



Identity thieves are always at work.

Take the next steps and help protect your employees.

PROPOSAL FOR:

DATE:

PRESENTED BY:

ADMINISTRATIVE OFFICE:

Learn why LifeLock[®] Service is the necessary, voluntary benefit.

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LifeLock Product Features

- ☑ LifeLock Product Features at a Glance
- ☑ LifeLock Benefit Elite Fact Sheet
- ☑ LifeLock Advantage™ Fact Sheet

LifeLock Product Features at a Glance

Product Features	LifeLock Benefit Elite	LifeLock Advantage	
LifeLock Identity Alert® System†	✓	✓	
Lost Wallet Protection	✓	✓	
Address Change Verification	✓	✓	
Reduced Pre-Approved Credit Card Offers	✓	✓	
Black Market Website Surveillance	✓	✓	
LifeLock Privacy Monitor™ Tool	✓	✓	
Live Member Service Support	✓	✓	
Identity Restoration Support	✓	✓	
\$1 Million Total Service Guarantee‡	✓	✓	
Fictitious Identity Monitoring	✓	✓	
Court Records Scanning	✓	✓	
Data Breach Notifications	✓	✓	
Credit Card Activity Alerts†		✓	
Checking & Savings Account Activity Alerts†		✓	
Online Annual Credit Report and Score		1 Credit Bureau	
Checking & Savings Account Application Alerts†			
Bank Account Takeover Alerts†			
Investment Account Activity Alerts†	✓		
Credit Inquiry Alerts†			
Online Annual Tri-Bureau Credit Reports and Scores			
Monthly Credit Score Tracking			
File-Sharing Network Searches			
Sex Offender Registry Reports			
Priority Live Member Service Support			

LifeLock Benefit Elite (is only available as a payroll deducted employee benefit) service includes searching over a trillion data points every day for potential threats to your identity and to financial assets – your 401(k) and investment accounts.†

Also includes scanning for misuse of your Social Security number, change of address and court records scanning for use of your identity to commit crimes.

LifeLock Junior® (if dependents under age 18 are enrolled) protection helps safeguard your child’s Social Security number and good name with proactive identity theft protection designed specifically for children.††

LifeLock Advantage™ service provides enhanced identity theft protection, including important notifications beyond financial and credit fraud.†

No one can prevent all identity theft.

† LifeLock does not monitor all transactions at all businesses.

†† Must be enrolled with an adult member.

‡ Service Guarantee benefits for State of Washington members are provided under a Master Insurance Policy issued by United Specialty Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

FACT SHEET

LIFELock BENEFIT ELITE

LifeLock Benefit Elite protection is aimed squarely at what matters to employees – helping protect their identities and helping protect their nest eggs. While most employees have a 401(k), many may set it and forget it – which means they could miss important cues that may indicate potential fraud. LifeLock Benefit Elite protection helps detect potential fraud and brings it to the attention of employees through alerts within the company's network via email, text or phone.†* The company's network, however, does not cover all transactions.

Available only through employers, LifeLock Benefit Elite protection helps protect 401(k) and other investment accounts from fraudulent withdrawals and balance transfers. LifeLock also searches over a trillion data points every day for potential threats to its members' personal identity, including suspicious uses of name, address, phone number, birth date, and Social Security number to obtain loans, credit and services, or to commit crimes.

If an employee becomes a victim of identity theft while a LifeLock member, LifeLock will spend up to \$1 million to hire the necessary lawyers, accountants and investigators to help with recovery.‡

Benefits of LifeLock Benefit Elite

✔ **LifeLock Identity Alert® System†**

The patented LifeLock Identity Alert® system monitors over a trillion data points for fraudulent attempts to use your Social Security number, name, address or date of birth in applications for new credit cards, wireless services, retail credit, mortgages, auto and payday loans. The system alerts you to suspicious activity by text, phone or email.*

✔ **Investment Account Activity Alerts**

Review your investment account activity and get alerts for cash withdrawals and balance transfers to help detect fraudulent activity.†

✔ **Fictitious Identity Monitoring**

Scans for names and addresses associated with your Social Security number in public and credit record sources such as credit grantors, state agencies, and collection agencies to help determine if criminals are building fictitious identities to open accounts or commit fraud.

✔ **Data Breach Notification**

Your identity is virtually everywhere. Doctors, insurance companies, employers, even your favorite retailers. We'll let you know about publicly reported large scale security breaches so you can take action to help protect your personal information.

✔ **Court Records Scanning**

Monthly court record checks for matches of your name and date of birth to criminal activity to help protect you from being falsely linked to arrests and convictions you know nothing about.

✔ **Black Market Website Surveillance**

Identity thieves illegally buy, sell and trade personal information on black market Internet sites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if your private data is found.

(Continued on next page)

About LifeLock

LifeLock is a leader in identity theft protection services. Our focus is on helping you protect your identity, which may not be the focus of a bank or credit card company – to help focus on protecting identity in an always-connected world.

3 Layers of Protection

 **DETECT**

We search over a trillion data points looking for potential threats to your identity.

 **ALERT**

The patented LifeLock identity Alert® system† will let you know about suspicious activity by text, phone or email.*

 **RESTORE**

If you become a victim of identity theft, an Identity Restoration Specialist will handle your case every step of the way.

No one can prevent all identity theft.

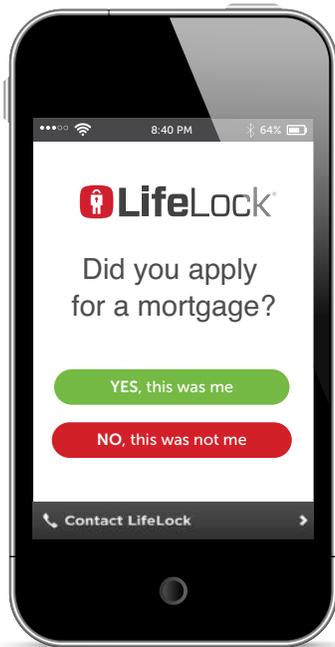
† LifeLock does not monitor all transactions at all businesses.

* Fastest alerts require member's current email address.

Phone alerts made during normal local business hours.

Benefits of LifeLock Benefit Elite (cont.)

- ✔ **LifeLock Privacy Monitor™ Tool**
 Your personal information may be available to anyone online. Your name, address and age can be found with just a few keystrokes. LifeLock Privacy Monitor™ tool searches a list of common people-search websites and Internet-based advertising companies to find your information. We can then help you opt out of these databases and remove or suppress your information.
- ✔ **Address Change Verification**
 Mail containing financial information can be available to identity thieves who may attempt to divert it. LifeLock monitors change of address requests and notifies you of address requests linked to your identity.
- ✔ **Lost Wallet Protection**
 A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call and LifeLock will help cancel or order the contents, helping protect you against fraudulent charges so you can get back on your way. Coverage includes: credit and debit cards, driver's licenses, Social Security cards, insurance cards, checkbooks and travelers checks.
- ✔ **Reduced Pre-Approved Credit Card Offers**
 LifeLock requests that your name be removed from many pre-approved credit card mailing lists, an important information source for identity thieves.
- ✔ **US-Based Member Support**
 Live, member service support is available 24/7 to help with questions or claims. You can log in to your online account at LifeLock.com, email Member.Services@LifeLock.com or call 800-LifeLock (543-3562).
- ✔ **Identity Restoration Specialists**
 If you become a victim of identity theft, an Identity Restoration Specialist will personally handle your case and help resolve your case.
- ✔ **\$1 Million Total Service Guarantee**
 As a LifeLock member, if you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and other necessary professionals to help your recovery.†



Alert modified for demonstration purposes.

Available with an adult membership:

LIFELock
JUNIOR®
PROTECTION



A child's clean and unmonitored credit file can be a gold mine for identity thieves. With a combination of advanced monitoring features uniquely designed for children, LifeLock Junior® protection helps proactively safeguard their personal information.

Alerts for What Matters Most†

LifeLock Helps Protect You in Ways
 You Can't Protect Yourself



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‡ Service Guarantee benefits for State of Washington members are provided under a Master Insurance Policy issued by United Specialty Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

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FACT SHEET

LIFELock ADVANTAGE

LifeLock Advantage™ service provides enhanced identity theft protection beyond financial and credit fraud.† We search for falsified court records containing your information to help protect you from arrest for crimes you haven't committed and monitor for fictitious identities using aliases with your Social Security number. We'll also alert you of potentially fraudulent credit card activity and provide online access to your annual credit report and score.‡

Benefits of LifeLock Advantage

- ✓ **LifeLock Identity Alert® System†**
The patented LifeLock Identity Alert® system monitors over a trillion data points for fraudulent attempts to use your Social Security number, name, address or date of birth in applications for new credit cards, wireless services, retail credit, mortgages, auto and payday loans. The system alerts you to suspicious activity by text, phone or email.††
- ✓ **Credit Card, Checking and Savings Account Activity Alerts**
Review your credit card, checking and savings account activity. Get alerts for cash withdrawals, balance transfers and large purchases to help detect fraudulent activity.‡
- ✓ **Black Market Website Surveillance**
Identity thieves illegally buy, sell and trade personal information on black market Internet sites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if your private data is found.
- ✓ **LifeLock Privacy Monitor™ Tool**
Your personal information may be available to anyone online. Your name, address and age can be found with just a few keystrokes. LifeLock Privacy Monitor™ tool searches a list of common people-search websites and Internet-based advertising companies to find your information. We can then help you opt out of these databases and remove or suppress your information.
- ✓ **Fictitious Identity Monitoring**
Scans for names and addresses associated with your Social Security number in public and credit record sources such as credit grantors, state agencies, and collection agencies to help determine if criminals are building fictitious identities to open accounts or commit fraud.
- ✓ **Court Records Scanning**
Monthly court record checks for matches of your name and date of birth to criminal activity to help protect you from being falsely linked to arrests and convictions you know nothing about.
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Benefits of LifeLock Advantage (cont.)

- ✔ **Address Change Verification**
 Mail containing financial information can be available to identity thieves who may attempt to divert it. LifeLock monitors change of address requests and notifies you of address requests linked to your identity.
- ✔ **Online Annual Credit Report**
 Receive online access to annual credit report from a major credit bureau so you can see details of your credit history.
- ✔ **Online Annual Credit Score**
 Online access to your annual credit score from a major credit bureau. Helps you better understand your credit worthiness with a list of top factors used in determining your score.
- ✔ **Lost Wallet Protection**
 A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call and LifeLock will help cancel or order the contents, helping protect you against fraudulent charges so you can get back on your way. Coverage includes: credit and debit cards, driver's licenses, Social Security cards, insurance cards, checkbooks and travelers checks.
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Alerts for What Matters Most†

LifeLock Helps Protect You in Ways You Can't Protect Yourself

Sign up in minutes. Protection starts immediately.



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Why LifeLock is Different

- ☑ Important Questions to Ask
- ☑ Member Services Support
- ☑ Member Experiences

Help Your Employees Live Life Freely

Today, your identity is literally your life, your credit, your home, your job! In our digital society, each day we all may face the risk of becoming the next victim of identity theft. Worse yet, it has become extremely difficult to insulate our personal information from this exposure.

Identity theft protection may be the one universally relevant employee benefit because everyone has an identity to protect. Your employees are concerned about identity theft and they want you to offer them protection. In fact, 39% of employees said they would be likely to purchase identity theft protection as a benefit through payroll deduction.¹

VALUE IS NEVER AN ISSUE UNTIL YOUR EMPLOYEE NEEDS THE SERVICE TO WORK!

Identity theft protection is not a regulated service. Quite simply this means that the terminology used to describe service features tends to vary among providers. This inconsistency makes deciphering the actual features, value and cost for any identity theft protection services a real challenge for decision makers when only viewing a traditional spreadsheet of comparison features. But there are a few very important questions that an employer should ask to gain insights into the infrastructure and capabilities behind the service. This additional effort will help assure that the employer is selecting the best identity theft protection service for their employees.

WHAT QUESTIONS TO ASK AN IDENTITY THEFT PROTECTION SERVICE (ITPS) PROVIDER.

Questions	Why is this question important?	LifeLock Information*
Who is the identity theft protection service provider?	The last thing any HR department wants to do is offer their employees a poor service, providing inferior protection and a bad employee experience. This "provider story" is something that a simple spreadsheet does little to present the reality of a service provider's financial strength, organizational infrastructure and technological expertise.	LifeLock, Inc. (NYSE: LOCK) <ul style="list-style-type: none"> • Year established: April 2005 • Annual revenues: \$476.0 million for 2014 • Approximate number of members: 4 million as of Q2 2015 • Approximate number of employees: 700 • Approximate number of employer groups: 2000+ as of Q2 2015 • Approximate size of largest single group: 25k enrolled from one group
What is LifeLock's position on site visits?	Site visits are an essential part of the due diligence process, and there is no real substitute for this firsthand experience. Often the benefits industry utilizes competitive spreadsheet evaluations; and though this exercise may provide some information, it is not a reliable substitute for a site visit to confirm the service provider's infrastructure and capabilities.	LifeLock strongly encourages site visits. When the benefits broker, or client visit LifeLock, they get a firsthand view of the infrastructure that is behind LifeLock services, and a clear explanation of the proprietary technology and data network that is exclusive to LifeLock.
What are the key differentiators between identity theft protection services?	Today, identity theft protection is a broadly defined category that includes credit monitoring, remediation, insurance and proactive identity theft protection services.	The key LifeLock differentiator is that we are the only proactive service that can actually stop fraud from occurring at the point of a new account application. Being able to stop a fraudulent account before the damage is done is the most definitive measure of effectiveness for a proactive identity theft protection service.
What type of service am I offering my employees?	Arguably, proactive identity theft protection service provides the best protection from identity theft in that this service is designed to detect and stop the problem before the damage occurs; however, the technology and data network behind proactive services can vary significantly. Simply put, this means that not all "proactive" identity theft protection services are equally effective in protecting your employees from becoming victims of identity theft.	LifeLock service is proactive identity theft protection, and it works much like a home alarm system that is designed to help stop a thief from breaking into your home.

* As of 4/29/15

¹Identity Theft Tracking Study, a commissioned survey conducted by Forrester Consulting on behalf of LifeLock, April/May 2014 based on previous 12-month time frame.

Questions	Why is this question important?	LifeLock Information*
<p>Who owns the technology that delivers the identity theft protection service?</p>	<p>LifeLock owns the technology behind LifeLock alerts and is not reliant upon another service provider to fulfill our alerts.</p>	<p>LifeLock owns proprietary technology. This means that LifeLock can respond quicker to the evolving crime of identity theft. LifeLock is continually enhancing this technology; and this translates into better protection for LifeLock members. Other identity theft protection services are primarily resellers that outsource this technology, which makes them reliant on third parties; simply put, this is just not the best path for rapid, continuous improvement.</p>
<p>How broad is the data network that the technology monitors?</p>	<p>Our personally identifiable information (name, date of birth, Social Security number, etc.) are associated with many of our everyday events. Each of these events (banking, retail purchases, medical services, etc.) can put us at risk for identity theft. And just like the unique nature of each personal event, there are multiple data networks that should be monitored to effectively help protect the consumer from identity theft.</p>	<ul style="list-style-type: none"> • LifeLock’s proactive identity theft protection service monitors multiple data networks for the potential misuse of member’s information. This makes LifeLock more robust in the monitoring and detection of a potential misuse of our member’s information. • LifeLock’s core data network consists of long-standing relationships with over 300 enterprises that rely on ID Analytics www.IDAnalytics.com (a 2012 LifeLock acquisition) to reduce account fraud. This fee-based, enterprise fraud reduction model currently includes 4 of the top 6 financial institutions, 4 of the top 5 credit card issuers, 4 of the top 5 U.S. wireless providers, etc. The value added in ID Analytics long-term merchant relationships is something that presents a significant barrier to entry that cannot be easily replicated; and it currently does not exist elsewhere outside of ID Analytics enterprise service. • LifeLock members also benefit from these enterprise relationships by receiving alerts whenever LifeLock detects use of the member’s information for a new application within this data network.[†] With a definitive LifeLock member response to the alert, LifeLock completes this full circle data exchange between the consumer and enterprise in the fight against identity theft. • In addition to the merchant data network, LifeLock services also monitor multiple other data sources including peer-to-peer networks, “Black Market” sites/chat rooms and a banking network. The monitoring of multiple data networks/sources provides LifeLock members with better protection than offered by other proactive identity theft protection services.
<p>What metrics can the service demonstrate to prove the efficacy?</p>	<p>Proactive identity theft protection is all about helping to stop an identity theft event. An identity theft service should be able to quantify these “results” at any time.</p>	<ul style="list-style-type: none"> • LifeLock provides groups an annual group level “utilization report” identifying the number of LifeLock alerts, and “Not Me[®]” responses from your employee’s. This utilization report quantifies LifeLock service in action. • 6.2% of US adults have been victims of identity theft in the past 12 months.¹ In the life-to-date history of LifeLock, the total number of members who had to evoke the LifeLock Service Guarantee[‡] (for an identity theft incident) represent .003% of our member population. This victimization rate stands in sharp contrast to the US population’s experience.
<p>How secure is the identity theft protection service?</p>	<p>Security must be the foundational cornerstone of an identity theft protection service as this service is the “safety net” for all of the exposure consumers face in our digital society.</p>	<p>Security is a vital component of LifeLock service. LifeLock’s Information Security Program (the “Program” or the “ISP”) is based on commonly accepted goals of information security management, including the ISO/IEC 27002:2005 Information Technology—Security techniques—Code of Practice for Information Security Management. Where applicable, the Program is managed in accordance with the provisions of the Payment Card Industry Data Security Standard (PCI-DSS) 2.0, and Sarbanes-Oxley. Predominant responsibility for compliance resides with the Chief Legal Officer (CLO). LifeLock maintains a Level 1 PCI-DSS ROC, is subject to Sarbanes-Oxley, and has a SOC 2 Type II certification. LifeLock’s website is certified by TRUSTe.</p>

No one can prevent all identity theft.

* As of 4/29/15

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[†] LifeLock does not monitor all transactions at all businesses.

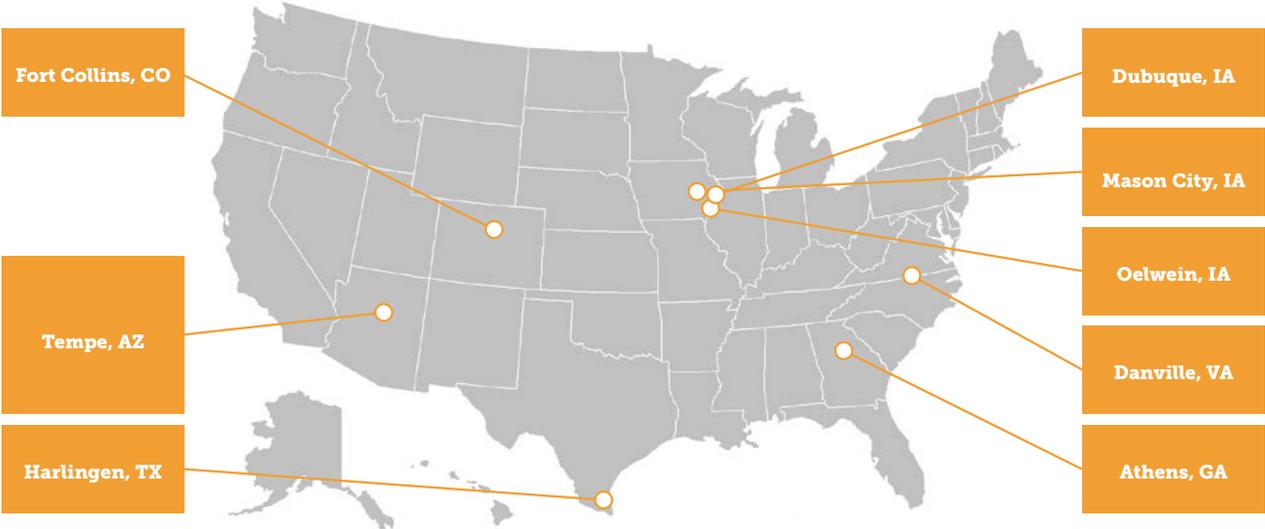
[‡]Service Guarantee benefits for State of Washington members are provided under a Master Insurance Policy issued by United Specialty Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

Questions	Why is this question important?	LifeLock Information*
<p>Does the identity theft protection service have the proven administrative experience to support an employee benefit program?</p>	<p>Employers require a different level of support than an individual consumer. This support typically impacts multiple areas within an organization including HR, benefits administration, payroll, accounting, etc. Having the professional administrative support behind the identity theft protection service can be as important to these functions, as the service will be to your employees.</p>	<p>With over 6 years of specialization in offering our service as an employee benefit, LifeLock's Employee Benefits Division understands the employer's business requirements for offering LifeLock as a payroll deducted benefit. LifeLock provides full service implementation, administration, payroll, reconciliation and billing support at no cost to the employer.</p>
<p>What metrics can the identity theft protection service demonstrate that my employees will be satisfied with the service?</p>	<p>Nothing can cause more headaches for an HR/Benefits team than bringing in a carrier/service that provides poor service or experience to their employees. Asking the identity theft protection service to quantify the "quality" of the member experience will help assure that your due diligence has covered all of the bases.</p>	<ul style="list-style-type: none"> • LifeLock Member Services team provides a "world-class" member experience and we have the metrics to back up this claim.
<p>Will my employees recognize the brand name of this service?</p>	<p>Brand name recognition provides employees with confidence that their employer has done their homework before offering this new benefit.</p>	<ul style="list-style-type: none"> • The LifeLock brand has a 52% aided and 24% unaided brand recognition rate. This brand recognition is the highest for any identity theft protection service provider. • Since the recent large healthcare breach, the term "LifeLock" has been searched more on Google than "identity theft" or event "identity theft protection".
<p>Does the identity theft protection service have the Member Services infrastructure to assure good service to my employees?</p>	<p>Having a Member Services infrastructure in place to provide a great employee experience is essential to the employee's overall satisfaction with the benefit. In addition, during "peak times" just before or after an enrollment, or when another large data breach occurs, it is essential that the employee has reliable access to a Member Services Agent.</p>	<p>LifeLock Member Services includes nearly 600 agents and specialists that can rapidly scale up/down as needed. Our team is domestic. In addition, LifeLock agents are trained/certified to provide specialized support including product questions, LifeLock alerts and complete identity theft remediation/restoration.</p>
<p>Does the identity theft protection service monitor the quality of their members' experience?</p>	<p>The best service providers take active steps to monitor the quality of their member experience.</p>	<ul style="list-style-type: none"> • In 2014 the LifeLock Member Service Quality Assurance group sent member's 127,000 follow-up surveys regarding their recent member call experience. This survey revealed a net agent satisfaction rate of 86.3%. • LifeLock also uses other third-party customer satisfaction measurement tools including focus groups through an internal market intelligence team.
<p>What is the reputation of the identity theft protection service among current membership?</p>	<p>Member recommendations are a strong indicator of satisfaction with the total member experience.</p>	<ul style="list-style-type: none"> • Net Promoter Score (NPS), where respondents answer one question: "How likely are you to recommend LifeLock to a friend or colleague?", In 2014 LifeLock's NPS was 55, which was well above the national average of 29 and in league with some of the following brands: USAA, Costco, Amazon.com, Southwest Airlines and Trader Joe's. • Burke Research Secure Customer Index, where respondents are asked five questions ranging from satisfaction to likelihood to recommend. LifeLock's 2013 SCI is 85 and ranked in the 85th percentile of all companies surveyed.
<p>What is the retention of the identity theft protection service's membership?</p>	<p>Member retention is a key metric demonstrating the perceived value and overall satisfaction with a service.</p>	<p>LifeLock's member retention rate is over 86%.**</p>

* As of 4/29/15
 ** As of 10/31/15

Member Services Support

NEARLY **600** AGENTS AND SPECIALISTS



WE CARE ABOUT SECURITY ABOVE ALL ELSE

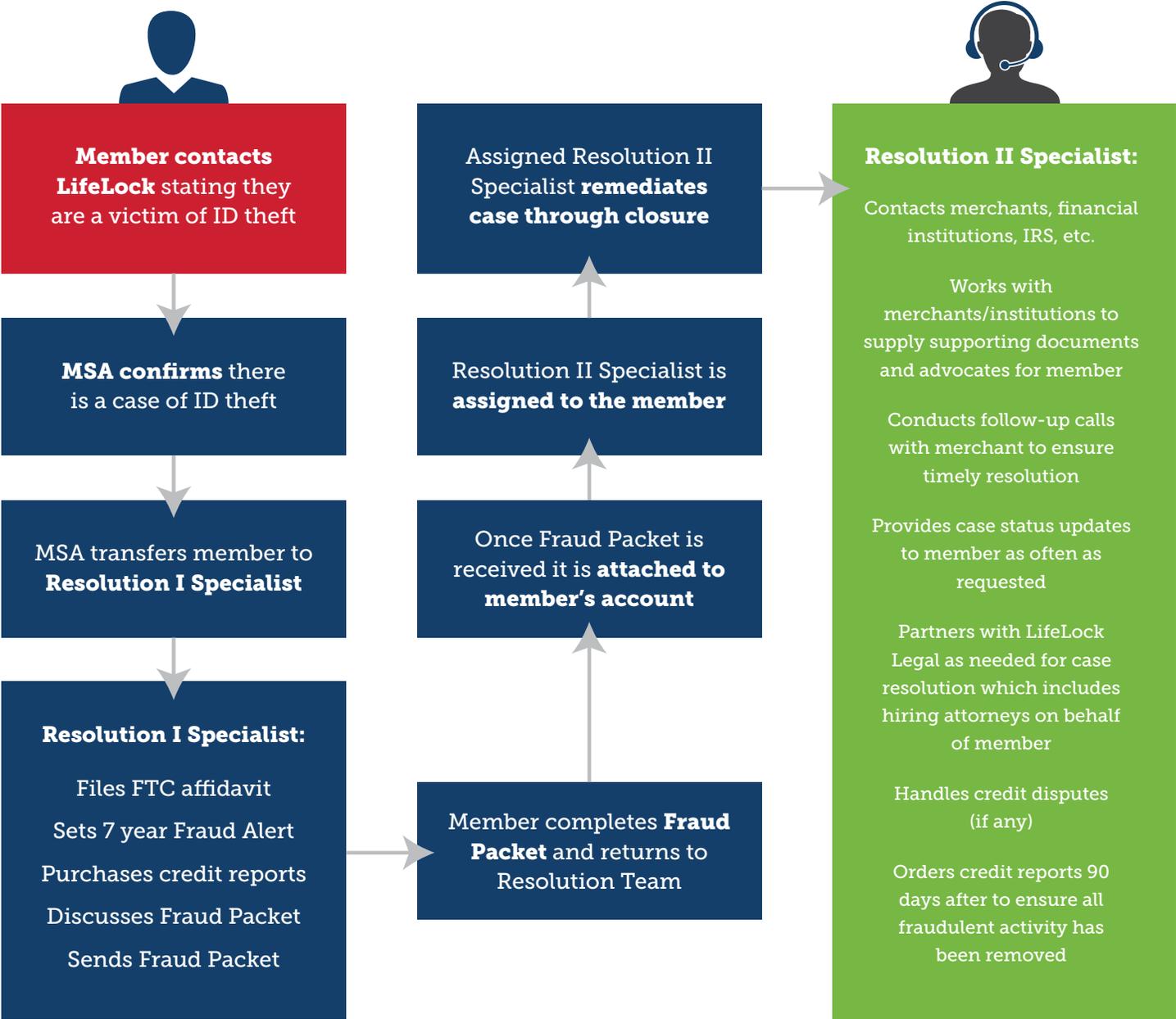
And it starts with our employees

- Multi-State Instant Criminal Check
- Credit Report & Financial Sanctions Search
- Employment Verification (last 4 employers, up to 10 years) IDA does last 3 employers up to 10 years
- Education Verification (highest degree obtained) confirmed by IDA
- i3screen Drug Screening 10-Panel
- Federal, State & County/Local Level Criminal Records & Civil Litigation Filings
- Bankruptcy Proceedings
- Extensive Press & Media Research (Including the local language)



What to Expect as a LifeLock Member

OUR RESOLUTION PROCESS



MEMBER EXPERIENCES CASE STUDIES



RESOLUTION CASE STUDY:

Retirement Account Fraud

LifeLock member, W. Sloan, was a victim of identity theft in June of 2012. His military retirement benefits were fraudulently transferred to a Green.dot bank account that he did not authorize. A LifeLock Resolution Agent contacted the military clearing house, Defense Financial, and Green.dot in order to request the documentation required to dispute the fraudulent transfer of assets from W. Sloan's account. Neither organization had a formal investigation process in place to dispute the fraudulent transaction and refused to cooperate in any remediation. As a result, Defense Financial and Green.dot Bank were unable to reimburse Mr. Sloan retirement account.

Mr. Sloan initiated a claim to the LifeLock master insurance policy and we were able to reimburse Mr. Sloan for the \$3200 that was fraudulently withdrawn from his retirement account. Mr. Sloan was extremely grateful for the assistance of the Resolution Specialist and LifeLock.



RESOLUTION CASE STUDY:

Payday Loan Fraud

Mr. Puck was alerted to a Payday loan that was fraudulently obtained using his personal identifying information in January 2013. A Resolution Agent was assigned to assist Mr. Puck. Proper documentation, such as FTC affidavit and police report, were submitted to the payday loan company to dispute the new loan. The payday loan company removed all the financial responsibility being held against Mr. Puck for the fraudulent loan. In addition, the Resolution Specialist requested that Mr. Puck's credit files and reports be updated to reflect the removal of the payday loan and reviewed his credit reports 90 days later to ensure all fraudulent accounts were corrected at each credit agency.

Mr. Puck's credit report was restored to its original state and his identity theft did not result in any financial loss.



LifeLock Technology

- ✓ Report Examples
- ✓ Ongoing Alerts

LifeLock Shares Updates on Your Population



Sample: Members Since Inception (as of: 2/25/15)

Member Summary

Gross	Active	Cancelled	Retention
23,186	23,161	25	99.9%

Promo Codes by Enrollments

Promo Code	Gross	Active	Cancelled	Retention
Sample 1	6,985	6,977	8	99.9%
Sample 2	10,103	10,096	7	99.9%
Sample 3	2,527	2,522	5	99.8%
Sample 4	3,496	3,491	5	99.9%
Sample 5	4	4	0	100.0%
Sample 6	67	67	0	100.0%
Total	23,182	23,157	25	99.9%

Member Enrollment by Product

Product	Gross	Active	Cancelled	Retention
LifeLock Data Breach Services	21,803	21,783	20	99.9%
LifeLock Junior	1,373	1,368	5	99.6%
LifeLock Standard Service	2	2	0	100.0%

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Sample: Alert Summary - From Dec 15, 2014 Through: Feb 25, 2015 (as of: 2/25/15)

Member Summary

LifeLock Alerts	Notifications	LifeLock Identity Alerts	Responses	Me	Not Me
Total	4,799	1,058	565	514	51

Definitions

Notifications: Sex offender notifications, credit score monitoring, black market website monitoring, address change request. Has value for member, yet not requiring immediate response.

LifeLock Identity Alerts: Alert that a member's personal information has been used at a major lender to open an account or update an existing account, to acquire credit, utilize a payday loan.

Responses: Member has responded to a LifeLock Identity Alert.

Me: Member has responded to a LifeLock Identity Alert was due to their action.

Not Me: Member has responded to a LifeLock Identity Alert was NOT due to their action. LifeLock took action against possible identity theft.

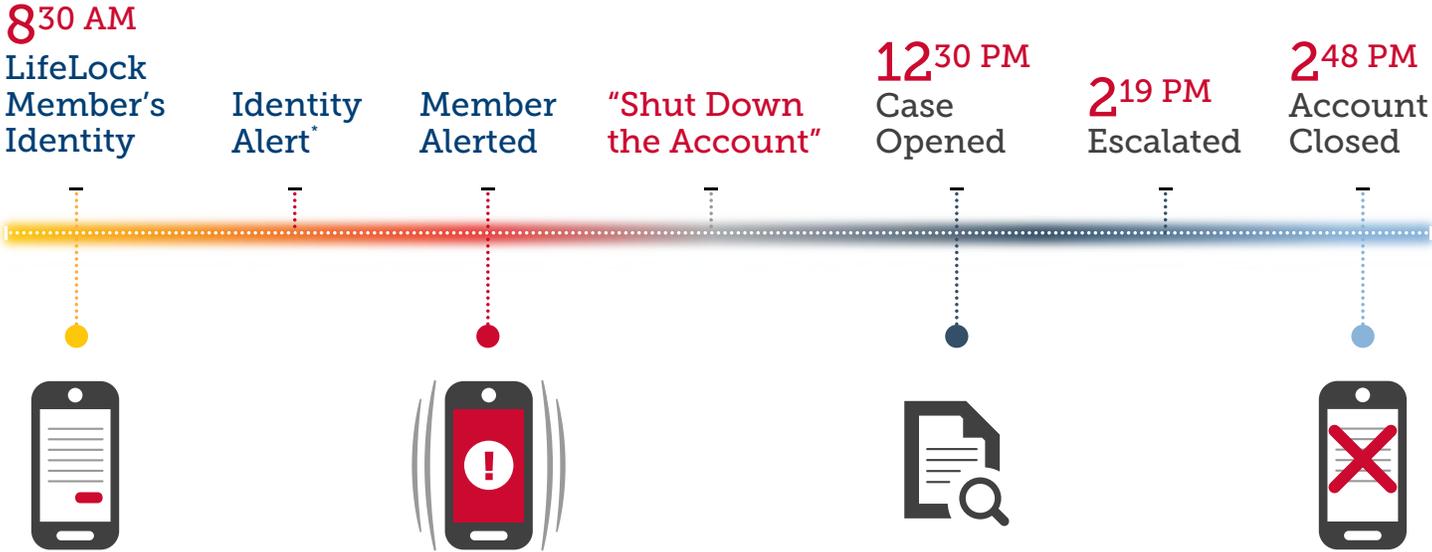
Chart: A combined bar and line chart showing alert metrics from 2014/12 to 2015/02. The left Y-axis (0-3,200) represents Notifications (orange bars) and LifeLock Identity Alerts (blue bars). The right Y-axis (0-280) represents Responses (green line with triangles), Me (red line with circles), and Not Me (blue line with squares).

Period	Notifications	LifeLock Identity Alerts	Responses	Me	Not Me
2014/12	~2,800	~200	~100	~100	~100
2015/01	~1,600	~400	~250	~250	~250
2015/02	~400	~400	~200	~200	~200

Ongoing Monitoring & Alerts

- Identity Restoration Specialists handle cases from beginning to end
- Members receive ongoing communication from LifeLock

Wireless Carrier
Application Submitted



LifeLock Pricing

Services & Benefit Pricing Details

When LifeLock is offered as a voluntary payroll deduction, employees have access to discounted group benefit rates, starting at 15% off retail. The following page will detail the following options:

- Voluntary Benefit
- Employer Sponsored Options
 - Option 1: Opt-in Election
 - Option 2: Opt-out Election

Conditions of Offering



Disclosure

Submission of this proposal by LifeLock is not an indication of LifeLock's willingness to be bound by all of terms and conditions or any product and/or services agreement herein contained; LifeLock believes that some of the terms and conditions set forth herein need to be tailored to be more appropriate for the transaction proposed. Notwithstanding the foregoing, LifeLock agrees that its proposal pricing terms will be binding on LifeLock for a period of ninety (90) days from the date of submission of its proposal. Given LifeLock's history of successfully negotiating mutually agreeable terms with other similarly situated clients, LifeLock does not anticipate any difficulty in resolving these issues while protecting the interests of both parties. Please contact us with any questions you may have with respect to LifeLock's proposal.

LifeLock Services & Benefit Pricing Details

GROUP SIZE: 430

VOLUNTARY BENEFIT OPTION:

When LifeLock is offered as a voluntary payroll deduction, employees have access to group benefit rates, starting at 15% off retail. Pricing shown reflects monthly cost.

VOLUNTARY MONTHLY: Employee Cost		LifeLock Benefit Elite	LifeLock Advantage
	Employee (18+ Years Old)	\$8.49	\$16.99
	Employee + Spouse/Domestic Partner	\$16.98	\$33.98
	Employee + Children (Up to age 26)*	\$14.86	\$25.49
	Employee + Family*	\$23.36	\$42.48

EMPLOYER-SPONSORED OPTIONS:

Option 1: OPT-IN BENEFIT

An Opt-In benefit enrollment requires active election of the employer paid benefit by the EE. This enrollment method yields a much lower level of EE participation than an Opt-Out enrollment.

Overview

- **Employer pays \$7.99 per employee/per month**
- Employer receives 20% discount, and employees can upgrade or add family at a discounted rate.
- Employees elect coverage, and provide their own enrollment details.

OPT-IN MONTHLY: Employee Cost		LifeLock Benefit Elite	LifeLock Advantage
	Employee (18+ Years Old)	\$0.00	\$8.50
	Employee + Spouse/Domestic Partner	\$8.49	\$25.49
	Employee + Children (Up to age 26)*	\$6.37	\$17.00
	Employee + Family*	\$14.87	\$33.99

Option 2: OPT-OUT BENEFIT

An Opt-Out benefit enrollment assumes automatic election of the employer paid benefit by the EE unless the EE actively elects to opt-out of the benefit. This enrollment method yields the highest level of EE participation and is the preferred method for an employer wanting to protect their employee population from identity theft.

Overview

- **Employer pays \$7.49 per employee/per month**
- Employer receives 25% discount, and employees can upgrade or add family at a discounted rate.
- Employer provides required enrollment data for all eligible employees, and communicates the benefit with the option for employees to opt-out of the benefit.

OPT-OUT MONTHLY: Employee Cost		LifeLock Benefit Elite	LifeLock Advantage
	Employee (18+ Years Old)	\$0.00	\$8.50
	Employee + Spouse/Domestic Partner	\$8.49	\$25.49
	Employee + Children (Up to age 26)*	\$6.37	\$17.00
	Employee + Family*	\$14.87	\$33.99

No one can prevent all identity theft

*Children under the age of 18 will receive a product designed specifically for minors, LifeLock Junior service. Enrollment in LifeLock service is limited to employees and their eligible dependents.

†LifeLock does not monitor all transactions at all businesses.

‡Service Guarantee benefits for State of Washington members are provided under a Master Insurance Policy issued by United Specialty Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

Conditions of Benefit Offering:

This proposal is based on the approximate number of benefit eligible employees.

This proposal assumes that all benefit eligible employees will be provided with information about the LifeLock benefit, and the employer's election platform.

Any material changes to this LifeLock proposal as presented may require a new proposal/rates.

To qualify for an employer paid, opt-out discount (if applicable), the employer must agree to pay for the presented service for all benefit eligible employees; this excludes any employee who has specifically chosen to opt-out of the benefit.

LifeLock offers three service levels. The employer is under no obligation to offer all LifeLock service levels to their employees. LifeLock service level selection is at the discretion of the employer.

LifeLock Benefit Elite service level is ONLY available to a group that has LifeLock setup as a payroll deducted benefit.

LifeLock CANNOT accept any enrollment without the full name, home address, date of birth, Social Security number and phone number of a prospective member. A valid email address accessible by the member is required for LifeLock Ultimate™ enrollment and LifeLock Junior. If this information is not collected within thirty (30) days of the effective date for the employee and/or their dependents, LifeLock® service will be cancelled for the individual(s) with missing information. This action may result in a rate and tier change for the employee's payroll deduction.

There are no eligibility requirements on marital or student status. Employees can enroll themselves and their benefit eligible dependents. Dependents under the age of 18 are will be enrolled in LifeLock Junior service.

LifeLock coverage becomes effective on the group's/individual's benefit effective date, which will typically be the first of the month following the date that the group's/individual enrollment files or applications as they are submitted.

LifeLock is voluntary; members can sign up or cancel according to the benefit rules of the employer.

LifeLock Eligibility

Minimum Group Size: 2

Minimum Participation: none

Individual Eligibility Information:

- Valid Social Security number
- U.S. resident (includes Puerto Rico and Guam)
- Spouse/Children can only be enrolled with the enrollment of the primary
- Name, home address, date of birth, Social Security number, email address and phone number are required for each member at the time of enrollment

LifeLock Enrollment and Administration

Enrollment Methodologies: Enrollment can be managed through your current benefits enrollment platform or on a LifeLock platform. In addition to web enrollment, LifeLock also provides phone enrollment and paper options. Employee questions about LifeLock services can be answered at any time during pre-enrollment by calling LifeLock at 1-800-607-9174. Pre-enrollment Employee Communications: LifeLock provides a variety of pre-enrollment employee informational tools to choose from and will work with you to ensure employees are made aware of this valuable benefit

Sign here to accept Conditions of Benefit Offering. Your acceptance locks proposal rates for 90 days from the date of this proposal.

Title

