

# Identity Guard® Benefits Summary



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.<sup>4</sup>



### 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<sup>1</sup>
- ✓ 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<sup>1</sup>

## PLAN COSTS (contact Gallagher for specific pricing)

### Voluntary

Plan	Individual	Family
Total	\$7.90	\$13.90
Premier	\$9.85	\$17.85

