Aura Identity Guard is the only ID theft protection solution that’s directly integrated with IBM® Watson™ AI and all three credit bureaus for superior monitoring, alert speed, and accuracy. And when fraud does occur, our in-house, U.S.-based customer support representatives are available around-the-clock to help reduce the impact on your physical, financial, and emotional wellbeing.

**HOW AURA IDENTITY GUARD PROTECTS YOU AND YOUR FAMILY**

- Harnesses the power of IBM® Watson™ to analyze billions of pieces of data across the Internet and Dark Web, monitoring for fraud and cybertheft
- Curates personalized alerts to notify you of suspicious activity and potential threats
- Shields your children from cyberbullying and other forms of harm through best-in-class social media monitoring that leverages Watson’s natural language classification system
- Assesses your cybertheft risk by using a unique algorithm to analyze your personal accounts and online behavior
- Safeguards your devices with safe browsing tools that include protection against malware, ransomware and phishing
- Provides assistance through the remediation process via around-the-clock customer service and an insurance policy that enables you to recoup losses up to $1 million¹

Protected nearly 50,000,000 satisfied customers

24 years experience in identity theft protection

**HOW IT WORKS**

Identity Guard monitors data, alerts users to threats, helps recover lost information, and protects users with $1 million recovery insurance.⁴

- **Monitor**
  - Fueled by IBM® Watson™ AI, Identity Guard monitors and processes billions of pieces of information
- **Alert**
  - We alert you to certain events – such as an account being opened in your name – so you can take action if it wasn’t initiated by you
- **Recover**
  - In the event of identity theft, a dedicated customer care agent will be assigned to assist you every step of the way
- **Insure**
  - Our $1 million insurance policy covers most losses you experience as a result of identity theft, including stolen funds¹
### PLAN DETAILS

#### SERVICE FEATURES
- IBM® Watson™ AI
- Instant-On Monitoring
- Canada Coverage
- Email & Text Notifications
- Near Real-time Alerts
- Near Real-time Credit Monitoring Alert
- Risk Management Score
- Fully Managed Restoration
- $1 Million Insurance with Stolen Funds Reimbursement
- US-based Customer Support – W2 Employees

#### DARK WEB
- Address Monitoring
- Bank Account Number Monitoring
- Credit/Debit Card Account Number Monitoring
- Driver’s License Number Monitoring
- Email Monitoring
- Passport Number Monitoring
- Phone Number Monitoring
- SSN Monitoring
- Health Insurance Number Monitoring
- Lost Wallet Vault
- Child’s Info

#### CREDIT
- 3 Bureau Credit Report Monitoring
- 3 Bureau Annual Credit Report & Score Credit Inquiry
- 1 Bureau Monthly Credit Score Tracker

#### IDENTITY MONITORING
- Public Records
- Court Records
- Telecom/Utility Account Monitoring
- Change of Address
- Synthetic Identity Fraud
- Child Monitoring (PII)

#### FINANCIAL
- HSA & 401K Monitoring
- Investment Account Monitoring
- Bank Account Takeovers
- Checking and Savings New Account Applications
- Bank Transaction Alerts
- Credit/Debit Card Transaction Alerts
- Pay Day Loan Monitoring

#### ADDITIONAL PROTECTION TOOLS
- Scams, Malware & Phishing Monitoring
- Social Media Reputation Monitoring
- Social Report/Digital Exposure Report
- Online PC Protection Tools
- Online Privacy
- Anti-phishing
- Cyberbullying

#### MOBILE APP
- Alerts
- Credit Score
- Account Access
- Touch ID

#### RESTORATION
- Pre-Existing Conditions
- Unauthorized Account Creation
- Unauthorized Electronic Fund Transfer Recovery
- Deceased Family Member Remediation
- Dedicated Case Manager
- Medical Identity Theft Coverage
- $1 Million Insurance with Stolen Funds Reimbursement

### PLAN COSTS  
(contact Gallagher for specific pricing)

<table>
<thead>
<tr>
<th>Plan</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$7.90</td>
<td>$13.90</td>
</tr>
<tr>
<td>Premier</td>
<td>$9.85</td>
<td>$17.85</td>
</tr>
</tbody>
</table>

1Identity 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...