

**Identity & Fraud Protection** 



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

Keep your private information private.

**What is Identity & Fraud Protection?** MetLife and Aura Identity & Fraud Protection helps safeguard the things that matter to you most: your identity, money and assets, family, reputation, and privacy.

All-in-one digital security in an app that's SIMPLE to use so it's EASY to stay safe online. Keep your registered accounts and identity safe. Protect your finances and credit. Protect your Wi-Fi network and devices.

You asked. We answered.

Why sign up? Find out with some FAQs

# Why is having identity & 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.

#### How are my finances protected?

**A.** 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?

A. 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?

A. 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.

# What happens if one of my passwords is compromised?

**A.** Aura will let you know if your credentials have been found on the Dark Web. You will be able to resolve compromised passwords without missing a beat. We flag passwords that are at risk and use smart automation to help you replace the password and secure the account with a single click.

## What is credit monitoring?

A. Credit monitoring helps detect possible financial and identity fraud by monitoring inquiries and changes to your credit report in conjunction with all three credit bureaus to help you stay on top of your credit and protect your credit score by receiving near-real-time alerts to avoid possible threats.

## 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 – no matter where they live, their age, relationship, or whether they are financially dependent 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 over the minor. The minor's alerts will be available for only the account owner to review.

## What else do I get?

 A. Every digital security plan comes with \$5 million identity theft insurance<sup>1</sup> and 24/7/365 U.S.- based customer support.

**Questions?** Please call Aura directly at 1 844 931-2872. to answer account, technical, or billing questions.

 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.

