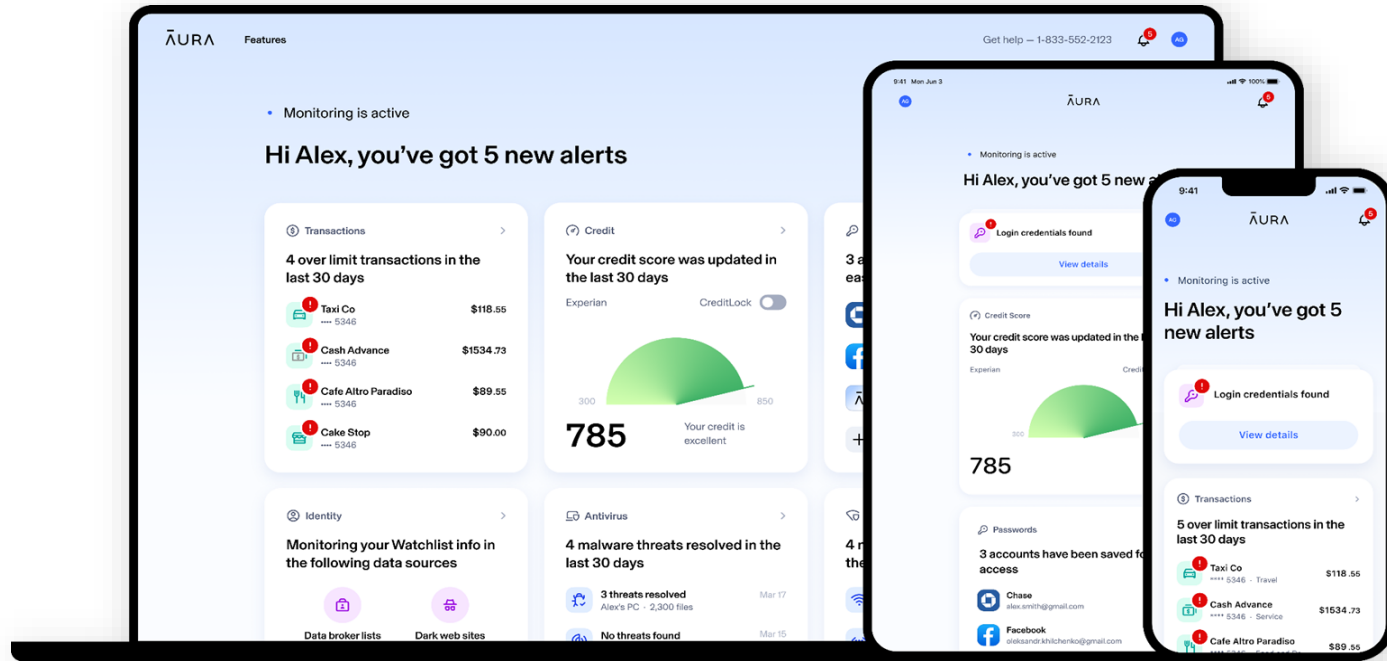


Meet Aura.

An all-in-one, easy to use online security solution designed to protect the entire family



Identity theft protection

Financial fraud protection

Privacy and device protection

Family safety

Services and Support

Offer employees comprehensive protection with MetLife Identity and Fraud Protection Powered by Aura



Identity Theft Protection

Aura monitors your personal information and alerts you if any threats are detected.



Financial Fraud Protection

Aura monitors your credit, financial accounts, and property titles and alerts you to any suspicious activity.



Privacy and Device Security

Get intelligent safety tools– like VPN, antivirus, password manager, and more – to protect your online privacy.



Family Safety

Aura makes it easy to protect your loved ones with integrated parental controls, elder fraud prevention tools, and more.



24/7/365 Customer Support

Aura's 100% US-based Customer Support team is available 24/7/365.



White Glove Fraud Resolution

Aura's White Glove Resolution Specialists guide fraud victims through every step of the remediation process.



\$5M Insurance Policy[^]

Each enrolled adult is backed by a generous \$5M insurance policy* to cover eligible losses and expenses.



Features at your fingertips

With Aura's top rated, feature-rich, easy to use mobile app, members enjoy a consistent experience across devices.

[^] As a component of becoming an Aura Plan member, 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.

A solution you can count on



Highest Rated in App Store (4.6 stars)

Highest rated Identity Theft solution by users on the Apple App Store.



Up to 250X Faster Alerts & Rated Best Overall in 2022 Blind Study

In a recent 2022 blind study, Aura consistently outperformed key competitors in key categories including fraud alert delivery speed, user experience, and credit fraud detection rate.⁷



Highly Rated by Industry Experts

Rated #1 Identity Protection Service on Security.Org, and IdentityProtectionReview.com, and Inc. Magazine's 2022 Best in Business Award in Security Category.⁸

Rated **#1** by:



Inc. Magazine's 2022 Best in Business Award, recognized in the Security category.



2022 Mom's Choice Award Gold Recipient in Family-Friendly Apps and Software Category

By combining forces, MetLife and Aura can uniquely deliver both a leading solution and simplified administration

̄AURA



All of the protection, none of the complexity

- ✓ Highest rated employee experience
- ✓ The most automated fraud prevention features
- ✓ Leading the way in family safety
- ✓ Furthest ahead of emerging threats



Less effort and cost with a team you trust

- ✓ One vendor with the broadest EB portfolio in the industry
- ✓ Whole case underwriting
- ✓ One file & one bill
- ✓ One account team supports customer across all products

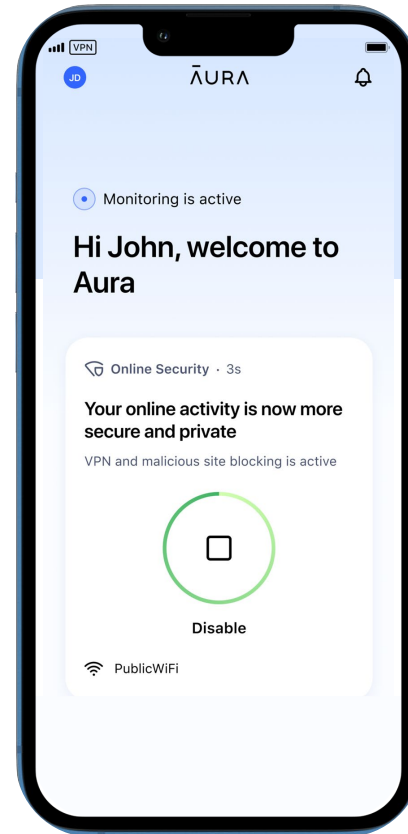
Our solution is differentiated where it matters most

Highest rated employee experience

- All features in one place with a consistent experience across web and mobile
- Simplest app to use and highest rated
- Easy to add additional adults with just a name and email address (no SSN needed)

The most automated fraud prevention features

- Automatically and continuously removes personal info from data broker lists and other online sources
- Helps you easily resolve breached, re-used and weak passwords with Automated Password Change
- Automatically adds and monitors vehicle and home titles and alerts you to changes or suspicious activity



Leading the way in family safety

- Employees may add up to 10 adults and unlimited minors to a family plan
- Definition of adult family members include anyone you care about, regardless of relationship, age, address, or financial dependency
- Each enrolled adult receives their own private, full-feature Aura account and \$5M insurance policy^

Furthest ahead of emerging threats

- Fully Integrated Parental Controls: Employees with children can gain peace of mind with easy-to-use parental controls that make it simple to keep your kids safer online.
- AI-Powered Call and Text Screening²: Aura will help reduce the risk of falling victim to phishing attempts by screening and triaging incoming calls and texts from unknown numbers.

Our fully integrated solution includes automated and easy-to-use features all in one place, resulting in higher engagement and stronger protection.

Tiered plan and coverage options to fit employees' unique needs

The Protection & Protection Plus plans are both available for Individual (employee only) or Family coverage.

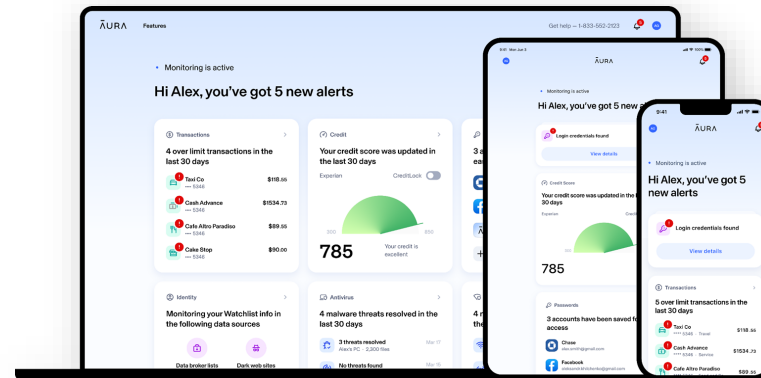
Financial Fraud Protection	Protection	Protection Plus
Credit Monitoring & Alerts	1 Bureau	3 Bureau
Annual Credit Report	1 Bureau	3 Bureau
Monthly Credit Score Tracker ⁵	✓	✓
In-Platform Credit Dispute	✓	✓
Credit, Bank & Account Freeze Assistance	✓	✓
Vehicle & Home Title Monitoring	✓	✓
Financial Account Opening & Takeover Monitoring	✓	✓
Financial Transaction Monitoring	✓	✓
Tax Fraud Prevention Assistance	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	✓	✓
Payday/Specialty Loan Lock ²	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓

Privacy & Device Protection	Protection	Protection Plus
Password Manager	✓	✓
Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing	✓	✓
Privacy Protection Report	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security/VPN	2 Devices per adult	Unlimited Devices
Antivirus	2 Devices per adult	Unlimited Devices
AV/Threat Scan for Mobile ²	✓	✓
AI-Powered Call & Text Screening ²		✓

Identity Theft Protection	Protection	Protection Plus
Automated Online Data Removal & Solicitation Reduction	✓	✓
Personal Info & IDs Dark Web Monitoring	✓	✓
Accounts & Credentials Dark Web Monitoring	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Criminal, Court & Public Records Monitoring	✓	✓
USPS Address Monitoring	✓	✓
Social Media Monitoring & Takeover Alerts		✓
Gamertag Monitoring		✓
Social Media Privacy Checkup ²		✓

Services and Support	Protection	Protection Plus
\$5M Insurance Policy per enrolled adult ^A including expense reimbursement for		
- 401K & HSA	✓	✓
- Home title identity theft		
- Senior & deceased family member identity theft		
- Cyber extortion/ransomware		
Lost Wallet Protection + \$500 Emergency Cash	✓	✓
24/7 100% US-based Customer Care	✓	✓
White Glove Fraud Resolution Services	✓	✓
Restoration Services for Prior Fraud Events	✓	✓
Unemployment & Tax Fraud Resolution	✓	✓
Mobile App (iOS & Android)	✓	✓
Aura Account Security (2FA)	✓	✓
Credit File Fraud Alerts Assistance	✓	✓

Family Safety <i>(included with Family coverage only)</i>	Protection	Protection Plus
Parental Controls		
- Screen time management	✓	✓
- Monitor & filter all websites & apps		
- Age-based content filtering and more		
Child Cyberbullying Protection		
- Profanity and violent language	✓	✓
- Explicit content		
- Sensitive data and malicious links		
3-Bureau Child Credit Freeze Wizard	✓	✓
Child SSN Monitoring & Alerts	✓	✓
Sex Offender Geo Alerts	✓	✓
Shared Password Vault	✓	✓
Caregiver Alert Sharing ²	✓	✓
Child Online Safety Scan ²	✓	✓



Offer employees the most inclusive family coverage, with unique digital safety features designed to protect the entire family



Research shows that adults are more concerned about protecting their kids and older relatives than themselves.⁶ We've got everyone covered.

- ✓ Employees can add unlimited minors and up to 10 adults to their Family plan
- ✓ Additional adults can include anyone the employee chooses, regardless of their relationship, age, address, or financial dependency
- ✓ Easy to add adults with only their name and email address - the employee does not need to obtain SSN or other sensitive PII, or activate protection on their behalf
- ✓ Each adult gets their own private, full-feature Aura account and insurance policy[^]
- ✓ Family safety tools to help protect vulnerable loved ones online
 - 3-Bureau Child Credit Freeze Wizard
 - Shared Password Vault
 - Parental Controls
 - Child Cyberbullying Protection
 - Caregiver Alert Sharing²
 - And more

