



The Smart, Simple Way to Help Keep Employees Safe Online

Employees and their families do nearly everything online. But as digital crime continues to soar, this convenience puts what's important to them at risk: their assets, identities, family, and tech.


While they understand the risk and care about online safety, few employees have a solution to protect themselves. By offering MetLife and Aura Identity & Fraud Protection as a benefit, you show employees you care about protecting the things that matter to them most.



14 Seconds
Someone becomes a victim of identity fraud¹



1 out of 50
Children are victims of identity theft every year²



More than 90%
of employees are concerned about online safety, **but less than 10%** have purchased a solution³

All-in-one digital safety for the whole family, available on every device.

Our solution offers smart, proactive protection to help employees get ahead of online threats. It's easy to use, simple to set up, and all in one place.

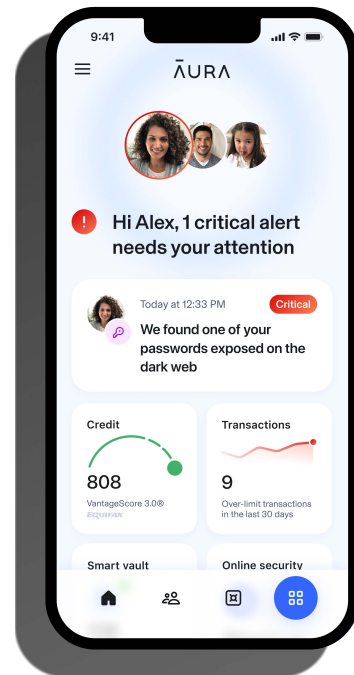
Identity Theft Protection - We alert you if we detect threats to your identity, registered online accounts, and passwords. Plus, we proactively secure your info from spam, robocalls, and more.

Financial Fraud Protection - Stay a step ahead of threats with credit and bank account monitoring, and financial tools to help keep your assets safe.

Privacy & Device Protection - Connect online more securely and privately with intelligent safety tools that help protect your passwords, devices, and WiFi connection from hackers.

Family Safety - We make it easy for parents and caregivers to protect vulnerable loved ones online with fully integrated family digital safety tools. Family plans cover 10 additional adults and unlimited minors.

Service and Support - 100% U.S.-based Customer Care available 24/7. Plus, victims of ID theft get white glove fraud resolution services and are backed by a \$5M insurance policy*.



Fraud alerts up to **250x faster** than competitors⁴

The MetLife and Aura partnership uniquely delivers both a top-rated solution and simplified administration.

- Offer an employer-paid or voluntary program
- Tiered plans available to meet employees' unique needs
- Simple administration with one vendor, one file, and one bill
- Single account team provides high-touch service across all MetLife products
- Integration with all key HR tech and ben admin platforms for ease of implementation
- Dedicated employee engagement and communication experts to educate employees and maximize participation

Already offer an Identity and Fraud Protection Solution?

We make it easy to transition to MetLife and Aura ID & Fraud Protection

** 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.*

Financial Fraud Protection	Protection	Protection Plus
Credit Monitoring & Alerts	1 Bureau	3 Bureau
Annual Credit Report	1 Bureau	3 Bureau
Monthly Credit Score Tracker ⁶	✓	✓
In-Platform Credit Dispute	✓	✓
Credit, Bank & Utility Account Freeze Assistance	✓	✓
Home & Vehicle Title Monitoring	✓	✓
Financial Account Opening & Takeover Monitoring	✓	✓
Financial Transaction Monitoring	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	✓	✓
Payday/Specialty Loan Block	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Identity Theft Protection	Protection	Protection Plus
Privacy Assistant	✓	✓
Dark Web Monitoring	✓	✓
Digital Vault	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Criminal, Court & Public Records Monitoring	✓	✓
USPS Address Monitoring	✓	✓
Social Media Monitoring & Takeover Alerts		✓
Gamertag Monitoring		✓
Social Media Privacy Checkup		✓
Privacy & Device Protection	Protection	Protection Plus
Password Manager & Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security/VPN	2 Devices	Unlimited Devices
Antivirus	2 Devices	Unlimited Devices
AI-Powered Call & Text Screening ⁷		✓
Family Safety (with family coverage only)	Protection	Protection Plus
Parental Controls	✓	✓
Child Cyberbullying Protection	✓	✓
3-Bureau Child Credit Freeze Wizard	✓	✓
Child SSN Monitoring & Alerts	✓	✓
Sex Offender Geo Alerts	✓	✓
Secure Family Onboarding	✓	✓
Family Sharing	✓	✓
Child Safety Checklist	✓	✓
Services and Support	Protection	Protection Plus
\$5M Insurance Policy per Enrolled Adult* <ul style="list-style-type: none"> • 401K & HSA • Senior & deceased family member identity theft • Home title identity theft • Cyber extortion/ ransomware 	✓	✓
Lost Wallet Protection with \$500 Emergency Cash	✓	✓
24/7/365 100% US-based Customer Care	✓	✓
White Glove Fraud Resolution Services	✓	✓
Restoration Services for Pre-Existing Fraud Events	✓	✓
Mobile App (iOS & Android)	✓	✓
Aura Account Security (2FA)	✓	✓

- 1 - 20 Worrying Identity Theft Statistics for 2023 (Fortunly)
- 2 - Child Identity Fraud: A Web of Deception and Loss (Javelin)
- 3 - Aura Family Protection Market Study, July 2022
- 4 - Results based on a 2022 mystery shopper consumer study conducted by ath Power Consulting. ath Power Consulting was compensated by Aura to conduct this study.
- 5 - Ranked #1 by Security.Org and IdentityProtectionReview.com. They may be compensated as a marketing affiliate of Aura, but their ratings are all their own.
- 6 - 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 Equifax 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.
- 7 - Coming in 2023

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. Aura does not guarantee targeted features to launch in said time period and reserve the right to adjust as business needs adjust. No one can prevent all identity theft or monitor all transactions effectively.



Contact your benefits broker or MetLife representative today.

Scan to learn more or visit

<https://www.metlife.com/identity-and-fraud-protection/>

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