



 **MetLife** | Identity & Fraud Protection
Powered by **ĀURA**

Proposal Prepared For
Topaz Financial Services

Issue Date: 8/26/2022
Effective Date: 10/1/2022

MetLife is the exclusive U.S. Group employer distributor for Aura.

Protecting our personal digital information is more important than ever. From 2019 to 2020 there was a 311% increase in identity and financial fraud victims in the U.S.¹



Expanding your benefit offering

The agreement between Aura and MetLife comes at a time when the workforce prioritizes companies that provide a wide range of benefits and recognize their role in supporting employees' holistic well-being. In fact, 51% of employees say that employers should play a greater role in the safety and protection of employees and their families, according to MetLife's 2021 U.S. Employee Benefit Trends Study



Enabling more personalized proactive actions

Aura goes beyond traditional identity theft protection services to meet the everyday needs of employees, bringing more solutions together on a unified platform to enable more personalized proactive actions that can help to prevent identity theft and digital fraud before it even happens. Aura's product is a simple to set up, easy-to-use mobile application and website, and includes 24/7/365 U.S.-based Customer Support with dedicated specialists available to guide victims of digital theft or fraud through every step of the resolution process.



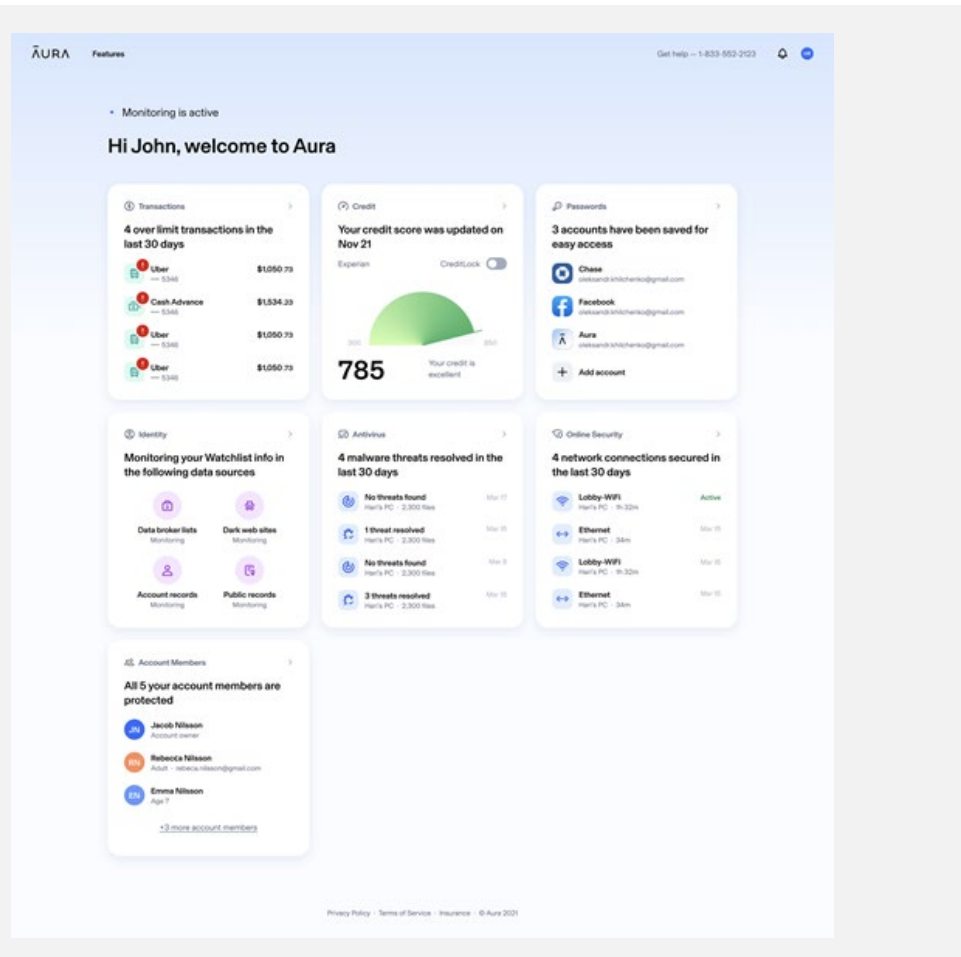
Top rated, all-in-one digital security product

MetLife understands the importance of continuing to evolve to meet employee needs by protecting and supporting what matters most. That is why we are collaborating with Aura to provide customers with a top rated, all-in-one digital security product to provide proactive identity theft and fraud protection for employees' finances, personal information, and mobile devices.

1. <https://www.consumeraffairs.com/finance/identity-theft-statistics.html>

Broadest data protection service in the market¹

Going beyond traditional identity protection services, to meet the everyday needs of employees



Identity theft protection and monitoring

personal information, online accounts, SSN, criminal records, home titles, social media

Financial fraud protection and monitoring

credit score and report, transactions

Privacy and device protection

data broker list removal, Wi-Fi security, VPN, antivirus, password manager

Proactive service and support

24/7/365 support, white glove resolution service, \$1M identity theft insurance for eligible losses*, lost wallet protection

* Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. As a component of becoming an Aura member, Consumers receive identity theft insurance through a group policy issued to Aura. American International Group, Inc. is not an affiliate or subsidiary of MetLife and MetLife does not issue or underwrite this policy.

1. [Best Identity Theft Protection Services of 2022 \(security.org\)](https://www.security.org/).

Give your employees choice with tiered plan and pricing options

	Protection	Protection Plus
Features	For Individual or Family	For Individual or Family
Identity Theft Protection		
Personal Information and ID Monitoring	•	•
Online Account and Breach Monitoring	•	•
SSN Authentication Alerts	•	•
Criminal and Court Record Monitoring	•	•
Home Title and Address Monitoring	•	•
Social Media Monitoring		•
Financial Fraud Protection		
Credit Monitoring & Alerts	1 Bureau	3 Bureaus
Monthly Credit Score	•	•
High Risk Transaction Alerts	•	•
3B Credit Report		•
Experian Credit Lock		•
Transaction Monitoring		•
Privacy and Device Protection		
Data Broker List Removal	•	•
WiFi Security/VPN	1 Device	Up to 10 Devices
AntiVirus	1 Device	Up to 10 Devices
Password Manager	•	•
Safe Browsing		•
Email masking		•
Services and Support		
All-in-one Mobile Application	•	•
24/7/365 Customer Support	•	•
White Glove Resdution Service	•	•
Identity Theft Insurance for Eligible Losses*	Up to \$1M*	Up to \$1M*
Lost Wallet Protection	•	•

* Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. As a component of becoming an Aura member, Consumers receive identity theft insurance through a group policy issued to Aura. American International Group, Inc. is not an affiliate or subsidiary of MetLife and MetLife does not issue or underwrite this policy.

Aura Plans

Protection

Basic protection for employees' identity and finances.

Protection Plus

Complete protection for employees' identity, finances, privacy, and devices.



Aura's inclusive definition of "Family" covers up to 10 additional adults and 10 minors.

Aura's employee benefit plans provide the most complete protection, for the best price.

Voluntary

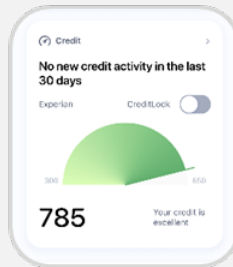
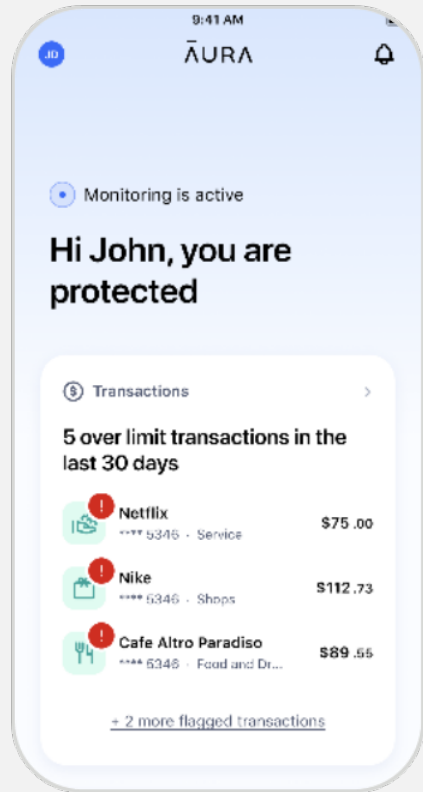
	Protection		Protection Plus	
	Individual	Family	Individual	Family
Employee Payroll Deduction	\$6.95	\$12.45	\$9.95	\$16.55

Prices shown are Per Employee Per Month (PEPM)

- Rates are guaranteed for 3 years.
- Pricing includes 20% level commissions for the broker. 3% ongoing Platform fee AND 3% Enrollment credit

Effortless, proactive and robust protection

Helping to prevent fraud before it even happens – so your employees and their families can focus on what matters



01

Ongoing data and potential fraud monitoring

across registered online accounts and device(s), working in the background to protect member



02

Proactive notification of possible identity or financial fraud

prompts member with proactive steps to help them secure data and reduce their risk



03

Automatically guides member to effortlessly resolve issue

ability to manage password updates or internet security

Here to help when your employees need it most

Working alongside your employees to help navigate data incidents and ensure they stay protected



24/7/365 call center
availability, with 80% of
all calls answered in
20 seconds or less



100% US-based call
center, with continued
training and coaching



Step-by-step
guidance and issue
resolution process



Hands-on & proactive
assistance, including
ability to resolve
issues with credit
bureaus and other
agencies

Disclaimers

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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.

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 TransUnion or Experian 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.

Aura does not guarantee targeted features to launch in said time period and reserve the right to adjust as business needs adjust.