INDEX OF EXHIBITS

Exhibit 1: LifeLock Advertisement

Exhibit 2: LifeLock Website Page

Exhibit 3: LifeLock Website Page

Exhibit 4: LifeLock Website Page

Exhibit 5: LifeLock New Customer Packet

Exhibit 6: LifeLock Website Page

Exhibit 7: LifeLock Website Page

Exhibit 8: LifeLock Website Page

Exhibit 9: LifeLock Website Page

Exhibit 10: LifeLock Advertisement

Exhibit 11: LifeLock Advertisement

Exhibit 12: LifeLock Client Privacy Policy



I'm Todd Davis, CEO of LifeLock,

and this really is my social security number.* I give it just to prove how safe your identity can be with LifeLock. All of us, no matter how careful, can become victims of identity theft. In fact, every three seconds another identity is stolen.

Do you ever worry about identity theft? If so, it's time you got to know LifeLock. We work to stop identity theft before it happens. We're so confident, we back our clients with a \$1 million guarantee. If for any reason you fall victim to identity theft, we will spend up to \$1 million to hire the finest professionals to repair the damage and restore your good name: Period.

Security, peace of mind, protection - that's what LifeLock provides, along with the added bonus of reduced junk mail and pre-approved credit card offers. Normally it's just \$10 a month, but now you can try us free for 30 days. Protect yourself, your family and all you've worked for. Guarantee your good name today.

Here's what LifeLock offers you:

- Proactive Identity Theft Protection
- Reduced Junk Mail
- Reduced Credit Card Offers
- Free Annual Credit Reports From the three major credit bureaus
- \$1 Million Guarantee Full details available on our website
- · Comprehensive Programs to Protect Your Employees Call for details

FREE TRIAL

Use promo code FLY to take advantage of this offer.

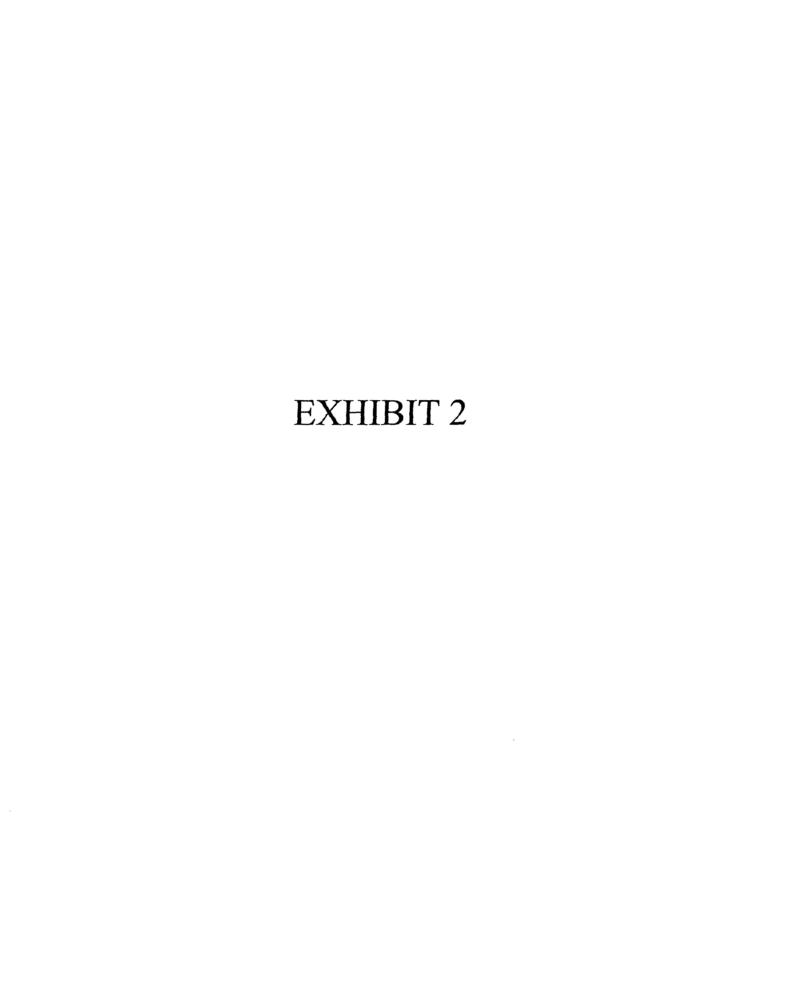
LIFELOCK.COM • 877 LIFELOCK (543-3562)

- Her 30 days your credit card will automatically be billed \$10 per month



LIFELOCK.COM 877 LIFELOCK (543 - 3562)







myLifeLock | Answer Center | Contact Us

1-800-LifeLock

Welcome

How LifeLock Works

\$1 Million Service Guarantee About Us

Get Started

Search Site



My name is Todd Davis

My social security number is ——-5462
I'm Todd Davis, CEO of LifeLock, and yes, that's my real social security number*. Identity theft is one of the fastest growing crimes in America, victimizing over 10 million people a year and costing billions of dollars. So why publish my social security number? Because I'm absolutely confident LifeLock is protecting my good name and personal information, just like it will yours. And that is why we back our service with our \$1 Million Service Guarantee. At LifeLock, We Guarantee Your Good Name. No one else does because no one else can.

*Always protect your social security number. Do not share it unless necessary.

Protect Your Identity

LifeLock In The News





3:57



8:13



ID theft in the news What can you do arm yourself today. to protect yourself?





We help put you in control of your identity.

Find out how

Here is what LifeLock Offers You

- ✓ Proactive Identity Theft Protection
- ✓ Reduce Credit Card Offers
- ✓ Only \$10 per Month

Enroll Now

Click Here to view LifeLock's new privacy policy.

LifeLock for Business

Comprehensive Programs to Protect your Employees and Customers

New service!

eRecon™ and TrueAddress™ help you shut down potential identity threats fast.

WalletLock™ takes the hassle out of a lost or stolen wallet. Click to find out how.

Guarantee Your Good Name

Identity theft can happen anywhere to anyone. In line at the store, online at home or when you're buying your morning coffee. If your identity is stolen, you can spend hundreds of hours cleaning up your credit and struggling to get back your good name. That's because stolen identities are used up to 30 times, with most victims only discovering the theft after they've been turned down for a loan or contacted by a collection agency. You may already be a victim, many times over, and not even know it. But not with LifeLock.

LifeLock, the industry leader in proactive identity theft protection, offers a proactive solution to help prevent your identity from being stolen before it happens. We'll protect your identity and personal information for only \$10 a month - and we guarantee our service up to \$1,000,000. We also offer the only identity theft child protection program available in the market, so quarantee your good name today and enroll now



Thereon is the new decision methologism we Top Consumer Reviews

LifeLock: Jobs



By now you've heard the stories about individuals whose identities have been stolen by identity thieves. They're not pretty storiesall 'people working for hundreds of hours over many years to get their lives back in order, even innocent individuals ending up in jail. LifeLock protects against this ever happening to you. Guaranteed. Up to \$1 million.

LifeLock doesn't just report unauthorized use of your credit information, we prevent it by working with the top four credit bureaus to make sure you're contacted to approve any credit transaction before it takes place. We also remove your name from pre-approved credit card offers and junk-mail lists, where identity theft often gets started.

We're the leaders in proactive identity thest protection as you've probably seen in coverage in The Wall Street Journal and Chicago Tribune, and on MSNBC, CNN, and many other national news outlets. We're so sure of our system our CEO confidently publishes his own Social Security number in all our ads.

If your credit isn't proactively protected, you're at risk. You simply can't afford to wait until someone takes your identity, especially when LifeLock can set up a very affordable, guaranteed system of proactive identity theft prevention in just a few hours. <u>Enroll</u> with us right away.

- About Us
- · Contact Us
- Testimonials
- Endorsements
- Press Room
- Privacy Policy
- Terms of Use
- Site Map

Copyright © 2007. LifeLock. All Rights Reserved.





LifeLock for People LifeLock for Business Our Guarantee About Us 1 的动脉系统

About LifeLock

Contact Us

Board of Directors

Testimonials

Endorsements

Privacy Policy

Terms of Use

Press Room

2007 Press Releases

2006 Press Releases

2005 Press Releases

Home > About Us > Press Room > 2006 Press Releases > Bowling Green State University

Bowling Green State University Takes Stand Against ID Theft

BGSU becomes the first Midwestern University to provide LifeLock service

(Chandler, AZ, July 10, 2006) – Bowling Green State University joins the University of Oklahoma in proactively deterring thieves by making the LifeLock Identity Theft Service available for purchase by members of the campus community. LifeLock is the nation's first and only service that prevents identity theft and backs up its promise with a \$1 million guarantee.

Labeled "the fastest growing crime in America," it is predicted that in the United States alone, 15 million people (or 1 in 20) will have their identity compromised in 2006 — that's more than a 350 percent increase from a year ago.

"At a time when many colleges throughout Ohio are very concerned about the security of personal information, we are looking to LIfeLock as one more option we can give students, parents and staff toward protecting their personal data," said Dr. Linda Dobb, executive vice president at BGSU.

Since January 2005, more than 80 U.S. universities have reported breeches in information affecting some 4 million people, mostly students. The majority of breeches have been a result of hacking, stolen computers and personal information listed on websites.

"With the losses suffered by some organizations in the last year-and-ahalf, having Bowling Green State University make our service available for purchase by their students, faculty, staff and alumni is a proactive step toward preventing crime," said LifeLock CEO Todd Davis.

LifeLock does the prevention work for a client by maintaining active fraud alerts with the three major credit bureaus as well as ChexSystems. LifeLock clients are contacted every time someone attempts to open credit in their name or change an address. This step eliminates illegal use of private information.

"LifeLock is the only service of its kind that doesn't wait for a problem to occur to protect credit data," said Bruce Petryshak, chief information officer at BGSU. "It's a pro-active approach individuals can take to avoid the potential problems associated with identity theft."

Anyone associated with Bowling Green State University can go to

www.bgsu.edu and use the promotion code bgsu-student to receive a special discount.

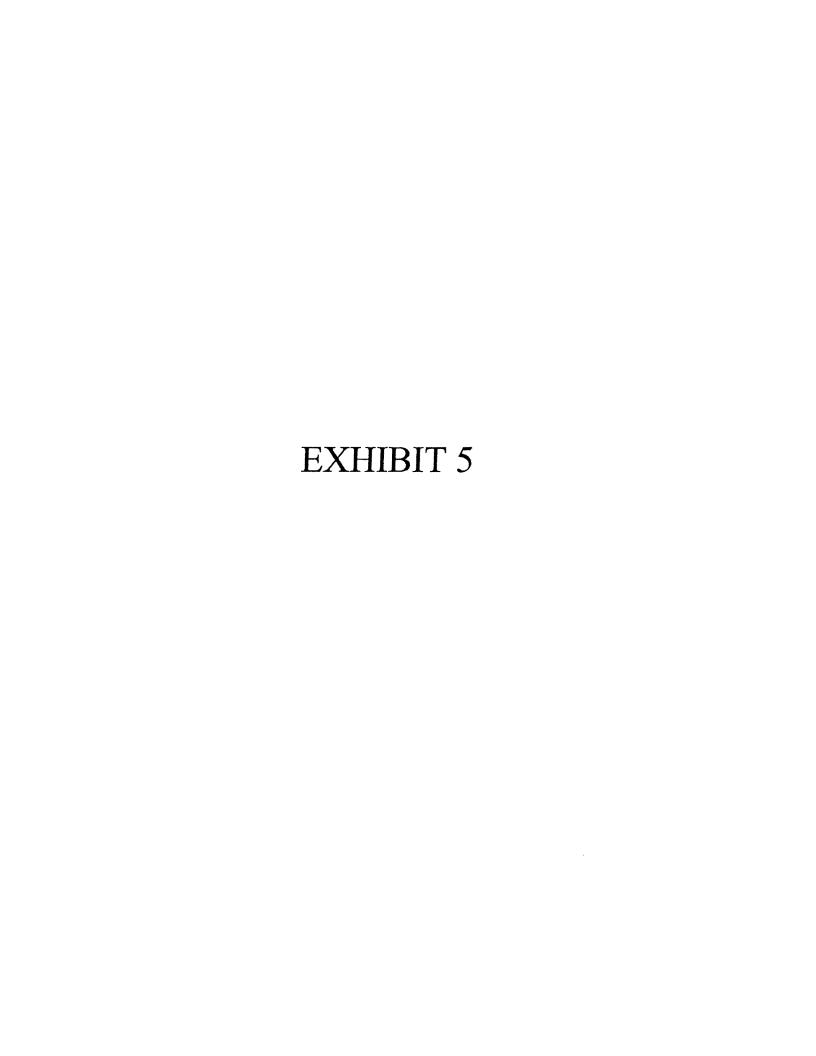
Compared to other products on the market, LifeLock is unique in that it also removes clients from solicitation lists, eliminating a primary target of ID thieves – the pre-approved credit offer. LifeLock also reduces the amount of junk mail a client would receive and guarantees its service with \$1 million to cover all expenses if anything was to ever happen to one of its clients. It costs the consumer about \$120 annually.

"When you are talking about identity theft, true protection can only come when you concentrate on stopping the crime in the first place," added Davis.

LifeLock, which is based in Chandler, Arizona, is the first company to provide an identity theft program for children 16 and under, and ID theft protection for Hurricane Katrina victims. For more information on LifeLock, log on to www.lifelock.com.

About Us Contact Us <u>Testimonials Endorsements Press Room</u>
Privacy Policy <u>Terms of Use</u> <u>Site Man</u>

Copyright © 2006. LifeLock. All Rights Reserved.





«firstname» «lastname» «address1» «city», «state» «zip»

Dear «firstname» «lastname»,

Congratulations on enrolling with LifeLock and taking a proactive stance against identity theft. You are now guaranteed protection against the fastest growing crime in America. Our records indicate you are the primary contact for the «family», and that you enrolled on «date_created». You have elected the following payment option: «product», which includes a recurring payment of \$ amount will be automatically charged to your credit card each month or year, depending on your payment option.

Please take a moment to review the documents we have attached to better understand the services that we provide.

Again, thank you for your business.

Most sincerely,

Todd Davis Chief Executive Officer LifeLock, Inc.



Thank you for enrolling with LifeLock. Please know that we are the first company to prevent identity theft from occurring. We are so sure of our system that we back it up with a \$1 million guarantee.

What We Do

- · GUARANTEE what we do
- Add fraud alerts to your credit reports so that only you can use them
- · Stop pre-approved credit card offers
- · Drastically reduce the amount of junk mail you receive
- · Help ensure things go smoothly when you apply for credit
- · Request your free annual credit reports on your behalf

1. We GUARANTEE that it works:

Our guarantee is simple: If your identity is ever stolen while you are our client, we will fix the problem. Period. No matter what it takes. No matter what it costs (up to \$1,000,000). We'll replace every dime you lose from the theft and you will never pay us again. There's no fine print here. If we need lawyers or investigators, we hire them. We pay the bills. Your only obligation is to tell us within 30 days of first discovering the theft.

In order for our guarantee to apply, you must be, and have continuously been, a client of LifeLock when your identity is stolen and when you report it to us.

There is NO guarantee like this ANYWHERE in the industry.

2. Only you can use your credit:

We place and maintain fraud alerts on your credit reports with all FOUR major consumer reporting agencies, Equifax, Experian TransUnion and ChexSystems. ChexSystems is like a credit bureau specifically targeting depository accounts.

These alerts request that creditors contact you by phone for verification before granting credit in your name. These alerts last for 90 days, whereupon we renew them automatically. You will receive confirmation of this action in the mail from each bureau quarterly.

3. We stop pre-approved credit offers:

Our process alerts every company that sends out pre-approved credit offers to stop sending them to you. This is known as a key area in the prevention of identity theft.

4. We drastically reduce the amount of junk mail:

We alert the Direct Marketing Association companies that sell individual names to junk mailers. This drastically reduces the amount of junk mail to consumers. This is important because all that is needed is an individual's name and address to steal their identity. The fewer times it is printed, the better.

5. We ensure that everything goes smoothly when you want credit:

This support does not mean LifeLock will improve the client's credit rating but rather make sure when they do apply for credit; LifeLock will help expedite the process. Every lock an individual has, on a car, on a home, on an office, requires some inconvenience to use. With fraud alerts, the credit-granting process stops until the company that is using the individual's credit report verbally contacts the client. This is especially true when an individual is applying for instant credit, and they may be declined or put into a pending status. When an individual is a LifeLock client, this process will be facilitated to ensure efficiency.

It should be noted, although once a fraud alert is placed we have found, although obligated, the company issuing credit may not always contact you. This is one of the reasons why we have the guarantee. Although not contacted, you are still protected.

You get copies of your credit reports from, Experian, Equifax, TransUnion and ChexSystems:

It is important that you keep an eye on what the various credit bureaus have to say about you. We make sure you get a copy of each of these reports once annually from all three bureaus so that you can make sure the information creditors are using to judge your credit worthiness is true and accurate.

It is important to know that these reports are coming directly from the credit bureaus. LifeLock does not send them to you, we initiate the process.

What to Expect After Your Enrollment

Within the next 3-5 weeks, you will be receiving letters from Equifax, Experian and TransUnion explaining they have placed a 90 day fraud alert on your credit report in their databases. You will receive these letters every 90 days as LifeLock continues to maintain your service.

You will also receive a packet from ChexSystems in the same time period. This packet will include a statement that a 90 day alert has been placed on your ChexSystems report, a copy of your ChexSystems report, and an affidavit that you can sign if you would like to place a 5 year extended alert with them. This affidavit can be discarded unless you have been a victim of identity theft.

Within the next 4-6 weeks you will receive credit reports from each of the three major credit bureaus. These credit reports will show the alerts stating that anyone accessing your report must call you prior to making any credit decision. YOU MUST LOOK CAREFULLY TO VERIFY THAT THE PHONE NUMBERS ON THE REPORTS ARE CORRECT. IF THEY ARE NOT, CONTACT US IMMEDIATELY. You will continue to receive credit reports on a regular basis from the credit bureaus.

Finally, over the next few weeks you will begin noticing a dramatic decrease in the amount of junk mail and pre-approved credit card offers you receive in the mail.

When you apply for credit

LifeLock will not affect your credit score. With LifeLock, when you apply for credit the bank must contact you via the primary phone number you've provided us before making an approval. This will ensure that you are personally notified before any credit, insurance, or other credit-related transaction can be concluded.

On rare occasions, especially when you are applying for "instant" credit, the bank's computer may send the message that your credit has been declined or that your application has been placed in a pending status while they process our instructions to contact you directly. If this happens, pick up the phone and call us. We'll get the bank on the phone with you and ensure that you get the credit you deserve. It's important that you know that we make no attempt to influence the bank's decision to approve you, we only make sure that they know it is you who is applying.

Contacting us

If you ever have a question or concern, we're here Monday thru Friday 6:00 AM until 6:00 PM Mountain Time. Don't hesitate to contact us at client.services@lifelock.com or by calling our toll-free number, 1-877-LIFELOCK (543-3562).

Sincerely,

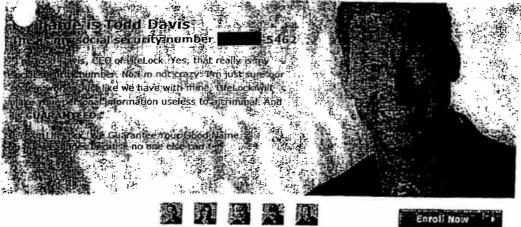
Todd Davis Chief Executive Officer LifeLock, Inc.





LifeLock for People LifeLock for Business Our Guarantee About Us 1 தொடும்றல்





As seen on: (click icon to view article)



P w you've heard the stories about Americans whose identities have been stolen. They're

not pretty people working for hundreds of hours over many years to get their lives back in order, kids not getting student loans because someone has already ruined their credit, r______ !e losing homes because thieves placed mortgages they never knew existed, even ______ent individuals ending up in jail.

LifeLock can keep this from happening to you and we guarantee our service up to \$1,000,000.

We're the leaders in a growing industry. You've seen us in countless news stories. You've heard Rush Limbaugh, Paul Harvey, Dr. Laura, Sean Hannity, Howard Stern, Dr. Joy and others endorse us. Look at what our clients say. Check us out. If you've got a reason to worry about Identity Theft, we're sure that you'll find LifeLock is right for you.

About Us Contact. Us Iestimonials Endorsements Press Room
Privacy Policy Terms of Use Site Man

Copyright © 2006. LifeLock, All Rights Reserved.





LifeLock for People LifeLock for Business Our Guarantee About Us 1 காக்யாக்ட்டை

What We Do

How does LifeLock protect my identity?

How much does LifeLock cost?

How We Do It

What is a Fraud Alert?

How does LifeLock secure my personal information?

How can LifeLock protect my kids and family?

How is LifeLock different from a credit monitoring system?

Can I cancel at any time?

who We Are

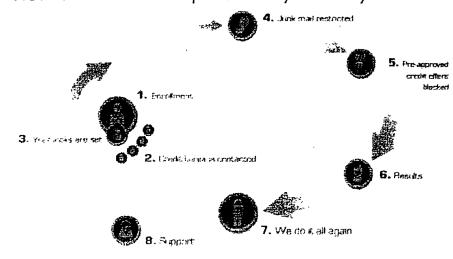
'ho is LifeLock?

Who uses LifeLock?

What are others saying about LifeLock?

Home > LifeLack for People > How does LifeLack protect my identity?

How does LifeLock protect my identity?



What you can expect when you enroll:

1. Enrollment



Welcome to LifeLock!

You can stop looking over your shoulder because we've got your back.

2. Credit bureaus contacted



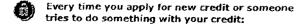
1-2 hours after enrolling:

Email from us stating that your alerts have been requested on your behalf.



On the next business day after enrolling: Email from us stating that your credit reports have been ordered on your behalf.

3. Your locks are set



You should receive a phone call from the bank asking if you are actually the person applying for credit in your name. If you are, great, if not, the transaction stops.

4. Junk mail restricted



On the next business day after enrolling: Email from us stating that we have processed the request to remove your name from Junk Mail lists.

5. Pre-approved credit offers blocked



Email from us saying that we've asked for you to be removed from pre-approved credit offer lists.

6. Resuits



Within 2 weeks of your enrollment: Letters from the credit bureaus confirming that fraud alerts have been set.



Within 6 weeks of your enrollment: Your credit reports from each of the major bureaus.



Within 2 months of your enrollment: You should begin seeing a dramatic decrease in Preapproved credit card offers and other junk mail. Please note that banks with which you already do business can continue to send you offers, unless you tell them specifically that you don't want them anymore.

7. We do it all again



About every 90 days and every 90 days thereafter:

Unless you tell us to stop, you will receive emails from us stating that we have requested that your fraud alerts be re-set.



Within 2 weeks after that:

You will receive confirmations from the credit bureaus that your fraud alerts have been re-set.



Every 12 months:

You will receive new copies of your credit reports from all credit bureaus.

8. Support



If you ever have a question or need help: Our highly trained specialists are here from 6:00 AM until 10:00 PM Pacific time seven days a week.

About Us Contact Us Testimonials Endorsements Press Room
Privacy Policy Terms of Use Site Mag

Copyright © 2006, LifeLock, All Rights Reserved.





LifeLock for People LifeLock for Business Our Guarantee About Us 1 8770 LIMS LOCK

LifeLock Protection for:

Your Employees

Your Customers

Associations

Universities

Companies with an Identity Loss Incident

Web Businesses

Learn About LifeLock

LifeLock Identity Theft Protection

About LifeLock

Our \$1 Million Guarantee

Testimonials

Endorsements

Home: LifeLock for Business - Universities

Universities

Universities Can Protect Staff and Students An identity theft offering can save time and money

More than 300 colleges and universities lost the private information of their students, staff and alumni in 2006. This cost universities thousands in lost productivity while the individuals spent up to two years and hundreds of hours cleaning up the mess left by identity thieves.

Students are especially vulnerable to identity thieves because their personal and financial activities often aren't closely monitored. LifeLock is the only company in the world protecting identities of kids and students to ensure they can pursue their college and adult lives with an untarnished name and a clean financial slate.

LifeLock builds only proactive solutions. We work with all major credit bureaus on an ongoing basis, setting up fraud alerts and constantly monitoring what's happening with each person's credit. Unlike credit monitoring services that simply report when someone has already used your credit, LifeLock contacts individuals immediately when anyone tries to access their credit information, and nothing can happen unless approval is given. This ensures unauthorized account transactions will be stopped before fraud can take place.

We also remove names from pre-approved credit card offers and junk mail lists. Now, who doesn't want less mailbox clutter?

But, best of all, we guarantee our work up to \$1 million.

For more information, please contact us at schools@lifelock.com.

About Us Contact Us Festimonials Endorsements Press Room

Privacy Policy Terms of Use Site M

Copyright @ 2006. LifeLock, All Rights Reserved.





myLifeLock | Answer Center | Contact Us

1-800-LifeLock

1 840 htt 1-74

Welcome

How LifeLock Works \$1 Million Service Guarantee About Us

Get Started

Starch Sibe



My name is Kim Barnes

and this is my story.

When I first learned about a company called LifeLock that protects families from identity theft, my husband was skeptical. I signed us up anyway, and forgot about it. A couple of months later, on a family vacation, my husband received a phone call asking if he was applying for a new credit card. Someone was trying to steal his identity. LifeLock had stopped the thief cold. We continued on with our vacation knowing we were safe.

Protect Your Identity













Find out how

Guarantee Your Good Name

Identity theft can happen anywhere to anyone. In line at the store, online at home or when you're buying your morning coffee. If your identity is stolen, you can spend hundreds of hours cleaning up your credit and struggling to get back your good name. That's because stolen identities are used up to 30 times, with most victims only discovering the theft after they've been turned down for a loan or contacted by a collection agency. You may already be a victim, many times over, and not even know it. But not with

LifeLock, the industry leader in proactive identity theft protection, offers a proven solution that prevents your identity from being stolen before it happens. We'll protect your identity and personal information for only \$10 a month - and we guarantee our service up to \$1,000,000.
We also offer the only identity theft child protection program available in the market, so guarantee your good name today and enroll now.









Here Is what LifeLock Offers You

- ✓ Proactive Identity Theft
- ✓ Reduce Credit Card Offers
- ▼ \$1 Million Service Guarantee
- ✓ Only \$10 per Month

Enroll New

Click Here to view LifeLock's new privacy policy.

LifeLock for Business

Comprehensive Programs to Protect your Employees and Customers

New service!

eRecon[™] and TrueAddress[™] help you shut down potential identity threats fast.

WalletLock™ takes the hassie out of a lost or stolen wallet. Click to find out how.



ADVERTISEMENT

IDENTITY THEFT ALERT:

Special Report: Threat of identification the rise in wake of global finan

IDENTITY THIEVES are responding to stories of bank failures and other events related to the current global financial crisis with new scams designed to exploit consumers' fears.

Recent stories have reported increased incidents of "phishing" emails that appear to come from your bank, falsely informing you that your account information needs updating due to a recent merger.

Another story reported businesses being threatened with potential large scale data breaches of the personal records of millions of their customers.

So why is LifeLock CEO Todd Davis still giving out his real Social Security number to anyone who will listen?

"Because between LifeLock's proactive approach and our \$1 million service guarantee, I'm more confident than ever before in LifeLock's ability to continue keeping my identity safe," Davis said.

That's showing a lot of confidence when you consider that identity theft is one of the fastest growing crimes in America, and has topped the FTC's list of consumer complaints for seven consecutive years. In fact, another identity is stolen every three seconds.

Yes, That's His Real Number

the risk of identity thieves ruining your credit and good name – even if your information gets in the wrong hands."

More importantly, what LifeLock doesn't stop, they fix at their expense up to \$1,000,000. That's their \$1 Million Total Service Guarantee.

Does It Work? Look at the Facts.

"With over a million LifeLock members, statistically you would expect to see over 30,000 identity thefts annually, costing our members hundreds of hours and thousands of dollars," Davis said.

"Now, those are thefts that would come under the protection of our \$1 Million Total Service Guarantee, so our members would be out nothing, but we haven't seen anywhere near 30,000 victims. We haven't even seen 300."

The fact is, less than one percent of over one million LifeLock members have ever reported their identities stolen, and because of LifeLock's guarantee, none of them were ever out the time or money experienced by other identity theft victims.

So How Big of a Problem is Identity Theft?

Financial costs aside, identity theft victims can spend hundreds of frustrating hours talking to credit card companies, banks, police and credit bureaus repairing the damage.

When you factor in that thieves may hold onto information for six months or longer before using it, and that a single stalen identity

Another had his identity stolen at age 7, but didn't find out until ten years later when he was denied a student loan and a job due to poor credit. He was 17-years-old and \$40,000 in debt because someone had purchased a houseboat in his name. He struggled for 10 years to clear his name. the victim's nar was turned dow: assistance becau else was using the rity number of he son and earning than her.

Davis is camp even stronger f

Things You Can Do:

1. Place Fraud Alerts On Your Credit Report.

Fraud alerts make it extremely difficult for thieve new lines of credit in your name. Fraud alerts have p effective in stopping unauthorized use of personal in You can place fraud alerts with all three major credit agencies (Equifax, Experian, TransUnion), but alerts le days and must be renewed continuously to be effective

2. Order ALL THREE Free Credit Reports.

Whether or not you are a victim of identity theft, take of your free annual credit reports. Visit www.annualcr.com.

3. Opt Out Of Unsolicited Credit Card Offers.

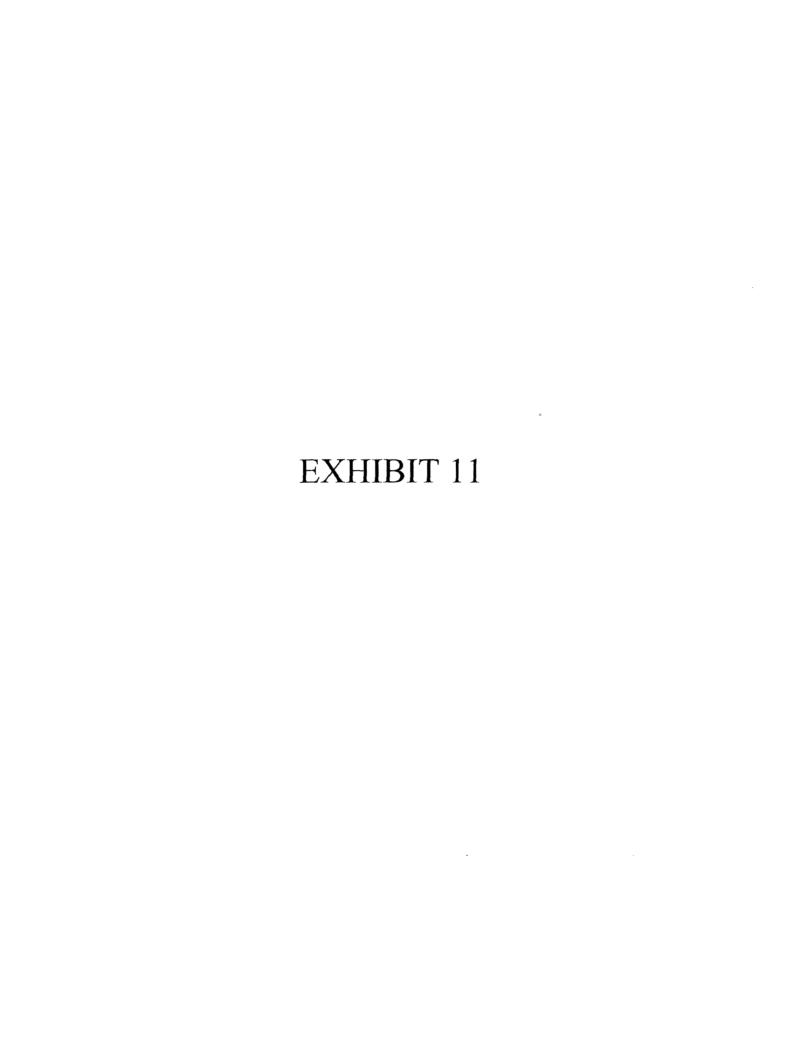
Opt out of pre-approved offers of credit at www.optou com. You may choose a five-year opt-out period or perm out status. This reduces the possibility of someone riflin your mail and opening credit under your name.

4. Become Acquainted With A Shredder.

All read mail should go through the shredder before the trash. Though identity theft is steadily transferring forums, most identity theft is still done by trash diggir shredder on all of your personal documents, makes the would-be identity thief infinitely more difficult.

5. Let Experts Protect You.

While preventative measures can be done by anyocompanies exist to provide consumers with expertiscomes to the confusing ID theft issues. When select these companies, make sure that they provide the coknowledge, support and protection found in LifeLock approach and \$1 million service guarantee.





AN IDENTITY IS STOLEN

RYTHREE CONDS.

ARE YOU PROTECTED?

I'm Todd Davis, CEO of LifeLock and 55-5462 is my real Social Security number.*

I give it out just to prove how safe your identity is with LifeLock.

help reduce the risk of identity thieves destroying your credit and ruining your

information. And remember, what we don't stop, we'll fix at our expense, up to \$1,000,000. I'm so confident in LifeLock, the industry leader in identity LifeLock's ability to protect my identity theft protection, takes proactive steps to I publish my Social Security number. To give you that same level of confidence and peace of mind, I'd like to give you good name - even if they get your LifeLock for 30 days, absolutely free.

Here's what you're getting with LifeLock:

Proactive identity Theft Protection Reduced Yank Mail and Credit Card Offers lequest Free Annual Credit Reports ValletLock™ - Help replacing the contents of a lost wallet** \$1 Million Total Service Guarantee

30 DAYS FREE CALL 877-564-5125



14003

EXHIBIT 12



1-800-LifeLock

1-800-543-3562

- Welcome
- · How LifeLock Works
 - o What We Do
 - o How We Do It
 - o What To Expect
 - o Who We Are
- \$1 Million Service Guarantee
- About Us
 - About LifeLock
 - o Press Room
- Enroll Now
- Welcome
- About Us
- Privacy Policy

LifeLock Client Privacy Policy



LifeLock, Inc is a licensee of the TRUSTe Privacy Program. TRUSTe is an independent, non-profit organization whose mission is to build users' trust and confidence in the Internet by promoting the use of fair information practices. This privacy statement covers the site [WWW.LIFELOCK.COM]. Because this web site wants to demonstrate its commitment to your privacy, it has agreed to disclose its information practices and have its privacy practices reviewed forcompliance by TRUSTe.

If you have questions or concerns regarding this statement, you should first contact LifeLock Client Services by email at client.services@lifelock.com or 877.LIFELOCK. If you do not receive

acknowledgment of your inquiry or your inquiry has not been satisfactorily addressed, you should then contact TRUSTe at

http://web.archive.org/web/20080212043628/http://www.truste.org/consumers/watchdog_complaint.php. TRUSTe will then serve as a liaison with the Web site to resolve your concerns.

Welcome to LifeLock. Keeping your non-public personal information secure and confidential is our top priority. Please take a moment to read the LifeLock Customer Privacy Policy carefully to learn how we handle your personal information.

This policy may change from time to time. Please check this policy each time you use our web site in order to have the most current information on this topic.

In all circumstances, we take reasonable steps to:

Give you, a customer of LifeLock or as a user of our web site, clear notice when we are requesting information from you, the types of information we request from you, the general purposes for which that information will be used or disclosed, the categories of users to whom we provide the information; Offer you the ability to opt out of such uses; Maintain accurate records and provide you access to your personally identifiable information; and Use safe and secure systems, physical and electronic, to safeguard your non-public personal information.

While registering on our site, we will ask you for the following types of information: contact information (such as name, address, phone number, and email address); sensitive information (such as social security number); and financial information (such as credit card number). This information is required in order to verify your identity, charge you the appropriate and agreed fees and fulfill our services on your behalf with the outside agencies with whom we must communicate to set your lock.

We will also ask you for certain third-party personal information such as your favorite color, where and when you last attended high school. We use this information to help verify your identity with us. We do not collect personally identifiable information on our website through cookies or any other technology except where you clearly enter it.

Why we collect non-public personal information

As a customer of LifeLock or as a user of our web site, we want you to know that we will only collect your non-public personal information for the following reasons:

- To enroll you as a customer or complete a transaction
- To place the lock on your identity
- To resolve a case of identity theft

In each of these circumstances, we will only collect and use the minimum information needed to accomplish the stated purpose, and only with your full knowledge and consent. In many of these circumstances, our principal role is actually to facilitate a relationship in which you provide your information directly to a third party - for instance, to place a fraud alert with a credit reporting agency or to file a police report. In such cases, LifeLock may not need to collect your information at all.

How we collect non-public personal information

When you visit the LifeLock web site, you are able to do so anonymously. Generally, we don't collect non-public personal information when you browse - not even your email address. LifeLock does collect

general Internet data, such as how often each of our web pages was visited and how much time was spent on each page. None of this information identifies you personally. We use it only to analyze traffic patterns on our web site in order to make our site more useful to our visitors and to evaluate the effectiveness of our marketing efforts.

We use log files on our webserver as well as third-party and internally developed Customer Relationship Management (CRM) technology to capture and analyze this data. We do not identify you personally, nor will we ever market to you from the information we gather without your express approval. The LifeLock web site contains links to other sites. LifeLock does not share your non-public personal information with those web sites and is not responsible for their privacy practices, which may differ from ours in significant ways. We encourage you to learn about the privacy policies of those web sites and the companies that operate them. However, web sites to which we link may use cookie technology to gather and store data about their visitors. Cookies contain a small amount of information, possibly including non-public personal information, which allows a web server to recognize you whenever you visit. Again, we encourage you to familiarize yourself with the privacy and information collection practices of any web site you visit.

We also receive information from you online when you send us email, applications and other forms, or when you register at our web sites. We may also collect information about your transactions with us or with our direct partners, such as what products and services you ordered. In each of these circumstances, as mentioned above, we will only collect and use the minimum information needed to accomplish the stated purpose, and only with your full knowledge and consent. We will never share this information with any third party. The LifeLock web site is not intended for the use of children, defined as individuals under the age of 18. We do not knowingly solicit personal information from children or send them requests for non-public personal information.

When and to whom we disclose non-public personal information

We will never disclose your non-public personal information to any third party or affiliate under normal circumstances. As mentioned above, there are circumstances in which you yourself may provide non-public personal information to third parties involved in the crisis resolution process. Such information will be provided directly by you to the parties in question. Such third parties might include:

- a credit reporting agency representative, in the course of placing a fraud alert;
- a police officer, in the course of filing a police report;
- an insurance claims officer, in the course of filing an insurance claim; or
- a representative of a financial institution or credit card company.

At times we may be required by law or legal process to disclose your personal information. We will comply with any such law or legal process.

How we protect your non-public personal information

LifeLock uses highly secure physical, electronic, and managerial procedures to safeguard the confidentiality and security of the data you provide to us.

- None of your non-public personal information will ever be disclosed by us to any third party or affiliate in ways other than disclosed in this privacy statement.
- Only authorized employees of LifeLock will have access to the data that you provide to us, and that access is granted only on a "need to know" basis.

- In cases of identity theft crisis resolution, only the advocate working on the case and key administrative supervisors have access to your non-public personal information.
- All stored personal data is electronically encrypted.
- We will never transmit any personal data that you provide to us over the public Internet.
- Any data that we transmit over a private network will be sent via secure, encrypted channels.
- Your documents, while in our care, will be treated as if they were cash. Once input into our data systems, all paper documents are destroyed, usually the same business day.

Security

The security of your personal information is important to us. When you enter sensitive information (such as credit card number and/or social security number) on our registration or order forms, we encrypt that information using secure socket layer technology (SSL).

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

If you have any questions about security on our Web site, you can send email us at client.services@lifelock.com Likewise, we urge you to take every precaution to protect your personal data, both on and off the Internet.

Opt Out

We provide you the opportunity to "opt-out" of having your personally identifiable information used for certain purposes, when we ask for this information. For example, if you purchase a product/service but do not wish to receive any additional marketing material from us, you can indicate your preference on our order form.

If you no longer wish to receive our newsletter and promotional communications, you may opt-out of receiving them by following the instructions included in each newsletter or communication or by emailing us at client.services@lifelock.com, or you may contact us at 877 LIFELOCK or by regular mail at:

LifeLock Client Services 60 East Rio Salado Parkway Suite 400 Tempe, AZ 85281

You will be notified when your personal information is collected by any third party that is not our agent/service provider, so you can make an informed choice as to whether or not to share your information with that party.

Bulletin Boards and Chat Rooms

From time to time we place testimonials on our website from our clients. We do this only after asking permission from the client providing the testimonial. It may be removed at any time at the request of the client. Should you choose to disclose personal information on our site, we are not responsible for the way third parties may use this information. Third parties may use your personal information for a variety of

purposes, including unsolicited marketing and sales attempts.

Access to your non-public personal information

You always have access to the information we have about you. If you would like to review non-public personal information that LifeLock may have about you, contact us via your secure web site or call 1-877 LIFELOCK. If you need to make changes to your non-public personal information, you may do so by logging into your account on this website, by calling our Client Services Group at 1-877-LIFELOCK or by mail at:

LifeLock Client Services 60 East Rio Salado Parkway Suite 400 Tempe, AZ 85281

Our companywide commitment to privacy

To make sure your non-public personal information remains confidential, we communicate these privacy guidelines to every LifeLock employee.

The LifeLock Customer Privacy Policy is subject to change at any time. We encourage you to review the privacy policy regularly for any changes.

Cookies

A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We use cookies on this site. We do link the information we store in cookies to any personally identifiable information you submit while on our site.

We use both session ID cookies and persistent cookies. We use session cookies to make it easier for you to navigate our site. A session ID cookie expires when you close you browser. A persistent cookie remains on your hard drive for an extended period of time. You can remove persistent cookies by following directions provided in your Internet browser's "help" file.

We use a third party cookie from Google.com which provides us with usage information regarding our site. It does not collect PII of any kind.

If you reject cookies, you may still use our site, but your ability to use some areas of our site, such as the signup procedure or login, will be limited.

Service Providers

We use other third parties specifically Verisign to provide credit card validation on our site. When you sign up for our services, we will share your payment information as necessary for the third party to provide that service.

These third parties are prohibited from using your personally identifiable information for any other purpose.

Changes in this Privacy Statement

If we decide to change our privacy policy, we will post those changes to this privacy statement, the homepage, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our home page.

Contact Us

If you have any questions or suggestions regarding our privacy policy, please contact us at: 1.877.LIFELOCK, client.services@lifelock.com, or our postal address:

LifeLock 60 East Rio Salado Parkway Suite 400 Tempe, AZ 85281

Revised 19 April, 2007

Protect your I.D.

with the most advanced Identity Theft Protection system available!

- What We Do
 - o How does LifeLock protect my identity?
 - o How much does LifeLock cost?
 - o What is WalletLock?
- How We Do It
 - o How does the guarantee work?
 - o How does LifeLock secure my personal information?
 - o How can LifeLock protect my kids and family?
 - o What is a Fraud Alert?
 - o What's the difference between a fraud alert and a credit freeze?
 - o How is LifeLock different from a credit monitoring system?
 - o Can I cancel at any time?
- What To Expect
 - o When does LifeLock's Total Service Guarantee take effect?
 - o Who calls me to let me know that someone is attempting to obtain credit in my name?
 - o Will Lifelock keep me from getting new credit?
 - o What do I do if my identity has been compromised?
 - o What happens when I apply for credit?
 - o Can I get my credit score through Lifelock?
 - o Does LifeLock monitor my credit card transactions?
 - o My information is not correct on my credit report; can you fix it for me?

- o I have been a victim of identity theft, can you help me?
- Who We Are
 - o Who is LifeLock?
 - o Who uses LifeLock?
 - o What are others saying about LifeLock?

• LifeLock Protection for:

- o Your Employees
- o Your Customers
- Associations
- o Universities
- o Companies with an Identity Loss Incident
- o Web Businesses

• Learn About LifeLock

- o LifeLock Identity Theft Protection
- o About LifeLock
- o Our \$1 Million Service Guarantee
- o Testimonials
- o Endorsements

About LifeLock

- o Contact Us
- o Board of Directors
- o Testimonials
- o Endorsements
- o Privacy Policy
- o Terms and Conditions

• Press Room

- o 2008 Press Releases
- o 2007 Press Releases
- o 2006 Press Releases
- o 2005 Press Releases
- o Media

About LifeLock

- o Contact Us
- o Board of Directors
- o Testimonials
- o Endorsements
- o Privacy Policy
- o Terms and Conditions

• Press Room

- o 2008 Press Releases
- o 2007 Press Releases
- o 2006 Press Releases
- o 2005 Press Releases
- o Media

• Self Service

- o Update Credit Card
- o Update Address and Phone Number

- o Provide Missing Information
- o Enroll Additional Member
- o Request Information
- o Cancellation
- About Us
- Contact Us
- Testimonials
- Endorsements
- Press Room





- Privacy Policy
- Terms and Conditions
- Site Map

Copyright © 2006-2008. LifeLock. All Rights Reserved.