

Identity & Fraud Protection at No Additional Cost! *It's a MetLife thing.*

Enroll in a 2025 MetLife FEDVIP plan to gain access at no additional cost to the #1 rated* identity theft protection service.

MetLife+ Aura Identify & Fraud Protection helps safeguard what matters most:

- Your identity
- Your money and assets
- Your family
- Your reputation
- Your privacy

Value to FEDVIP Members

Of those who activated service in 2024

96% were removed from broker lists helping to reduce robocalls, robotexts and spam.

62% received an alert for possible credit fraud.

100% securely stored personal information in the Digital Vault for Dark Web monitoring.



Your Individual Identity & Fraud Protection begins after you activate your service.

You can activate your service any time on or after January 1st, 2025.

We'll provide activation instructions via email following open season.

Explore MetLife Federal Benefits: [MetLife.com/FederalBenefits](https://www.MetLife.com/FederalBenefits)

Why does identity & fraud protection matter?

We're online more than ever before – making us vulnerable to fraud and threats. With digital activity at an all-time high, 89% of employees say that having access to an identity theft product provides peace of mind.¹

What are some of the benefits of this protection?

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.

How are my finances protected?

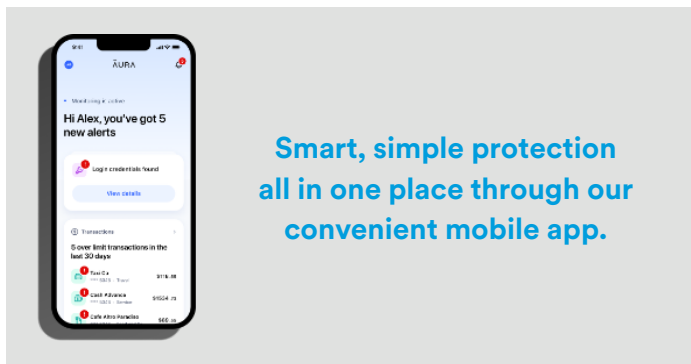
Aura monitors your credit, financial accounts, titles, and alerts you to suspicious changes. We will help you to take charge of your credit with our financial tools and Experian Credit Lock.

What kind of online & device security tools are available?

Every plan comes with smart safety tools including VPN/Wi-Fi security, antivirus, password manager, and more to protect your online privacy and data.

How is my identity protected?

Through extensive monitoring of your social security number, driver's license, passport, ID, and more. Plus, our solution requests the removal of your data from broker lists to help reduce spam like robocalls and robotexts.



**Smart, simple protection
all in one place through our
convenient mobile app.**

Individual Protection Plan includes:

Financial Fraud Protection

- Credit Monitoring & Alerts
- Monthly Credit Score Tracker²
- Financial Accounts and Transactions Monitoring
- Investment & Loan Account Monitoring
- High-Risk Transaction Alerts

Identity Theft Protection

- SSN & Personal Info Monitoring
- People Search Site & Spam List Removal
- Home & Auto Title Monitoring
- Secure Info & Document Storage
- SSN & Identity Authentication Alerts

Privacy & Device Protection

- Wi-Fi Security/VPN
- Safe Browsing & Ad Blocker
- Password Manager
- Email Alias

Services and Support

- \$5M ID Theft Insurance Policy³
- Lost Wallet Protection with \$500 Emergency Cash
- 24/7/365 100% US-based Customer Care
- Expert Fraud Remediation Service
- Mobile App (iOS & Android)

¹ Q&A: Identity Theft Benefits More Relevant Than Ever, HR Daily Advisor (<https://hrdailyadvisor.blr.com/2020/04/02/qa-identity-theft-benefits-more-relevant-than-ever/>), Accessed June 2023.

² 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.

³ 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.

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.