Theft
- Guarantee*** for LifeLock Service

We'll Alert You

As a LifeLock Member, whenever we detect a threat to your identity, LifeLock will alert you by e-mail, phone or text message.



Source 1: Social Security Administration. "Identity Theft And Your Social Security Number." SSA Publication No. 05-10064. August 2009.

Source 2: Javelin Strategy & Research. "2012 Identity Fraud Survey Report." February 2012.

Source 3: Javelin Strategy & Research. "2012 Identity Fraud Report, 2012."

*The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com.

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Protect all you've worked for. Enroll in LifeLock services today.

Starting at just \$3.92 per pay period*, choose the level of protection that's right for you.

OUR CORE PRODUCT

GOOD

LifeLock® Identity Theft Protection

- ✓ Identity Threat Detection and Alerts†
- ✓ Reduced Pre-Approved Credit Card Offers
- ✓ Advanced Internet Threat Detection
- ✓ Address Change Verification
- ✓ Lost Wallet Protection
- ✓ 24-Hour Member Support
- ✓ \$1 Million Total Service Guarantee**

UPGRADE TO

BETTER

LifeLock Command Center™

- ✓ Includes LifeLock® Identity Theft Protection plus:
 - ✓ Data Breach Detection
 - ✓ Public Database Monitoring:
 - Payday Loan Records
 - Public Records
 - Alias Records
 - Court Records
 - Sex Offender Registry
- ✓ Online Identity Threat Reports

UPGRADE TO

BEST

LifeLock Ultimate™

- ✓ Includes LifeLock Command Center™ plus:
 - ✓ Checking and Saving Account Alerts†
 - ✓ Credit Alerts for New Account Inquiries on Your Credit Report†
 - ✓ Annual Credit Reports and Monthly Score
 - ✓ 24/7 Priority Status

How to Enroll:

1. In order to receive the full LifeLock service you elected for your dependents, you must provide each dependent's first and last name, date of birth and social security number at the time of enrollment.††
2. Select your level of coverage during enrollment.
3. Your LifeLock service will begin on your benefit effective date.***
4. You will then receive a welcome e-mail from LifeLock with instructions on how to take full advantage of your LifeLock membership.

***Must agree to LifeLock's Terms and Conditions available at www.LifeLock.com.

††Payroll deduction is made automatically per bi-weekly pay period. Without complete information, the LifeLock services for your dependents may be limited to new credit account and non-credit account identity alerts and remediation, and until the dependent information is provided to LifeLock, such dependents cannot receive any other LifeLock services. By enrolling your dependents, you understand and agree that if you do not provide this information you will be charged the full cost of the LifeLock service through your elected method of payment, and that you will not be entitled to a refund for such payments.

LifeLock® Identity Theft Protection Bi-Weekly Pricing (based on 26 pay periods)

LIFELOCK MEMBERSHIP APPROXIMATE PRICING			
	LifeLock® Identity Theft Protection	LifeLock Command Center™	LifeLock Ultimate™
 Employee	\$3.92	\$5.88	\$9.81
 Employee + Spouse	\$7.85	\$11.77	\$19.62
 Employee + Children	\$6.87	\$9.32	\$14.22
 Employee + Family	\$10.79	\$15.20	\$24.00

The actual deduction per pay period is approximate, may vary and will be determined by the employer.



†Network does not cover all transactions and scope may vary.

*Based on a bi-weekly pay period.

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LifeLock can help you safeguard your most valuable asset—your identity.
Enroll in LifeLock today during open enrollment.

<http://www.DrexelVoluntaryBenefits.com>