



Smart, simple identity and fraud protection all in one place.

Keep your private information private.

## Why Identity and Fraud Protection matters

We're doing more online than ever before—making us more vulnerable to fraud and online threats. MetLife and Aura Identity & Fraud Protection helps safeguard the things that matter to you most: your identity, money, assets, family, reputation and privacy.

### The average consumer's digital activity

22

devices<sup>1</sup>



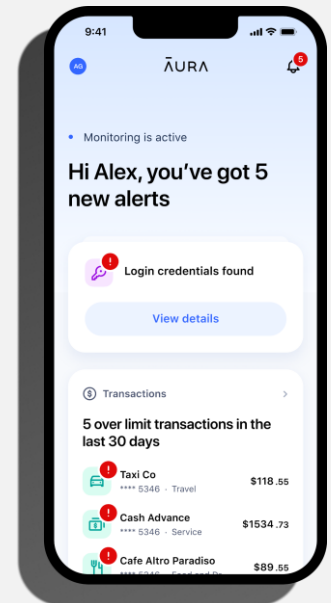
100

online passwords<sup>2</sup>



8+

hours/day online<sup>3</sup>



The Aura app keeps all your digital security solutions in one place.

## Facts and stats



The FBI receives over 2,000 fraud complaints daily.<sup>4</sup>



Victim losses were reported to be over \$10.3 billion last year.<sup>4</sup>



50% of Americans are worried about their digital security, like having their personal data breached.<sup>1</sup>

## Why you need MetLife and Aura Identity & Fraud Protection

On average, it takes about **100 to 200** hours and over six months to undo identity theft.<sup>5</sup>

### Benefits of Identity & Fraud Protection powered by Aura



#### Identity Theft Protection

Get alerted to detected threats to your identity, SSN, online accounts and more. Plus, guard against data brokers who try to sell your info on the Web.



#### Financial Fraud Protection

Stay a step ahead of threats with credit monitoring alerts, optional credit lock and financial account monitoring to help keep your assets safe.



#### Privacy and Device Protection

Connect online more securely and privately with intelligent safety tools that help protect your password, devices and Wi-Fi connections from hackers.



#### Customer Service

Get \$5 million identity theft insurance<sup>6</sup> per adult member and 24/7 customer support to answer account, technical or billing questions. Plus, resolution specialists provide white glove case management services to victims of fraud.



### How it works

#### Consider this scenario:

*Mark received an email from what appeared to be his bank requesting he update his account info. He did so, and shortly after, he received an alert about an attempt to add a new user to his bank account. Mark suspected a phishing scam and alerted Aura's fraud expert team right away. A Resolution Specialist helped him quickly resolve the issue.*

*\*This is a hypothetical example for illustrative purposes only.*

## Frequently Asked Questions

### Why is having identity and fraud protection so important?

- A.** Everything you do is online, which makes your personal info more vulnerable. Get peace of mind knowing that you've taken a big step in protecting yourself from online threats, identity theft and fraud.

### What are some of the benefits of this protection?

- A.** Aura offers robust protection by monitoring your personal info, credit, finances and devices and alerting you of suspicious activity. It's proactive protection to help stop threats before they strike. If you are a victim of fraud, an experienced Resolution Specialist will help you navigate credit bureaus, help initiate credit freezes or a credit lock and work with you to resolve your fraud incident.

### Who can I protect with a Family plan?

- A.** Account owners can add up to 10 adults to their plan. There are no restrictions on adult family members, irrespective of age, relationship or financial dependence on the employee. Each adult member gets their own private, full-feature Aura account.

Account owners may also add unlimited minors (under 18) to their plan if they have parental guardianship rights. The minor's alerts will only be available for the account owner to review.

### How do I pay for my identity and fraud protection?

- A.** Fees will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment. For Employer-paid plans, any buy-up is paid via credit card directly to Aura.

### What else do I get?

- A.** Every digital security plan comes with \$5 million identity theft insurance<sup>6</sup> and 24/7/365 U.S.-based customer support.

Contact your HR representative to **learn more.**

**Questions?** Aura's customer service team is available 24/7/365. Call 1-844-931-2872.

1. Connectivity and Mobile Trends Survey, Deloitte US (<https://www2.deloitte.com/us/en/pages/about-deloitte/articles/press-releases/connectivity-and-mobile-trends.html>), Accessed June 2023

2. How Many Passwords Does The Average Person Have in 2023? IncrediTools (<https://increditools.com/how-many-passwords-does-the-average-person-have/>), Accessed June 2023

3. Average time spent per day with digital media in the United States from 2011 to 2024 (<https://www.statista.com/statistics/262340/daily-time-spent-with-digital-media-according-to-us-consumers/>), Accessed June 2023

4. Federal Bureau of Investigation Internet Crime Report 2022 ([https://www.ic3.gov/Media/PDF/AnnualReport/2022\\_IC3Report.pdf](https://www.ic3.gov/Media/PDF/AnnualReport/2022_IC3Report.pdf)), Accessed July 2023.

5. How to report identity theft, Consumer Affairs (<https://www.consumeraffairs.com/finance/how-to-report-identity-theft.html>), July 21, 2023.

6. 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 that 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.

No one can prevent all identity theft or monitor all transactions effectively.

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.