

Extra security, extra confidence

At no extra cost

MetLife + Aura Identity and Fraud Protection—**available at no cost to MetLife FEDVIP members**—can help safeguard your personal information, credit, finances and digital life.

Powered by advanced technology, Aura's tools help protect online privacy, remove personal information from data reseller sites and detect and block scams, phishing attempts and other cyber threats. So, you can work, shop and explore online with less risk, fewer distractions and more peace of mind.

You'll have access to:

- The highly rated Aura mobile app
- 24/7/365 U.S.- based support
- Expert-led fraud remediation and insurance policies, including a \$5M ID Theft policy³

Value to FEDVIP members¹

enrolled in Federal Dental or Vision plans

100% of members' information was removed from broker lists

62.9% of members received a credit fraud alert

49% of members were alerted to their SSN being found on the dark



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

You can activate your service
once your FEDVIP coverage is active.

We'll send activation instructions
via email after receipt of your FEDVIP enrollment.

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

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?

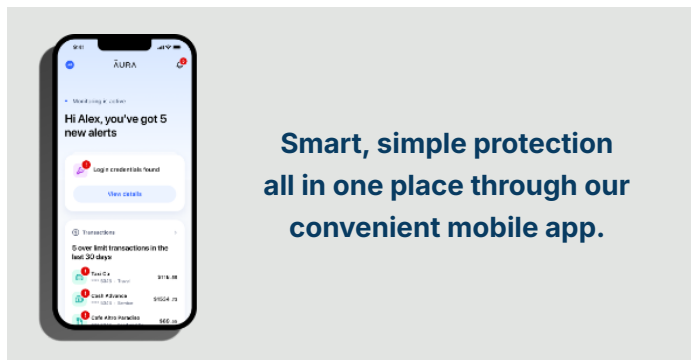
Aura monitors your credit, financial accounts and titles and alerts you to suspicious changes. We will help you to take charge of your credit with our financial tools and Experian Credit Lock.

What kind of online and 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 and alerts
- Monthly credit score tracker²
- Financial accounts and transactions monitoring
- Investment and loan account monitoring
- High-Risk Transaction Alerts

Identity theft protection

- SSN & personal info monitoring
- People search site and spam list removal
- Home and auto title monitoring
- Secure info and document storage
- SSN and identity authentication alerts

Privacy and device protection

- Wi-fi security/VPN
- Safe browsing and 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% U.S.-based customer care
- Expert fraud remediation service
- Mobile app (iOS & Android)



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

1. Source: MetLife FEDVIP utilization reporting as of 6/1/2025.

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.

