

Identity Theft 101

Understanding identity theft and how it can affect you



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Louisiana Law Enforcement Training Summit

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Tempe, Ariz. — Law enforcement in Louisiana are taking the bull by the horns when it comes to identity theft. Police Chief Don Dixon and the Lake Charles Police Department hosted an identity theft training summit on February 24, 2010 with co-hosts FBI's Law Enforcement Executive Development Association (FBI-LEEDA) and LifeLock, Inc. (www.lifelock.com), the leader in identity theft protection. The training event hosted 96 participants from 19 different local, state and governmental agencies.

"It's become very evident that LifeLock and FBI-LEEDA have created one of the more unique partnerships that have ever aided law enforcement," said Chief Don Dixon of the Lake Charles Police Department. "In a time when there is an overwhelming need for low-cost training for law enforcement, LifeLock providing these free seminars is going above and beyond in my book. My department spends a great deal of time on identity theft and I know the information provided in this unique day-long training session will be put to good use."

The one-day course covers relevant identity theft law, high technology identity theft, identity theft awareness and protection strategies, databases to assist in investigations, and an emphasis on investigative techniques.

In partnership with FBI-LEEDA, LifeLock has hosted 18 Identity Theft Summits since October 2008, bringing law enforcement officials from all over the country together to work various cases, and to discuss in detail investigative techniques and methods for combating the crime. From Las Vegas to Atlanta and from Chicago to Houston, more than 1,776 law enforcement officials from more than 605 different agencies have participated in the training summits.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by the American Business Awards as Best Overall Company, by AlwaysOn to the Top Global Company 250 list and most recently by Arizona Corporate Excellence as Arizona's Fastest Growing Company.

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LifeLock Adds Senior Executive to Product and Technology Team

Patrick Pendleton, former CIO of EDFUND, joins industry leader in identity theft protection



Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), the leader in identity theft protection services, has hired Patrick Pendleton to serve as the company's Chief Information Officer. As the necessity for identity theft protection increases, LifeLock remains the leader by continuously providing technologically-advanced services for members. In his role as CIO, Pendleton will serve as the senior leader to LifeLock's information technology team, working to ensure and enhance technologies that allow LifeLock to continue to grow as the industry leader.

Prior to joining LifeLock®, Pendleton served as Vice President of Technology and Chief Information Officer for EDFUND, a non-profit corporation providing financial information and services to students seeking higher education. Before EDFUND, Pendleton held the position of Chief Information Officer for GoDaddy.com, the world's largest domain name registrar, where he was responsible for the company's technology, including the Operations and Engineering groups. Before his work with Go Daddy, Pendleton served as the Vice President of Technical Services for PetSmart, the largest specialty retailer of services and solutions for the lifetime needs of pets.

In his role with LifeLock, Pendleton assumes the senior Information Technology (IT) leadership position and will serve as the prime enabler of IT business innovation. He will execute delivery strategies that will drive new business-enabling capabilities, and will be recognized as a key collaborator in the development process. The Information Technology team at LifeLock ensures the company's systems support the newest identity theft protection products. In addition, the team develops member solutions that provide LifeLock members and sales partners with a seamless and world-class experience.

"I am confident that as LifeLock continues to develop industry leading products and services to help protect members from the growing threats of identity theft that individuals like Patrick will undoubtedly help to advance our organization," said Todd Davis, LifeLock Chairman and CEO. "His impressive experience in the world of IT will directly benefit LifeLock members and aid in the development of this organization."

Prior to joining PetSmart in March 2001, Pendleton served as the Vice President of Development and Operations/Division CIO for the Pharma division of NDC Health Information Services. Pendleton has held various technical leadership positions during his past assignments at Boise Cascade Office Products, North American Phillips (previously Signetics), and American Express.

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National Consumer Protection Week Highlighted with Launch of Identity Smart Book

LifeLock and National Crime Prevention Council Align to Present Identity Theft Protection Toolkit



Tempe, Ariz. — As the rate of identity theft incidents continue to rise, consumers are becoming more and more vulnerable to identity theft and identity fraud. During National Consumer Protection Week, March 7 - 13, consumers should be aware of the protections available to help safeguard their personally identifiable information. The National Crime Prevention Council (NCPC) and LifeLock, Inc. (www.lifelock.com), the industry leader in identity theft protection, have aligned to produce an identity theft protection toolkit, Identity Smart: A Guide for Consumers to Help Protect Against Identity Theft. Available online beginning March 8, Identity Smart addresses education, protection and remediation issues related to identity theft and identity fraud.

"National Consumer Protection Week is the appropriate time to turn the spotlight on this invasive crime," said Ann M. Harkins, President and CEO of NCPC. "As the numbers continue to rise, we are working hard to educate and prevent consumers from being victimized by identity theft and identity fraud. Through our partnership with LifeLock, we have developed a comprehensive guide for consumers to help them understand their vulnerabilities and learn how to protect what matters most to them."

As many as 11.1 million Americans were estimated to be victims of identity fraud in 2009, according to the 2010 Identity Fraud Survey Report produced by Javelin Strategy & Research. While the number of victims increased significantly over the previous year, it is estimated that only 12 percent of victims reported the issue to law enforcement.

"While we expected an increase in the number of victims, this took us by surprise," said Todd Davis, LifeLock Chairman and CEO. "Working closely with law enforcement, we are hearing everyday about the new trends that thieves have devised to compromise our personal information and to monetize it. It is the responsibility of all who have this information, whether a public or a private organization, to share this information with consumers so that they can truly begin to defend themselves."

Consumers, law enforcement agencies and other interested groups can download a free copy of Identity Smart at

<http://www.ncpc.org/topics/fraud-and-identity-theft/identity-smart>.

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About the National Crime Prevention Council

The National Crime Prevention Council (NCPC) is a private, nonprofit organization whose primary mission is to be the nation's leader in helping people keep themselves, their families, and their communities safe

from crime. NCPC manages public service advertising under the National Citizens' Crime Prevention Campaign - symbolized by McGruff the Crime Dog® and his "Take A Bite Out Of Crime®" slogan - and acts as secretariat for the Crime Prevention Coalition of America, more than 300 national, federal, state, and local organizations representing thousands of constituents who are committed to preventing crime. NCPC is funded through a variety of government agencies, corporate and private foundations, and donations from private individuals. For more information on crime prevention issues, visit www.ncpc.org.

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LifeLock Partners with Folds of Honor Foundation



Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com) announced today at Atlanta Motor Speedway the company's support for Folds of Honor Foundation, an organization dedicated to providing post-secondary education scholarships for individuals from families of disabled or fallen soldiers.

"LifeLock has a long history of supporting our military, however this will be the first time we have done something to support soldiers' families," said Darrell Davis, LifeLock Partner Development Manager. "Through this partnership LifeLock will have the opportunity to not only affect the lives of individuals whose family members fought to protect our country, but also, educate others about how identity theft can hit anyone at anytime, including the men and women serving our country overseas. We are proud to be able to offer financial and marketing support to this great organization."

Starting immediately, LifeLock will actively promote the partnership with Folds of Honor Foundation through its national Speakers Series and law enforcement seminars. The company will also drive recognition through two motorsports events, held at Michigan International Speedway in June, as well as the LifeLock.com 400 at ChicagoLand Speedway in July. Finally, LifeLock will utilize its popular radio advertising personalities to bring awareness to the cause.

"LifeLock has a tremendous reputation for supporting organizations like ours," said Major Dan Rooney, founder of Folds of Honor Foundation. "We need more organizations like LifeLock to get fully engaged and help further our foundation's mission. This is a giant step in the right direction of supporting military families."

Folds of Honor Foundation was founded in 2007 and has primarily been funded through Patriot Golf Day. Each year, golf facilities around the country host fundraising events over Memorial Day weekend to benefit Folds of Honor. To date, the organization has raised more than \$5 million through Patriot Golf Day and has awarded nearly 1,000 scholarships.

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About Folds of Honor Foundation

The Folds of Honor Foundation is a 501(c)(3) charitable organization that provides post-secondary educational scholarships for children and spouses of military service men and women killed or disabled while serving our great nation. Visit FoldsofHonor.com for more information.

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No title found in census-partnership

Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), the industry leader in identity theft protection, announced today a strategic partnership with the United States Census Bureau, a leading source of data about America's people and economy. LifeLock is committed to educating consumers and helping to better protect personal information, especially during a time when identity thieves will attempt just about anything to ensure personal information is used illegally to their benefit.

This month, the U.S. Census Bureau will send out a short questionnaire to every household in the U.S. and Puerto Rico in an effort to collect important demographical data. Residents are required to respond to the 10 questions. From April to July, those who haven't completed their 2010 Census form will receive a visit to their home address from a Census taker. Identity thieves may take advantage of the Census law and begin targeting unsuspecting victims in an attempt to steal personally identifiable information. Census scams can range from fraudulent emails to attempts to impersonate Census takers. Many consumers don't think twice about sharing personal information with a Census taker, which is why the scams can be very effective. "LifeLock is proud to support the 2010 Census," said Todd Davis, Chairman and CEO of LifeLock. "The information being collected is critical to the country and all residents should feel comfortable providing the requested information. However, we want consumers to be wary of scam artists perpetrating identity theft crimes during this time. Be careful, and know that the person you're essentially handing your good name over to is the appropriate worker."

2010 Census partners are government, non-profit, corporate or community organizations that have formally pledged their commitment to share the 2010 Census message and mobilize their constituents in support of the Census Bureau's goal of achieving a complete count. As a 2010 Census partner, LifeLock is also committed to notifying consumers about the potential identity theft risks associated with the Census, due to scam artists posing as Census takers and collecting private information.

There are distinct differences between a real Census taker and an identity thief posing as a Census taker. U.S. Census takers will have identification (government badges and picture ID) and a confidentiality notice. But it is possible for a thief to fabricate these identification tools, so it's important to know what Census takers will not do:

- They will not ask for your Social Security number or financial information, e.g. bank or credit card accounts.
- They will not ask you for money or say that you owe money.
- They will not harass or intimidate you.
- They will not contact you by email - only by phone, by mail, or in person.

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About the 2010 Census

The 2010 Census is a count of everyone living in the United States and is mandated by the U.S. Constitution. Census data is used to apportion congressional seats to states, to distribute more than \$400 billion in federal funds to tribal, state and local governments each year and to make decisions about what community services to provide. The 2010 Census form will be one of the shortest in U.S. history, consisting of 10 questions, taking about 10 minutes to complete. Strict confidentiality laws protect the respondents and the information they provide.

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Help Keep Your Identity Safe this Spring

LifeLock offers tips to help protect personal information during spring cleaning season

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Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), the industry leader in proactive identity theft protection, wants consumers to be aware of the threats associated with cleaning out garages, closets, filing cabinets, and even disposing of old personal computers this spring. Identity thieves are always looking for ways to steal consumers' personally identifiable information (PII), and may not need to look any further than the dumpster or curb this spring season. For anyone looking to purge old documents and paperwork that have stockpiled over time, or throw out an old computer, there are important steps that can be taken to help avoid becoming the next identity theft statistic.

"Spring is the time of year most folks decide to clean up their houses and get rid of unwanted junk, and often times that means paperwork containing sensitive personal information," said Todd Davis, LifeLock Chairman and CEO. "It is important for consumers to protect themselves in every way possible by shredding and disposing of these items properly, without unnecessarily putting themselves at risk for identity theft."

LifeLock® understands the ample identity theft risks associated with spring cleaning and offers the following recommendations for how to best protect PII while cleaning out cabinets, home offices, and garages:

Your info lives on your hard drive - Once a computer has crashed or no longer runs the same, many think that dumping it at the curb or donating it to a second-hand store is the answer. Unfortunately, even if you delete files or format your hard drive, your personal data will not always be erased. According to WhiteCanyon Software, specializing in permanent deletion technology, a recent study of only 129 old hard drives (many of them formatted) revealed more than 5,000 credit card numbers, medical correspondences, love letters, pornography, bank account information, and other confidential data. That is why it is important to properly wipe out your hard drive before your computer permanently leaves your residence.

Lock it up - Not every document or piece of paperwork containing PII is ready to hit the trash or recycling bins, and those that aren't should be locked up securely in a filing cabinet or safe.

According to the Better Business Bureau:

- deposit, ATM, credit and debit card receipts can all be shredded once the transaction has been verified as legitimate
- canceled checks with no long-term significance can go through the shredder after one year; otherwise, keeping them for seven years is standard protocol
- same scenario applies for credit card and bank account statements
- monthly bill statements can be shredded the year after being received, for comparison purposes
- credit card contracts and loan agreements should be saved for as long as the account is active
- paycheck stubs can be shredded yearly after you file taxes
- consumers with investments should keep documentation of a purchase or sale for as long as they own the investment and then seven years after that
- pay particular attention to anything with your Social Security number, birth date, PIN number or password

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on it - always shred these items

Shred, then it's dead - To be safe, every piece of paper that you are placing in the trash or recycling should be shredded, whether you use a personal home shredding device or take your documents to have them shredded by a shred truck at an onsite event. LifeLock will sponsor two shred-a-thon events this May in Massachusetts and Connecticut.

Take a proactive approach - Because no one can stop all identity theft, take the proper precautions and engage a proactive identity theft protection service like LifeLock® to help safeguard your PII. With its recent addition, the LifeLock Identity Alert™ System, LifeLock provides consumers a front line of defense against various identity theft threats, and alerts members when a potential attempt at identity theft has taken place. The service is backed by a \$1 Million Total Service Guarantee (Restrictions apply. See LifeLock.com for details. Due to New York State law restrictions, the LifeLock Service Guarantee cannot be offered to the residents of New York.)

About LifeLock

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LifeLock Extends Personal Identity Protection With Enhanced LifeLock Identity Alert System

Next Generation Identity Theft Protection Extends to Specific Tax Refund Anticipation Loans



Tempe, Ariz. — LifeLock, the industry leader in proactive identity theft protection, has announced an enhancement to the LifeLock Identity Alert™ System that is now able to detect fraud amidst certain tax refund anticipation loans. Refund anticipation loans are loans secured by and repaid directly from a consumer's tax refund.

"Once again, we continue to expand our services to help protect consumers from the growing threats of identity theft and fraud," said Todd Davis, Chairman and CEO of LifeLock. "Recognizing that this crime hits so many different financial areas, we are adding a tax refund anticipation loan alert to the LifeLock Identity Alert™ System. At no additional charge to LifeLock members, we are now protecting them from the threat of a false filing of tax refund anticipation loan, potentially denying them of their hard earned tax refund."

Refund anticipation loans are an easy and fast method for identity thieves to perpetrate tax fraud. Identity thieves may try to impersonate a hard-working tax payer, obtain a rapid refund loan in less than 48 hours and make an escape before the IRS or the consumer identifies that the fraud has occurred. Through the LifeLock Identity Alert™ System, LifeLock members will now be alerted when a tax refund application loan is applied for through certain tax preparation agencies.

The National Consumer Law Center/Consumer Federation of America reports that in the 2008 tax filing season, tax preparers and their banking partners made approximately 8.4 million refund anticipation loans, with consumers spending an estimated \$738 million in fees to expedite their returns.

Launched in August 2009, the LifeLock Identity Alert™ system offers broader identity coverage, greater control, and early notification of both credit and non-credit related identity threats by searching more than 45 million data points daily and 30 million consumer transactions each month. This advanced detection system can identify fraudulent applications for many forms of both credit and non-credit related services. These include many but not all retail credit cards, mortgage loans, and auto loans, as well as non-credit related transactions, such as wireless services, utilities, peer-to-peer loans, and non-credit related payday loans.

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Profiles of Honor: Chief Warrant Officer Erik Mounsey

Folds of Honor Foundation and LifeLock Applaud Military Service Members

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Tempe, Ariz. — The Folds of Honor Foundation (FHF), along with LifeLock, Inc. (www.lifelock.com), the industry leader in proactive identity theft protection, applaud fallen soldier Chief Warrant Officer Erik Mounsey for his service to his country and recognize his daughter Natasha Mounsey as the recipient of an educational scholarship. The FHF scholarships are awarded to spouses or children of fallen, disabled or active duty service members. Though already recognized as a major supporter of FHF, LifeLock will honor service men and women's sacrifices by donating \$50 to FHF for every new annual LifeLock® membership enrolled through this promotion.

Chief Warrant Officer Mounsey was on his third tour in Iraq when his and another helicopter were shot down, killing all 26 on board. Daughter, Natasha was awarded the scholarship in June 2009 and is currently a freshman at California State University Northridge. She is working on a Bachelor of Arts degree in 2-D and 3-D Animation. Natasha was recognized on the Dean's List in both of her first two college semesters.

"This scholarship has lessened the burden of tuition costs on my mother and I. Already, it has encouraged me to succeed and prove to myself that I am capable of being independent in the future. My father would definitely be proud. Education was very important to him and he always wanted me to attend college," said Natasha.

Over half of all active service members are married with approximately 2.5 dependents per family; average age of each dependent is 8 years old. FHF has made it possible for selected families to have peace of mind knowing that their family member's college education will be paid for. The foundation has awarded over 1,000 scholarships in three years, and plans to award 250 throughout 2010 to recipients across the nation. Through partnerships, such as with LifeLock, FHF will be able to continue supporting military families.

LifeLock will actively promote the partnership with FHF through its national Speakers Series program and law enforcement seminars. The company will also drive recognition through two motorsports events, held at Michigan International Speedway in June, as well as the LifeLock.com 400 at ChicagoLand Speedway in July. On Memorial Day, May 31, 2010, LifeLock will be present at the Patriot Cup Event in Tulsa, Oklahoma and transform the LifeLock Web site by featuring personal stories of service members whose lives were changed by war. The company will honor the service men and women's sacrifices by donating \$50 to FHF for every new annual LifeLock® membership enrolled through this promotion.

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About Folds of Honor Foundation

The Folds of Honor Foundation is a 501(c)(3) charitable organization that provides post-secondary educational scholarships for children and spouses of military service men and women killed or disabled

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while serving our great nation. Visit FoldsofHonor.com for more information.

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Profiles of Honor: Staff Sergeant Heath Calhoun

Folds of Honor Foundation and LifeLock Applaud Military Service Members

Tempe, Ariz. — The Folds of Honor Foundation (FHF), along with LifeLock, Inc. (www.lifelock.com), the industry leader in proactive identity theft protection, applaud Retired Staff Sergeant Heath Calhoun for his service to his country and recognize his children as recipients of educational scholarships. These scholarships are awarded to spouses or children of fallen, disabled or active duty service members. Though already recognized as a major supporter of FHF, LifeLock will honor service men and women's sacrifices by donating \$50 to FHF for every new annual LifeLock® membership enrolled through this promotion.

After completing high school in 1997 and an associate's degree in 1999, Calhoun followed in the footsteps of his father and grandfather by enlisting in the US Army. He received his infantry and Airborne Ranger training at Fort Benning, Georgia, and then went to Iraq as a Staff Sergeant with the 101st Airborne. On November 7, 2003, Calhoun's Humvee was hit by a rocket-propelled grenade in Mozul, Iraq. His injuries resulted in the loss of both legs above the knee.

Calhoun's three children were selected among hundreds of applications to receive the scholarships in March 2010. "Rehabilitation was long and at times discouraging. I am so grateful that my children were selected as scholarship recipients from the Folds of Honor Foundation," said Calhoun. "It takes a huge burden off my wife and me, knowing that they will have the opportunity to further their education."

Over half of all active service members are married with approximately 2.5 dependents per family; average age of each dependent is 8 years old. FHF has made it possible for selected families to have peace of mind knowing that their family member's college education will be paid for. The foundation has awarded over 1,000 scholarships in three years, and plans to award 250 throughout 2010 to recipients across the nation. Through partnerships, such as with LifeLock, FHF will be able to continue supporting military families.

LifeLock will actively promote the partnership with FHF through its national Speakers Series program and law enforcement seminars. The company will also drive recognition through two motorsports events, held at Michigan International Speedway in June, as well as the LifeLock.com 400 at ChicagoLand Speedway in July. On Memorial Day, May 31, 2010, LifeLock will be present at the Patriot Cup Event in Tulsa, Oklahoma and transform the LifeLock Web site by featuring personal stories of service members whose lives were changed by war. The company will honor the service men and women's sacrifices by donating \$50 to FHF for every new annual LifeLock® membership enrolled through this promotion.

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Profiles of Honor: Lieutenant Colonel Greg Gadson

Folds of Honor Foundation and LifeLock Applaud Military Service Members

Tweet

Tempe, Ariz. — The Folds of Honor Foundation (FHF), along with LifeLock, Inc. (www.lifelock.com), the industry leader in proactive identity theft protection, applaud Lt. Col. Greg Gadson for his service to his country and recognize his children as recipients of educational scholarships. The scholarships are awarded to spouses or children of fallen, disabled or active duty service members. Though already recognized as a major supporter of FHF, LifeLock will honor service men and women's sacrifices by donating \$50 to FHF for every new annual LifeLock® membership enrolled through this promotion.

Following his 1989 graduation, Gadson saw combat in Operation Desert Shield (Kuwait), Operation Desert Storm (Kuwait/Iraq), Operation Joint Forge (Bosnia/Herzegovina), and Operation Enduring Freedom (Afghanistan). He reached the rank of Lieutenant Colonel and earned numerous decorations for bravery. On May 7, 2007, Gadson was in Iraq as Commander of the 2nd Battalion, 32 Artillery. At about 9:30pm, his vehicle struck a roadside bomb in Baghdad. Gadson's injuries required the amputation of both legs above the knee and a portion of one arm.

Gadson's son and daughter were selected among hundreds of applications to receive the scholarships in June 2009. "I am so grateful that my children, Gabriella and Jaelen, will receive college scholarships from the Folds of Honor Foundation. These scholarships are a tremendous gift that recognizes the sacrifice our families and service members have made," said Gadson.

Over half of all active service members are married with approximately 2.5 dependents per family; average age of each dependent is 8 years old. FHF has made it possible for selected families to have peace of mind knowing that their family member's college education will be paid. The foundation has awarded over 1,000 scholarships in three years, and plans to award 250 throughout 2010 to recipients across the nation. Through partnerships, such as with LifeLock, FHF will be able to continue supporting military families.

LifeLock will actively promote the partnership with FHF through its national Speakers Series program and law enforcement seminars. The company will also drive recognition through two motorsports events, held at Michigan International Speedway in June, as well as the LifeLock.com 400 at ChicagoLand Speedway in July. On Memorial Day, May 31, 2010, LifeLock will be present at the Patriot Cup Event in Tulsa, Oklahoma and transform the LifeLock Web site by featuring personal stories of service members whose lives were changed by war. The company will honor the service men and women's sacrifices by donating \$50 to FHF for every new annual LifeLock® membership enrolled through this promotion.

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educational scholarships for children and spouses of military service men and women killed or disabled while serving our great nation. Visit FoldsofHonor.com for more information.

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Right To Play Donation

LifeLock And Norton From Symantec Support Celebrity Apprentice Contestant Summer Sander With Donation To "Right To Play"

Tempe, Ariz. — On March 28, 2010, LifeLock was featured on NBC's The Celebrity Apprentice with Right To Play Athlete Ambassador, Summer Sanders, leading her team to victory in a LifeLock/Norton by Symantec challenge. Sanders' team win scored \$20,000 for her charity - Right To Play, and a Donald Trump pronouncement that LifeLock would commit an additional donation of each product sold as a result of the show.

"We were extremely pleased with what the winning team did, and due to the success our company saw from The Celebrity Apprentice, we are proud to make a \$25,000 donation to Summer's charity - Right To Play," said LifeLock Chairman and CEO Todd Davis. "In addition, Norton from Symantec has agreed to match our donation to bring the total to \$50,000, which will make a huge difference in helping Right To Play continue its important work."

During the March 28 episode, Apprentice teams submitted marketing plans to sell a bundled product offering of LifeLock® proactive identity theft protection and Norton 360. Under Sanders' leadership, her team won the challenge, earning \$20,000 for Right To Play. Following her victory as project manager, Sanders was also featured in a media campaign for LifeLock, driving consumers to support Right To Play by enrolling in LifeLock® service.

"I'm so appreciative of LifeLock's contributions to Right To Play," said Sanders. "I had a great time working on their project and am grateful that together we are helping children around the world enjoy the right to play."

"Summer is one of Right To Play's greatest advocates, so we were thrilled when we learned that she was joining this season's cast of The Celebrity Apprentice and even more excited to learn that she had performed so well," said Mario Argote, Deputy National Director of Right To Play - USA. "Right To Play draws support from over 300 world class athletes like Summer whose commitment and passion for our mission helps Right To Play serve 700,000 children across the world on a weekly basis. Athletes like Summer serve as role models to children in need of hope."

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About Right To Play

Right To Play is an international humanitarian organization that uses sport and play programs to improve health, develop life skills, and foster peace for children and communities in some of the most disadvantaged areas of the world. Working in both the humanitarian and development context, Right To Play builds local capacity by training community leaders as Coaches to deliver its programs in 23 countries

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affected by war, poverty, and disease in Africa, Asia, the Middle East and South America. Founded in 2000, Right To Play is headquartered in Toronto, Canada and has national offices in Canada, Norway, The Netherlands, Switzerland, United Arab Emirates, the United Kingdom, and the United States. The national offices raise funds, build awareness for Right To Play programs and advocate for Sport for Development.

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LifeLock Partners With Folds Of Honor Foundation

Provides Scholarships To Families Of Disabled Or Fallen Soldiers

Tweet

Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com) announced the company's support for Folds of Honor Foundation, an organization dedicated to providing post-secondary education scholarships for individuals from families of disabled or fallen soldiers.

"LifeLock has a long history of supporting our military, however this will be the first time we have done something to support soldiers' families," said Steve McGrady, LifeLock Senior Vice President of Strategic Partnerships. "Through this partnership LifeLock will have the opportunity to not only affect the lives of individuals whose family members fought to protect our country, but also, educate others about how identity theft can hit anyone at anytime, including the men and women serving our country every day. We are proud to be able to offer our support to this great organization."

LifeLock will actively promote the partnership with Folds of Honor Foundation through its national Speakers Series and law enforcement seminars. The company will also drive recognition through two motorsports events, held at Michigan International Speedway in June, as well as the LifeLock.com 400 at ChicagoLand Speedway in July. On Memorial Day, May 31, 2010, LifeLock will attend the Patriot Cup Event in Tulsa Oklahoma and transform their website by featuring the stories of service members whose lives were changed by war and will honor their sacrifice by donating \$50 to Folds of Honor for every new annual LifeLock® membership enrolled through this promotion.

"As an organization, LifeLock shares the same vision and values as Folds of Honor. The support from the Memorial Day program will continue to allow us to advance our mission of making sure that no man, woman or child is left behind when it comes to educating the families of our true American heroes," said Major Ed Pulido, Vice President, Folds of Honor Foundation and Edmond, Oklahoma resident.

Folds of Honor Foundation was founded in 2007 and has primarily been funded through Patriot Golf Day. Each year, golf facilities around the country host fundraising events over Memorial Day weekend to benefit Folds of Honor. To date, the organization has raised more than \$5 million through Patriot Golf Day and has awarded nearly 1,000 scholarships.

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LifeLock Ranks #1 by TopTenREVIEWS: Identity Theft Protection Leader Receives Gold Award

Industry leader "lives up to their agreement and provides a good service"

Tempe, Ariz. — The identity theft protection industry continues to increase in protection options in order to best help consumers guard against this crime. TopTenREVIEWS, an online review service that compares various consumer products and services, providing consumers with the information they need to make a smart purchase, ranks LifeLock as the #1 service in the Identity Theft Protection Services Products category, earning LifeLock the Gold Award.

LifeLock, Inc. (www.lifelock.com), the industry leader in proactive identity theft protection, works to help protect consumers from the growing crime of identity theft through its various service offerings, designed to safeguard members' personally identifiable information. TopTenREVIEWS considers some of LifeLock's "standout features" to be the LifeLock Identity Alert™ System, Reduced Credit Card Offers, and the company's \$1 Million Total Service Guarantee.

According to TopTenREVIEWS, "LifeLock provides a great service from a solid company. Though they have gotten a lot of adverse media attention, they live up to their agreement and provide a good service to a large number of satisfied customers."

"We are honored to be considered by TopTenREVIEWS as the #1 identity theft protection service," said LifeLock Chairman and CEO Todd Davis. "LifeLock is working daily to help stop identity thieves from profiting by using members' sensitive, personal information. We are committed to our mission to help protect all things personal for our members through providing the most robust protection."

LifeLock Identity Alert™ System offers broader identity coverage, greater control, and early notification of both credit and non-credit related identity threats by searching more than 45 million data points daily and 30 million consumer transactions each month. This advanced detection system can identify fraudulent applications for many forms of both credit and non-credit related services. These include many retail credit cards, mortgage loans, and auto loans, as well as non-credit related transactions, such as wireless services, utilities, peer to peer loans, and non-credit related payday loans.

LifeLock works to help stop identity theft before it happens by taking proactive measures to help reduce the risk for its members. LifeLock requests that members' names be removed from pre-approved credit card offer mailing lists. This helps to reduce the possibility of someone rifling through members' mail and stealing valuable, personal information.

In addition, if a LifeLock member becomes a victim of identity theft because of some failure or defect in the LifeLock® service, the member should contact LifeLock directly and the company will act on the member's behalf to repair any damage. LifeLock will spend up to \$1 million to hire lawyers, investigators, consultants and whatever else it takes to restore the member's name and help the individual recover the direct losses that result from the identity theft. (Restrictions apply. See lifelock.com for details. Due to New York State law restrictions, the LifeLock \$1 Million Total Service Guarantee cannot be offered to the residents of New York.)

LifeLock members can also receive LifeLock Command Center™ Service, a relatively new product offering, for a small additional fee above the basic LifeLock service. LifeLock® services help protect members from

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misuse or inaccurate representation of consumers' personally identifiable information (PII) across various databases and files. LifeLock Command Center includes the basic LifeLock services with the extra benefits of the LifeLock Identity SDS™ (Search, Detect, Secure) System and LifeLock Personal Breach Detection™ Service. LifeLock Identity SDS helps to alert members to potential identity threats by monitoring the Internet and non-credit related sources, including but not limited to payday loans, public records and court records for PII. LifeLock Personal Breach Detection actively monitors peer-to-peer file sharing networks, such as LimeWire and BearShare, for potential breaches of PII.

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LifeLock Named As Finalist in 2010 American Business Awards

8th annual Stevie® Awards will be presented on June 21 in New York City

Tweet

Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), the leader in proactive identity theft protection, was named a Finalist today in 27 categories in The 2010 American Business Awards.

The American Business Awards are the nation's premier business awards program. All organizations operating in the U.S.A. are eligible to submit entries - public and private, for-profit and non-profit, large and small.

This year's Stevie Award winners will be announced during the annual gala on Monday, June 21 at the Marriott Marquis Hotel in New York City. More than six-hundred executives from across the U.S.A. are expected to attend. The event will benefit Oceana (oceana.org), the largest international organization focused on ocean conservation. The ceremonies will be broadcast on radio nationwide by the Business TalkRadio Network.

More than 2,700 entries from organizations of all sizes and in virtually every industry were submitted for consideration in more than 40 categories. LifeLock will be competing in the Most Innovative Company of the Year, Fastest-Growing Company of the Year, and Corporate Social Responsibility Program of the Year categories, as well as in 24 other categories with a total of 33 finalist nominations.

"To be recognized as finalists in so many great categories is an honor for LifeLock and a tribute to our employees," said Todd Davis, LifeLock Chairman and CEO. "This is the third straight year that we have been recognized by the American Business Awards, and as a company striving for world-class products and service, it's something that validates we are moving in the right direction."

Members of the Awards' Board of Distinguished Judges & Advisors and specialized final judging committees will select Stevie Award winners from among Finalists in final judging that will continue through May 28. Finalists were chosen by business professionals nationwide during preliminary judging in April and May.

Details about The American Business Awards and the list of Finalists in all categories are available at www.stevieawards.com/aba.

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About The Stevie Awards

Stevie Awards are conferred in four programs: The American Business Awards, The International Business Awards, the Stevie Awards for Women in Business, and the Stevie Awards for Sales & Customer Service. Honoring organizations of all types and sizes and the people behind them, the Stevies recognize outstanding performances in the workplace worldwide. Learn more about The Stevie Awards at

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LifeLock Receives a Best-in-Class 5-star Rating from TopConsumerReviews.com

Industry leader in proactive identity theft protection awarded highest five-star rating

Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), the industry leader in proactive identity theft protection, was recently awarded the highest five-star rating available from TopConsumerReviews.com.

"We are honored to receive TopConsumerReviews.com's highest rating," said Todd Davis, LifeLock Chairman and CEO. "It is very well documented that millions of people become victims of identity theft every year. Once victimized, it can take months or even years to restore a person's finances and credit. At LifeLock we work hard to help stop the abuse before it ever occurs. We are committed to offering the best service and the best value to our members and are proud to be recognized for our efforts in helping to protect consumers."

There are a variety of ways in which identity thieves can steal consumers' personal information. From dumpster diving-sifting through trash to find bills and credit card statements-to stealing credit and debit card numbers, to more tech-savvy methods such as "phishing," a determined identity thief has nearly unlimited options.

"LifeLock works by helping to protect consumers' personally identifiable information from unauthorized access, as well as from abuse and misuse of that information should the data become compromised or stolen," explained Brian Dolezal, of TopConsumerReviews.com. "LifeLock is the best identity theft protection program we have found. Available for individuals, families and businesses, LifeLock offers the most comprehensive protection for a very low cost."

To find out more about LifeLock® service, visit www.lifelock.com. To see the review and comparison rankings conducted by TopConsumerReviews, visit the Identity Theft category of TopConsumerReviews.com at <http://www.topconsumerreviews.com/identity-theft>.

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About TopConsumerReviews.com

TopConsumerReviews.com is a leading provider of independent reviews and rankings of hundreds of consumer products and services. From home security systems and dating services, to website spokespeople and debt consolidation, TopConsumerReviews.com delivers in-depth product evaluations in order to make your purchasing decision easier.

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Leader in Identity Theft Protection Offers Free Nationwide Educational Seminars

LifeLock Speakers Series shows how the crime happens and how to help reduce risks



Tempe, Ariz. — LifeLock (www.lifelock.com), the industry leader in proactive identity theft protection, is currently scheduling its free educational program seminars in cities across the United States.

The program, presented through LifeLock's Speakers Series, is targeted toward corporations, associations, universities, libraries, chambers of commerce, civic clubs, and other professional organizations to educate consumers across the U.S. The Speakers Series program administers the scheduling, complete travel accommodations, and marketing materials for all participating groups.

The Series' signature presentation focuses on some of the myths and truths of identity theft, a regional snapshot of the crime, the latest scams implemented by thieves to steal consumers' identities, and a look at the many options available to consumers that help protect them and their family members from becoming victims. The informative presentation is delivered by a recognized expert, many of whom are certified experts in the field of identity theft protection.

"The LifeLock Speakers Series provides the vital information necessary to prepare consumers in the fight against identity theft," said Mike Prusinski, LifeLock Senior Vice President of Corporate Communications. "This free program uniquely positions us to educate and connect with a variety of consumer groups in a meaningful way that otherwise may not be available."

Customized to fit the needs of the audience demographic and geographical area, the Speakers Series program is becoming a popular program for senior citizens and young adults, two of the most vulnerable populations for identity theft.

"Our identity theft protection expert informed us about the dangers of identity theft while empowering us to take action and protect our good names," said Mary Bennett, Vice President of the Bridgewater Women's Club in Bridgewater, N.J. "As senior women, we all benefitted from the information that was shared."

Parties interested in scheduling a free seminar should visit <http://www.lifelock.com/about-us/about-lifelock/lifelock-speaker-series>, or email speakerrequest@lifelock.com, or call 480-457-2032.

About LifeLock

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LifeLock and Phoenix Mercury Launch Ultimate WNBA Road Trip Sweepstakes

LifeLock & Phoenix Mercury Launch 'Ultimate WNBA Road Trip' Sweepstakes



Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), an industry leader in proactive identity theft protection, and the Phoenix Mercury work together to promote identity theft protection to the Mercury's loyal fan base, and will utilize the "Ultimate WNBA Road Trip" Sweepstakes to encourage fans to better protect their personal information.

The Ultimate WNBA Road Trip Sweepstakes, running from June 1 - July 15, 2010, will entitle one lucky sweepstakes winner to a trip for two to attend a WNBA game of choice between August 1 - August 22, 2010. In addition, the winner will receive round-trip airfare for two, hotel accommodations for two nights, and \$500 spending money. Sweepstakes participants will also have an opportunity to enroll in LifeLock® service at a discounted rate, and receive a 60-day money back guarantee, as well as a free document shredder. (Restrictions apply. See www.wnba.com/ultimateroadtrip for details.)

"This new promotion is a great way to drive continued support of the WNBA," said Diana Taurasi, Mercury guard and three-time WNBA All-Star. "I know I speak on behalf of our team when I thank LifeLock for believing in us and supporting our organization. This partnership recognizes the value of our game and the power of our incredible fans, and also pushes fans to better protect themselves from the growing crime of identity theft."

In 2009, LifeLock and the Phoenix Mercury entered a multi-year marketing partnership to launch the first-ever branded jersey in WNBA or NBA history. Highlighting the innovative alliance is the appearance of the LifeLock name on the front of Phoenix Mercury's player jerseys and on warm-up suits. The Mercury and LifeLock were the first to finalize such an agreement following the WNBA's decision to make the unique opportunity available for its teams and sponsors.

Interested WNBA fans can enter to win by visiting www.wnba.com/ultimateroadtrip. The sweepstakes winner will be chosen July 23, 2010.

About LifeLock

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About the Phoenix Mercury

The Phoenix Mercury has been providing affordable and entertaining basketball in the Valley for 13 seasons. Lower-level tickets for the season are still available for as little as \$10 a game and can be purchased on phoenixmercury.com or by calling 602-252-WNBA.

About the WNBA

The WNBA is a unique global sports property combining competition, sportsmanship, and entertainment value with its status as an icon for social change, achievement, and diversity. Now preparing for its 14th season, the WNBA is the most successful women's team sports league in the world. The 2009 regular season featured increased attendance for the third consecutive year and increased viewership on ESPN2 for the second straight summer. Average viewership on ESPN2 jumped 76 percent from the previous year for the 2009 WNBA Finals presented by Adidas. The five-game series also featured three sellouts plus the highest total attendance figure (82,018) in WNBA history. Through WNBA Cares, the WNBA is deeply committed to creating programs that improve the quality of life for all people, with a special emphasis on programs that promote a healthy lifestyle and positive body image, increase breast and women's health awareness, support youth and family development, and focus on education. For more information on the WNBA, log on to www.wnba.com.

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National Internet Safety Month

National Internet Safety Month Shines Light on Digital Identity Thieves

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Tempe, Ariz. — The United States Senate has passed a resolution declaring the month of June National Internet Safety Month and LifeLock, Inc. (www.lifelock.com), an industry leader in proactive identity theft protection, is educating consumers about potential online identity theft threats.

Throughout the month of June, internet safety organizations, law enforcement, educators and others are encouraged to amplify their efforts to raise the awareness level of the potential threats that lurk online, including the potential threats of identity theft.

"Every day there are millions upon millions of consumers around the world using peer-to-peer file sharing networks to download or share movies, software or other documents over the Internet," said Todd Davis, Chairman and CEO of LifeLock. "Identity thieves are using these same networks to peer into computers and access files like tax returns that contain the personally identifiable information of consumers, potentially putting unknowing consumers at risk for identity theft. It's in the best interest of consumers everywhere to uninstall file-sharing programs to lessen their vulnerabilities."

Users of file-sharing networks can inadvertently expose the contents of entire hard drives containing personal information to others on the network. By simply searching for specific keywords, identity thieves are able to access and download personal information of thousands upon thousands of individuals. Footage from The Today Show February 26, 2009 demonstrated the dangers of these networks. They found an astounding 25,800 student loan applications, more than 150,000 tax returns, and nearly 626,000 credit reports, all made easily accessible on file-sharing networks.

In addition, many consumers are not aware of the ways in which the people they trust with their personal information store that information or keep it private, such as doctors or employees of financial institutions. According to a Washington Post article published February 23, 2010, the Federal Trade Commission warned nearly 100 organizations, including companies, schools, and local governments, that the personal information of their customers and/or employees had been leaked onto file-sharing networks. The information found included Social Security numbers, health information, and drivers' licenses.

As a trusted leader in identity theft protection, LifeLock is the only U.S. based company to offer peace of mind with an identity theft solution that helps detect personal information breaches via peer to peer file-sharing networks and provides closed-loop resolution. Now, with LifeLock Command Center™ membership, LifeLock provides a comprehensive service that helps put a stop to these online data breaches. This exclusive service uses the latest advancements in technology to actively search file-sharing networks worldwide for consumers' personal information.

LifeLock alerts members to many other potential identity theft threats, patrols over 10,000 criminal Web sites for the illegal selling of personal information, helps cancel or replace the contents of a lost or stolen wallet (excludes pictures, cash, and other monies), and more, giving consumers peace of mind 24 hours a day, seven days a week.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves

FTC-0001713

from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by the American Business Awards as Best Overall Company, by AlwaysOn to the Top Global Company 250 list and most recently by Arizona Corporate Excellence as Arizona's Fastest Growing Company.

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Profiles of Honor: Private First Class Zaneta Adams

Folds of Honor Foundation and LifeLock Applaud Military Service Members



Tempe, Ariz. — The Folds of Honor Foundation (FHF), along with LifeLock, Inc. (www.lifelock.com), an industry leader in proactive identity theft protection, applaud Retired Private First Class Zaneta Adams for her service to her country and recognize her children as recipients of FHF educational scholarships. These scholarships are awarded to spouses or children of fallen or disabled service members. Though already recognized as a major supporter of FHF, LifeLock will honor former service men and women's sacrifices by donating \$50 to FHF for every new adult annual LifeLock® membership enrolled on July 4, 2010.

PFC Adams enlisted in the U.S. Army in 1998 and enjoyed her service, which included assignments in emergency-dispatch and drug-enforcement at Ft. Huachuca, AZ. While preparing for deployment to Iraq in February 2005, PFC Adams was involved in an accident which seriously injured her back. She underwent surgery and rehabilitation at Ft. Seward, GA, in hopes of joining her unit in Iraq but was unable to return to duty. After leaving the Army in January 2006, PFC Adams worked various jobs but was ultimately unable to continue working due to her injuries.

PFC Adams' six children were selected to receive the future-use scholarships when they are old enough. "I truly believe the Folds of Honor scholarship program takes the weight off soldiers' minds when they are injured and having to take care of their children. I know now that whatever happens to me, my children will be taken care of," said Adams.

FHF has made it possible for selected families to have peace of mind knowing their family members will have significant support to pursue higher education. The foundation has awarded over 1,000 scholarships in three years, and plans to award 250 throughout 2010 to recipients across the nation. Through partnerships, such as with LifeLock, FHF will be able to continue supporting military families.

LifeLock will actively promote the partnership with FHF through its national Speakers Series program and law enforcement seminars. The company will also drive recognition through the LifeLock.com 400 at Chicagoland Speedway in July. On Independence Day, July 4, 2010, LifeLock will transform the LifeLock Web site to feature personal stories of service members whose lives were changed by war. The company will honor the service men and women's sacrifices by donating \$50 to FHF for every new adult annual LifeLock® membership enrolled on that day.

About LifeLock

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About Folds of Honor Foundation

The Folds of Honor Foundation is a 501(c)(3) charitable organization that provides post-secondary educational scholarships for children and spouses of military service men and women killed or disabled
FTC-0001715

while serving our great nation. Visit FoldsofHonor.com for more information.

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Profiles of Honor: Corporal Brock Bucklin

Folds of Honor Foundation and LifeLock Applaud Military Service Members

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Tempe, Ariz. — The Folds of Honor Foundation (FHF), along with LifeLock, Inc. (www.lifelock.com), an industry leader in proactive identity theft protection, applaud Corporal Brock Bucklin for serving his country. Corp. Bucklin was fatally injured in the line of duty, and because of Bucklin's major sacrifice, FHF awarded his four-year-old son, Jacob, as the first recipient of the FHF educational scholarship, an opportunity granted to spouses or children of fallen or disabled service members. On July 4, 2010, major FHF supporter LifeLock will donate \$50 to FHF for every new adult annual LifeLock® membership enrolled, in honor of Bucklin and the many men and women who have served in the U.S. Armed Forces.

Corp. Bucklin followed his twin brother Brad into the Army in August 2004 with a goal of attending Officer Candidate School and making the Army his career. In December 2005, Brock was deployed to Iraq as a specialist in the 1st Battalion, 68th Armored Regiment where he was often assigned to help set up and maintain communications. On May 31, 2006, at the age of 28, Bucklin was assisting civilian contractors in towing a vehicle near Baqubah, Iraq, when one of the towing chains snapped, striking Bucklin in the neck and fatally injuring him. Brock and Brad had made a promise that if anything ever happened to either of them while serving their nation, the surviving sibling would escort his brother home and carry him off the plane. On the night of June 6, 2006, Brad accompanied Brock on his final flight from Dover Air Force Base to Grand Rapids, Michigan. The Bucklin family and son, Jacob, stood on the tarmac as Corp. Bucklin was carried home.

"It was good to know that something good came from this," said Brock's father, Buck Bucklin. "There are a lot of other sons, a lot of other daughters who did not come home... I know that my son would be extremely proud."

FHF has made it possible for selected families to have peace of mind knowing that their family member's college education will be paid for. The foundation has awarded over 1,000 scholarships in three years, and plans to award 250 throughout 2010 to recipients across the nation. Through partnerships, such as with LifeLock, FHF will be able to continue supporting military families.

LifeLock will actively promote the partnership with FHF through its national Speakers Series program and law enforcement seminars. The company will also drive recognition through the LifeLock.com 400 at Chicagoland Speedway in July. On Independence Day, July 4, 2010, LifeLock will transform the LifeLock Web site to feature personal stories of service members whose lives were changed by war. The company will honor the service men and women's sacrifices by donating \$50 to FHF for every new adult annual LifeLock® membership enrolled on that day.

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Alert™ system.

About Folds of Honor Foundation

The Folds of Honor Foundation is a 501(c)(3) charitable organization that provides post-secondary educational scholarships for children and spouses of military service men and women killed or disabled while serving our great nation. Visit FoldsofHonor.com for more information.

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**FBI-LEEDA Welcomes LifeLock as DIAMOND Level Corporate Partner**

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Tempe, Ariz. — FBI Law Enforcement Executive Development Association (FBI-LEEDA) President Don Dixon is pleased to announce a DIAMOND Level Partnership with LifeLock, Inc. (www.lifelock.com), an industry-leader in identity theft protection.

This is a four year agreement which includes the continuation of the one and two-day identity theft law enforcement summits. In addition, LifeLock will be the named sponsor of the FBI-LEEDA 20th Annual Executive Training Conference, which will be held in Nashville, Tennessee April 18 - 20, 2011. LifeLock will also provide five \$1,000 scholarship awards at each of the next four Annual Executive Training Conferences.

"We never lose sight of the training impact that the two organizations have had, and are continuing to have, on law enforcement nationwide, and how this would not be possible without the corporate responsibility to give back to the community that LifeLock has exhibited," stated Dixon.

LifeLock CEO Todd Davis adds, "We are extremely proud of our relationship with FBI-LEEDA and the identity theft training we offer to law enforcement. By providing a better understanding of how criminals obtain personal information and how that information can be used, we've greatly improved the chances of arrests being made. This partnership is a perfect fit."

About LifeLock

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LifeLock Wins International Stevie Award



Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), an industry leader in proactive identity theft protection, has won an International Stevie® Award for Communications Team of the Year in The 2010 International Business Awards. LifeLock received the award primarily for its ongoing work with the FBI Law Enforcement Executive Development Association (FBI-LEEDA) to educate law enforcement officials on the crime of identity theft, by providing law enforcement officials nationwide with the latest information on identity theft trends, new scams, and investigative methods.

The LifeLock and FBI-LEEDA identity theft summits are part of an ongoing nationwide series of free, interactive training sessions. In 2009 alone, the series reached 12 different cities across the country—from Orlando to Detroit to Los Angeles—with more than 1,243 law enforcement officials from 403 different agencies in attendance.

The International Business Awards are the only global, all-encompassing business awards program honoring great performances in business. Nicknamed the Stevie® for the Greek word "crowned," the awards will be presented to winners at a gala dinner on September 27, 2010 at the Ritz-Carlton Hotel in Istanbul, Turkey.

"I am extremely proud of my team and appreciate the sacrifices they have made to create and grow this important program we have with FBI-LEEDA," said Mike Prusinski, Senior Vice President of Corporate Communications for LifeLock. "I'm honored to be surrounded by professionals who truly understand the importance of educating consumers and law enforcement about identity theft, and then efficiently execute programs that increase knowledge and understanding of this global crime."

Additionally, LifeLock was named a Stevie Distinguished Honoree in the following eight categories: Customer Service Department of the Year; Customer Service Team of the Year; Best New Product or Service of the Year (LifeLock Identity Alert™ system); Product Development Team of the Year; Product Development Executive of the Year - Frank Caruana; Most Innovative Company of the Year in North America; Corporate Social Responsibility Program of the Year in North America; and Human Resources Department of the Year.

Recipients of International Stevie Award trophies were selected from more than 1,700 entries received from organizations and individuals in more than 40 countries. Organizations all over the world are eligible to compete in The International Business Awards, and can enter in any of more than 40 categories from Multinational Company of the Year and Best New Product of the Year to Corporate Social Responsibility Program of the Year and Executive of the Year.

Honorees were selected through two rounds of judging by business professionals worldwide.

"Despite the harsh economic climate, entries to the IBAs actually grew a bit this year, and that illustrates the increasing importance of The International Business Awards worldwide," said Michael Gallagher, president of The Stevie Awards, presenters of the IBAs. "We congratulate all of the finalists and International Stevie Awards winners, and we look forward to honoring them for their achievements at our gala awards dinner in Istanbul on 27 September."

Complete lists of honorees and other details are available at .

About LifeLock

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About The Stevie Awards

Stevie Awards are conferred in four programs: The American Business Awards, The International Business Awards, the Stevie Awards for Women in Business, and the Stevie Awards for Sales & Customer Service. Honoring companies of all types and sizes and the people behind them, the Stevies recognize outstanding performances in the workplace worldwide. Learn more about The Stevie Awards at www.stevieawards.com.

Premier Sponsor of The 2010 International Business Awards is Infogroup. National Sponsors include the Korea Business Communicators Association and the Public Relations Society of India. Supporting sponsor is McCann PR Romania. Localization Partner for the 2010 IBAs is Lionbridge.

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Reader's Digest Association Better Protects Customers with Leading Identity Theft Protection

Reader's Digest Association customers receive LifeLock service at discounted rate

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Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), a leader in proactive identity theft protection, has partnered with Reader's Digest Association (RDA) to offer their customers a way to help safeguard their personal information from savvy identity thieves. RDA is committed to the well-being and peace-of-mind of its customers, and now they can receive LifeLock® identity theft protection membership at a discounted rate.

"Consumers searching for information that can better their lives look to publishers like Reader's Digest Association to provide just that," said Steve McGrady, Senior Vice President of Strategic Partnerships.

"Consumers looking for a proactive solution for identity theft look to LifeLock. This alignment gives us the opportunity to educate more consumers about how they can better protect their personal information and help to avoid becoming the next victim."

RDA aims to educate, entertain and connect audiences around the world. With this partnership, LifeLock and RDA will work together to reach approximately one million RDA customers who will have the added benefit of receiving LifeLock® service at a discounted rate.

Denise Richardson, consumer advocate, Certified Identity Theft Risk Management Specialist, and victim of identity theft, believes that the dangers of identity theft are increasing. "We are seeing a much more tech savvy set of thieves," Richardson says. "Not only is our personal information required to be in more physical and electronic places, but the people who want to steal that information are finding new and harder-to-trace methods of acquiring it." What consumers can do, she says, is try to stay ahead of the crooks. "Information is our most powerful weapon in this fight. Learning how to better protect our personal data and always being aware of the possibility of a breach are good steps toward stopping identity theft from happening to you."

LifeLock selects partners that will collaborate in educating their customers, members and employees on the crime of identity theft, while also offering them a unique service that helps proactively protect each individual from identity theft. LifeLock's reach extends across the country to membership organizations such as AAA clubs, nonprofit organizations such as the National Organization for Victim Assistance® (NOVA), and even major retailers. This year, Norton from Symantec partnered with LifeLock to provide both on and offline protection to consumers.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by AlwaysOn to the Top Global Company 250 list, by Arizona Corporate Excellence as Arizona's Fastest Growing Company, and most recently by the American Business Awards as having the Best New Product or Service of the Year for the LifeLock Identity Alert™ system.

About The Reader's Digest Association, Inc.

RDA is a global multi-brand media and marketing company that educates, entertains and connects audiences around the world. The company builds multi-platform communities based on branded content. With offices in 44 countries, it reaches a customer base of 130 million in 78 countries. It publishes 92 magazines, including 50 editions of Reader's Digest, the world's largest paid-circulation magazine, operates 78 branded websites and sells 40 million books, music and video products across the world. Further information can be found at www.rda.com.

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QDI Wireless Brings LifeLock Identity Theft Protection to Customers

Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), a leader in proactive identity theft protection, has partnered with QDI Wireless, one of the fastest growing distributors of wireless and related products and services in the nation. The partnership will offer QDI retailers and their customers a way to help safeguard personally identifiable information (PII). LifeLock® service will be available to QDI customers at a discounted rate.

"Every day, LifeLock is working to align with organizations that have consumer protection and the consumer's best interests in mind," said Steve McGrady, LifeLock Senior Vice President of Strategic Partnerships. "As technology evolves, consumers are looking for convenience and protection wrapped in one. This partnership offer provides the solution they are looking for."

QDI, a wholesale distributor to independent wireless retailers, provides dealers with the necessary support to be successful. Beginning July 1, 2010 a special retail offer from LifeLock will be available in 100 QDI dealer locations. An annual membership for LifeLock® identity theft protection service will be available at a discounted rate to QDI customers.

"We are very excited to introduce this new opportunity to provide our retailers and their customers with the LifeLock identity theft protection product," said Bill Abbott, President of QDI. "We feel this is a perfect fit with the products, services and customers we cater to."

LifeLock selects partners that will collaborate in educating their customers, members and employees on the crime of identity theft, while also offering them a unique service that helps proactively protect each individual from identity theft. LifeLock's reach extends across the country to membership organizations such as AAA clubs, nonprofit organizations such as the National Organization for Victim Assistance® (NOVA), and even major retailers.

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About QDI

QDI, LLC is one of the fastest growing distributors of wireless and related products and services in the nation. QDI is committed to the success of its nationwide independent retail partners, providing them with a wide variety of revenue generating initiatives. To find out more about our QDI retail partners or products and services we offer, please visit us at

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LifeLock Receives Top Ten Ranking on Inc. Magazine's Inc. 500 List

Identity theft protection leader ranks 8th as one of nation's fastest-growing private companies

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Tempe, Ariz. — Inc. magazine today ranked LifeLock (www.lifelock.com), an industry leader in proactive identity theft protection, 8th on its 29th Annual Inc. 500 List, an exclusive ranking of the nation's fastest-growing private companies. In addition, LifeLock is recognized as #1 in the Inc. 500's Security category. The list represents the most comprehensive look at the most important segment of the economy-America's independent-minded entrepreneurs. Companies such as Microsoft, Visa, Zappos, GoDaddy, Under Armour, Jamba Juice, American Apparel, Oracle, and hundreds of other powerhouses gained early exposure as members of the Inc. 500.

"This is an enormous milestone in the history of our organization," said Todd Davis, LifeLock Chairman and CEO. "I truly see this recognition as a testament to our employees' never ending commitment to provide consumers with the means necessary to help fight the fast growing crime of identity theft. Despite a down economy, the pressure of creating an industry and unwanted distractions, we have been able to stay focused on our overall mission and deliver the most innovative products and world-class customer service."

The 2010 Inc. 500 measures revenue growth from 2006 through 2009; LifeLock's growth was more than 11,474 percent. To qualify, companies must have been founded and generating revenue by the first week of 2006, and therefore able to show four full calendar years of sales. Additionally, they had to be U.S.-based, privately held, for profit, and independent-not subsidiaries or divisions of other companies-as of December 31, 2009. The minimum revenue required for 2006 was \$100,000; the minimum for 2009 was \$2 million. Of the top ten ranked companies, LifeLock's 2009 revenue ranked 3rd with \$131.4 million.

In the 29-year history of the Inc. 500 list, there have been only two other Arizona companies ranked higher than LifeLock. In 1992, Insight Direct was ranked 5th and in 1983, Forever Living Products was ranked 6th. The GoDaddy Group also had a ranking of 8th in 2004.

According to a study released August 12, 2010 by ID Analytics, a leader in consumer risk management, more than 20 million Americans have multiple Social Security numbers (SSNs) associated with their name in commercial records. The research shows that SSNs may not uniquely identify an individual, and organizations can expose themselves and their customers to risk if they solely rely on the SSN to verify an individual. Proactive identity theft protection can help combat the crime and protect the good name of consumers whose personal information could already be readily available to criminals. LifeLock works relentlessly to help protect its members from identity theft before it happens.

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About Inc. Magazine

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Founded in 1979 and acquired in 2005 by Mansueto Ventures LLC, Inc. (www.inc.com) is the only major business magazine dedicated exclusively to owners and managers of growing private companies that delivers real solutions for today's innovative company builders. With a total paid circulation of 712,961, Inc. provides hands-on tools and market-tested strategies for managing people, finances, sales, marketing, and technology. Visit us online at Inc.com.

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Governor Signs Identity Theft Awareness Week Proclamation

Brewer urges Arizona citizens to educate themselves about identity theft

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Tempe, Ariz. — Arizona Governor Jan Brewer announced today a proclamation declaring August 16 - 20, 2010 Identity Theft Awareness Week for the state of Arizona. The proclamation, proposed by the FBI Law Enforcement Executive Development Association (FBI-LEEDA), and supported in full by LifeLock, Inc. (www.lifelock.com), a leader in proactive identity theft protection, comes at a time when the Federal Trade Commission (FTC) ranks Arizona 2nd in identity theft nationwide. In conjunction with Gov. Brewer urging citizens to better educate themselves about identity theft and ways to protect their personal information, LifeLock and FBI-LEEDA are sponsoring their first-ever advanced two-day identity theft summit for law enforcement August 17 - 18, 2010.

Increased identity theft awareness is important not only for consumers but for law enforcement officials who are working daily to combat the crime and put thieves behind bars. In an effort to further educate Arizona law enforcement, LifeLock and FBI-LEEDA are sponsoring the advanced two-day summit Tuesday, August 17 and Wednesday, August 18. Hosted by Chief Alan G. Rodbell and the Scottsdale Police Department, the two-day training course will provide local and statewide law enforcement officials from Arizona with the latest information on identity theft trends, new scams, and investigative methods.

"We are eager to sponsor our first advanced two-day identity theft summit right here in our home state of Arizona, and applaud the Scottsdale Police Department for hosting it," said Todd Davis, LifeLock Chairman and CEO. "In a state which unfortunately ranks 2nd in the nation for the number of identity theft complaints reported by residents, it is absolutely critical we help our law enforcement officials understand the most current trends of this crime, and provide an interactive setting for them to share field experiences with one another. During Identity Theft Awareness Week, we hope more individuals will recognize identity theft as the serious crime that it is."

The advanced course will provide law enforcement participants with hands-on experience with the various tools currently being used by identity thieves. Participants will hear from law enforcement officials, local prosecutors, as well as experts in the field of peer-to-peer networking.

As part of an ongoing nationwide series of free, interactive training sessions offered through a partnership between LifeLock and FBI-LEEDA, the summit will help to increase law enforcement's knowledge base on this crime. Since October 2008, LifeLock and FBI-LEEDA have reached 27 different cities across the country—from Orlando to Detroit to Los Angeles—with the initial one-day program. To date, that course has reached approximately 2,600 law enforcement officials from more than 850 different agencies.

"We are excited to be a part of this program and to have the opportunity to further educate our law enforcement - the men and women who work on the front lines everyday to protect citizens and provide justice for those who have been victimized," said Chief Rodbell. "The importance of this initiative is tremendous. With so many facets, identity theft is ever-changing, and we need these types of educational efforts to be made in order to increase the knowledge base of this crime and protect more people from becoming victims."

According to Javelin Strategy & Research's "2010 Identity Fraud Survey Report," an estimated 11.1 million Americans were victim of identity fraud last year. This is up from an estimated 9.9 million victims in 2009.

The same report states that the number of arrests made in 2009 doubled from the previous year, to 12

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percent. The FTC received 31,141 complaints of identity theft and identity fraud from Arizona residents in 2009.

Details for the Advanced Two-Day Identity Theft Summit:

- The Scottsdale, Ariz. area summit will be held from 8 a.m. to 4:30 p.m. on Tuesday, August 17 and Wednesday, August 18 at Coventry Health, 4141 N. Scottsdale Rd., Scottsdale, AZ 85251.

If you are a law enforcement official interested in attending the identity theft summit, register by visiting the FBI-LEEDA Web site at

www.leadafbi.org or contact LifeLock Educational Programs Manager Paige Pedersen at 480-457-2108 or paige@lifelock.com. The advanced two-day summit is free and open to chiefs, sheriffs, investigative supervisors, fraud unit investigators, patrol officers and community policing personnel. Officials of all experience levels in investigating identity theft crimes are encouraged to attend.

About LifeLock

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Colleges Nationwide Breach Students' Sensitive Information

Since July 2009, more than 1 million students, alumni, and faculty have reportedly been affected

Tweet

Tempe, Ariz. — Personally identifiable information (PII) is arguably a consumer's most valuable possession, and LifeLock, Inc. (www.lifelock.com), an industry leader in proactive identity theft protection, aims to continuously educate consumers on the best ways to protect PII. College students nationwide can be especially vulnerable to identity theft because they often give out PII; some universities have even been known to use a student's Social Security number (SSN) as their student identification number, sometimes displayed on a student ID card. Over the last year, Privacy Rights Clearinghouse (PRC) estimates that more than one million students, alumni and faculty have been affected by a data loss, or breach, of personal information.

Since July 2009, an estimated 72 breaches in 30 states have been reported, according to PRC. PRC's Web site shows that in approximately 88 percent of these instances, a student or individual's SSN was exposed. A number of the listed breaches on Privacy Rights Clearinghouse's Web site do not specify the number of affected individuals, implying that this number could actually be higher.

"When I received a letter in the mail stating that my university had breached my personal information, I honestly didn't know what I was supposed to do," said Melinda Smith, an alumnus of a large university in Iowa. "I felt overwhelmed knowing that my information was out there and I had no way to know who might have their hands on it."

Personal information can be breached in various ways, including hackers gaining unlawful access to computer files containing student information (even SSNs), or a dishonest or disgruntled university employee obtaining computer files containing sensitive records and then selling the records to savvy identity thieves.

It is recommended that individuals who have been informed of a potential breach of PII should:

- Do your research - find out what information has been compromised. This will help you identify the risks associated and the best next steps.
- Utilize an ID theft protection service - Services such as LifeLock can help you identify if there is a problem and protect your good name so you don't have to worry. The advanced LifeLock Command Center™ protection suite offers members LifeLock Personal Breach Detection™ service, which actively monitors unregulated global networks for your identity information. If we find you are at risk, we'll alert you by e-mail and help protect you against accidental personal information disclosures, not just from your personal computer, but many other computers that may store your personal information and participate in peer-to-peer file-sharing.
- Place a fraud alert - Contact one of the three credit bureaus to place a fraud alert on your credit. You will only need to contact one, and then that bureau will contact the other two on your behalf. With a fraud alert in place, creditors should be notified that you are concerned about identity theft when they receive a new application, helping to stop the extension of credit in your name to a thief.
- Repeat as needed - You can renew your fraud alert every 90 days. It is important to note that you will need to renew in order for it to stay in effect. (You may also remove a fraud alert at any time.)
- Request your free credit report - Do this as soon as possible so that you are able to see evidence of an

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identity theft appear on your credit report, should one exist.

Universities or colleges nationwide looking to educate faculty and students on how to better protect their personal information and help avoid PII from being breached can take advantage of the LifeLock Speakers Series program. The Speakers Series is a free educational program targeted toward schools, businesses, and other organizations. For more information or to schedule a Speakers Series presentation, please visit the Free Identity Theft Education page on lifelock.com.

About LifeLock

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LifeLock Presents Free Identity Theft Protection Classes

LifeLock Speakers Series program breaks down identity theft risks for consumers

Tweet

Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), an industry leader in proactive identity theft protection, is currently scheduling its free educational Speakers Series seminars in cities across the nation through the end of 2010 and for the first quarter of 2011. The presentations educate consumers on the various risks associated with identity theft, current trends of the crime, and the diverse ways identity theft can happen.

Available to corporations, associations, universities, libraries, chambers of commerce, civic clubs, and many other professional organizations, the LifeLock Speakers Series provides the foundation of identity theft protection knowledge to American consumers. Since 2008, more than 280 presentations have been delivered, educating more than 18,000 consumers across the country.

"The LifeLock Speakers Series is nearly identical to our award-winning law enforcement training summits," said Mike Prusinski, LifeLock Senior Vice President of Corporate Communications. "This free program provides consumers with vital information that properly educates them in the fight against identity theft in a way that is interactive and easy to understand. This program is not about LifeLock. It's about understanding how this crime affects consumers, as well as, what criminals are doing to obtain and use our personal information."

The Series' signature presentation focuses on some of the most current statistics of identity theft, myths and truths of the crime, a regional and national snapshot of the crime, the latest scams implemented by thieves to steal personal information, and a look at the many options available to consumers that help protect them and their family members from becoming victims. Customized to fit the needs of the audience demographic and geographical area, the presentation is delivered by a recognized expert, ranging from law enforcement officials to consumer advocates to certified identity theft experts.

"LifeLock's presentation on identity theft was eye-opening, both personally and professionally. We all came away with information that will impact our future actions," said Mary Ann Miller, Tempe Chamber of Commerce President. "The presentation itself was fast moving and engrossing, and well worth the staff time."

Upcoming Events:

- Ongoing through October 2010: Arizona Alliance of Computer Clubs will host multiple presentations at various club meetings throughout the state
- Oct 18: Hernando Computer Club (Spring Hill, FL)
- Oct 21: Williams Rotary Club (Williams, AZ)
- Oct 28: Northshore Kiwanis (Mandeville, LA)
- Dec 8: AAA Tidewater (Virginia Beach, VA)

Interested parties may schedule a free presentation by visiting <http://www.lifelock.com/about-us/about-lifelock/lifelock-speaker-series>, or email speakerrequest@lifelock.com, or call 480-457-2032.

About LifeLock

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LifeLock Raises Awareness During National Crime Prevention Month in October

Proactive identity theft protection leader educates consumers on current ID theft trends



Tempe, Ariz. — October is designated as National Crime Prevention Month, and LifeLock, Inc. (www.lifelock.com), a proactive identity theft protection leader, is arming consumers with the necessary tools and education to protect themselves from the crime of identity theft. With more than 11 million Americans reportedly falling victim to identity theft last year, according to Javelin Strategy & Research, it is a crucial time for consumers to be proactive and put stronger safeguards on their personally identifiable information (PII).

Since 1984, October has been the official month for recognizing crime prevention, and individuals are encouraged to create awareness and share education regarding how communities and consumers can be safer and more secure.

During National Crime Prevention Month, LifeLock is teaming up with the FBI Law Enforcement Executive Development Association (FBI-LEEDA) in sponsoring three identity theft summits for local and statewide law enforcement between October 19 and 28 in the following cities: Montgomery, Alabama, St. Louis, Missouri, and New Orleans, Louisiana. The summits educate law enforcement on the latest identity theft statistics, how to better fight the crime, and new techniques criminals are using. LifeLock will also present at the Virginia Crime Prevention Association Annual Statewide Conference in Norfolk, Virginia on October 20.

In addition to the law enforcement summits, LifeLock aims to further educate consumers on identity theft and empower them to start protecting themselves from one of the nation's fastest growing crimes by hosting numerous free educational presentations around the country. During Crime Prevention Month, the LifeLock Speakers Series program will provide attendees with a better understanding of the various risks associated with identity theft, current trends of the crime, and the diverse ways identity theft can happen.

In addition to standard risk-reducing tips such as shredding your documents and downloading online security software, LifeLock recommends the following tips to consumers that can help protect them from becoming victimized by the more recent identity theft scams:

- ID your caller ID - Thieves are implementing a new technology to trick a phone's caller identification system by giving a false name and number. The safest way to avoid being fooled is to crosscheck the phone number. If the caller ID gives the name of a bank, check the number that bank has listed to be sure it's legitimate.
- Don't let thieves RENT your identity - Even if you're a homeowner, it's a smart idea to request your rental history in case someone is using your PII to secure an apartment or other rental property in your name.
- As if going to the doctor wasn't bad enough - Believe it or not, thieves these days even go to the lengths of using your identity or health insurance information to get their hands on pills and other drugs. You can contact companies, such as Intelliscript, to request your full 5-year history of prescriptions.
- Debt that (seriously) isn't yours - It's simple, really. If a so-called "debt collector" is hounding you and you don't believe you owe anything, tell them to stop contacting you. According to federal law, a debt collector cannot continue to contact you if you tell them to stop. After you confirm you don't owe the debt the person says you do, you may then discontinue all contact from the debt collection company by sending a letter to

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the collector. Be sure to keep a copy of the letter and the return receipt for verification purposes. If the "debt collector" still contacts you, other than to let you know there will be no further contact or to inform you that the agency is filing legal action, it is a violation, most likely by an identity thief.

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LifeLock Honored as Arizona's 7th Fastest Growing Private Company

Identity theft protection leader is four-time honoree at 2010 ACE Awards

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Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), a leader in proactive identity theft protection, received a 2010 Arizona Corporate Excellence (ACE) Award September 16, 2010 in a private awards celebration held at the J.W. Marriot at Desert Ridge in Phoenix. LifeLock was ranked as the 7th fastest growing private company in Arizona, and ranks 19th on the ACE list, which recognizes Arizona's largest private companies based on revenue from 2009.

"It's a great honor for us to be recognized inside our home state of Arizona," said Todd Davis, LifeLock Chairman and CEO. "Despite the bad economy, we have continued our assault on the crime of identity theft by launching new products, announcing new business partnerships, providing more free training for law enforcement, and educating consumers through free programs. We recognize our role as the industry leader and are committed to living up to the high standards set by the ACE Awards."

The goal of the ACE Awards is to develop an increasing sense of knowledge sharing and community among private companies in Arizona. Through participation in the program, the ACE Awards provide a means for executives at all levels to enhance their personal networks. To qualify for the ACE Awards, companies must be headquartered in Arizona, privately held, for-profit companies, with some exceptions to certain industries, such as professional services (accounting, tax, legal, consulting, engineering, etc.), governmental organizations, banking and financial services, real estate brokers, and investment banking.

In 2009, LifeLock was recognized as Arizona's top fastest growing private company. The identity theft protection leader was selected for the award based on revenue growth, using both actual dollar growth and percentage-revenue growth over two years. In addition, LifeLock was ranked 31st on the ACE list of largest private companies in 2009.

More than 11 million Americans fell victim to identity theft last year, according to Javelin Strategy & Research's "2010 Identity Fraud Survey Report." In responding to the rapidly expanding consumer demand for better ways to safeguard against identity theft, LifeLock has had exceptional growth over the last five years. The identity theft protection company continues to offer the most advanced protection services and tools, including the recently announced LifeLock® Credit Score Manager, a service that will be available to consumers October 2010.

LifeLock recently ranked 8th overall on Inc. Magazine's 29th Annual Inc. 500 List, an exclusive ranking of the nation's fastest-growing private companies.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by Arizona Corporate Excellence as Arizona's Fastest Growing Company, by the American Business Awards as having the Best New Product or Service of the Year for the LifeLock Identity Alert™ system, and most recently ranked 8th on Inc. Magazine's 29th Annual Inc. 500 List, an exclusive ranking of the nation's fastest-growing private companies.

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Credit Score Manager a New Service Offering

Enhanced credit monitoring service with customized packages to come in 2010

Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), an industry leader in proactive identity theft protection, will introduce LifeLock® Credit Score Manager, a comprehensive tri-bureau credit management suite offering credit score tracking plus credit monitoring. The new service is expected to be available to consumers in October 2010.

LifeLock® Credit Score Manager utilizes a tri-bureau credit management approach, helping members maximize control of disposable income and credit reputation by monitoring all three credit bureaus daily and sending alerts when changes are made to the member's credit files. The service also provides members with monthly updates to their TransUnion credit score, and annual updates to credit scores and reports from all three credit bureaus. Members will also have anytime online access to their scores and reports from all three credit bureaus.

"We have heard from consumers across the country that not only is it important that they protect their personal information from identity thieves, but that more and more life events are occurring where their credit scores and reports matter," said Todd Davis, Chairman and CEO of LifeLock. "Today consumers are relying on strong credit scores not only to receive lines of credit and better interest rates, but also when shopping for better insurance premiums. In addition, since many employers often review an applicant's credit report before making employment decisions, it is critical that consumers have the ability to view and manage their credit. We are pleased to offer a solution - LifeLock® Credit Score Manager, which will allow consumers to better understand and take control of their credit and finances."

LifeLock® Credit Score Manager will include the following full set of credit management features:

- Daily Tri-Bureau Credit Monitoring (TransUnion, Equifax, Experian)
- Monthly Credit Score Updates
- Annual Tri-Bureau Credit Reports
- Annual Tri-Bureau Credit Scores
- 24/7 Credit Dispute Assistance

As a leader in proactively protecting against identity theft, LifeLock's enhanced Credit Score Manager compliments the current LifeLock protection with a comprehensive credit management solution. Consumers have the option to select LifeLock® with Credit Score Manager or LifeLock Command Center™ with Credit Score Manager. LifeLock® with Credit Score Manager will include all of the basic LifeLock® services that currently exist, including but not limited to LifeLock Identity Alert™ system, eRecon™ service, WalletLock™ service, and the \$1 Million Total Service Guarantee*. LifeLock Command Center™ with Credit Score Manager will include all of the basic LifeLock® services, plus LifeLock Identity SDS™ service (Search, Detect, Secure), and LifeLock Personal Breach Detection™ service.

LifeLock Identity Alert™ system offers broader identity coverage, greater control, and notification of both credit and non-credit related identity theft threats by searching more than 45 million data points daily and 30 million consumer transactions each month. This advanced detection system can identify fraudulent applications for many forms of both credit and non-credit related services. These include many but not all

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retail credit cards, mortgage loans, and auto loans, as well as non-credit related transactions, such as wireless services, utilities, peer-to-peer loans, and non-credit related payday loans.

LifeLock Command Center™ service includes the basic LifeLock® services with the added benefits of the LifeLock Identity SDS™ (Search, Detect, Secure) system and LifeLock Personal Breach Detection™ service. LifeLock Identity SDS helps to alert members to potential identity theft threats quickly by monitoring the Internet and non-credit related sources, including but not limited to payday loans, public records and court records for personal identifying information. LifeLock Personal Breach Detection actively monitors peer-to-peer file sharing networks for potential breaches of personal identifying information. *Restrictions apply. See lifelock.com for details. Due to New York State law restrictions, the LifeLock Total Service Guarantee cannot be offered to the residents of New York.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by Arizona Corporate Excellence as Arizona's Fastest Growing Company, by the American Business Awards as having the Best New Product or Service of the Year for the LifeLock Identity Alert™ system, and most recently ranked 8th on Inc. Magazine's 29th Annual Inc. 500 List, an exclusive ranking of the nation's fastest-growing private companies.

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**LifeLock LifeLock Honored as One of Arizona's Most Admired Companies**

Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com), an industry leader in proactive identity theft protection, has been recognized by Arizona Business Magazine and BestCompaniesAZ as a winner for the inaugural Arizona's Most Admired Companies Awards (MAC). As a part of this honor, LifeLock will be recognized at the awards reception September 14, 2010, and in a special editorial report within the September/October issue of Arizona Business Magazine. LifeLock has also been nominated to receive one of 12 special Spotlight Awards in the categories of Workplace Culture, Leadership, Social Responsibility, and Customer Excellence.

This will be the most comprehensive and prestigious awards program in Arizona, according to Arizona Business Magazine, and it will recognize the contributions and impact the honorable companies bring to the state. Winning companies will also learn best practice ideas, benchmark data, as well as receive increased market and statewide brand awareness.

"Being recognized as a Most Admired Company within the state of Arizona is a very special and significant achievement for LifeLock," said Natalie Dopp, LifeLock Vice President of Human Resources. "On behalf of our employees, I want to thank Arizona Business Magazine for recognizing our organization's strong work ethic and commitment to helping to protect LifeLock members from the growing threats of identity theft."

The MAC Awards are based on employee, customer and community opinions. Individuals are required to convey how their company has performed in the following areas: Workplace Culture (as voted by employees), Quality Leadership & Social Responsibility (community and environment), and Customer Opinion (as assessed by customers).

"These companies truly exemplify what it means to be a good corporate citizen," says Cheryl Green, vice president of marketing for Arizona Business Magazine. "MAC winners consistently show strong leadership, a commitment to the communities in which they operate and concern for their employees and customers."

LifeLock was chosen by a selection committee comprised of Arizona Business Magazine's editorial team and professionals from a wide range of industries.

The MAC Awards will be held on Tuesday, September 14, 2010 from 6 - 8 p.m. at the Ritz Carlton Phoenix. On the evening of the reception, MAC winners will be recognized, and the winners in the four Spotlight categories will also be announced. Approximately 500 businessmen and women are expected to attend the ceremony.

About LifeLock

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Free Identity Theft Training Summit to Alabama Law Enforcement

Tempe, Ariz. — During National Protect Your Identity Week, LifeLock, Inc. (www.lifelock.com) and the FBI Law Enforcement Executive Development Association (FBI-LEEDA) are sponsoring a day-long identity theft summit for Alabama law enforcement October 19, 2010. LifeLock and FBI-LEEDA's 30th summit will be hosted by Alabama Attorney General Troy King and the Alabama Attorney General's Office in Montgomery, and will provide local and statewide law enforcement officials with the latest information on identity theft trends, new scams, and investigative methods.

With October designated as National Crime Prevention Month, and the week of October 17 as National Protect Your Identity Week, the milestone event gives LifeLock and FBI-LEEDA an opportunity to proactively educate on the crime and the tools available to help in the fight against it.

"We are extremely excited to have the opportunity to partner with Attorney General King's Office to present our 30th law enforcement training event with FBI-LEEDA," said LifeLock Chairman and CEO Todd Davis. "Attorney General King has been committed to educating law enforcement throughout Alabama and we believe we have a great opportunity to provide state of the art education about investigating identity theft cases that will allow law enforcement throughout the entire state to work off the same sheet of music as they work toward reducing this crime."

According to the Federal Trade Commission, Alabama is ranked 17th in the nation for the number of reported identity theft victims. The total number of identity theft, fraud and other consumer complaints reported in Alabama increased 11 percent between 2008 and 2009. In addition, Montgomery, Alabama is ranked as the 13th highest metropolitan area for identity theft nationwide.

As part of an ongoing nationwide series of free, interactive training sessions offered through a partnership between LifeLock and FBI-LEEDA, the summit will help to increase law enforcement's knowledge base on this crime. Since October 2008, the series has reached 29 different cities across the country—from Orlando to Detroit to Los Angeles. To date, the course has reached approximately 2,800 law enforcement officials from more than 900 different agencies.

Details for the Upcoming Identity Theft Training Summit:

- The Montgomery area summit will be held from 8 a.m. to 4:30 p.m. on Tuesday, October 19 at the Frazer Memorial United Methodist Church, Wesley Hall 6000 Atlanta Highway Montgomery, AL 36117.

The summit is free and open to chiefs, sheriffs, investigative supervisors, fraud unit investigators, patrol officers and community policing personnel. Officials of all experience levels in investigating identity theft crimes are encouraged to attend. Approximately 450 law enforcement representatives from across the state are expected to be in attendance.

About LifeLock

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of the Year for the LifeLock Identity Alert™ system, and most recently ranked 8th on Inc. Magazine's 29th Annual Inc. 500 List, an exclusive ranking of the nation's fastest-growing private companies.

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National Cyber Security Awareness Month

LifeLock Helps Consumers Tighten the Grip on Identity Theft during National Cyber Security Awareness Month

Tweet

Tempe, Ariz. — Designated as National Cyber Security Awareness Month, October is a time for consumers to brush up on cyber security knowledge, especially with regard to identity theft. LifeLock, Inc. (www.lifelock.com), a proactive identity theft protection leader, is arming consumers with the necessary tools and education to protect themselves from tech-savvy identity thieves who are constantly looking for new ways to use their personal information against them.

It is estimated that an identity is stolen every 3 seconds, according to Javelin Strategy & Research, and with the online world at the user's fingertips, it is no wonder consumers may be at greater risk of becoming victimized by this crime. October 2010 marks the seventh annual National Cyber Security Awareness Month - a month focused on developing public awareness and education regarding the importance of online safety and security. Sponsored by the National Cyber Security Alliance, the Multi-State Information Sharing and Analysis Center and the Department of Homeland Security, and officially endorsed by LifeLock, this month is dedicated to reaching consumers, schools, businesses and government agencies about the importance of keeping personal assets safe, and the overall security of cyberspace. Each and every consumer's actions have an impact on cyber security, and informing consumers regarding what they can do to keep their computers and data safe is critical.

"Our everyday activities - shopping and banking online, checking email, downloading music - put us at greater risk for becoming victimized by this crime - sometimes, many times, without us even knowing it," said Todd Davis, LifeLock Chairman and CEO. "National Cyber Security Awareness Month is the perfect time for consumers to buckle down and really get a stronger perspective on how to protect our personal information from the bad guys, because they're out there each and every day trying to use it for their personal gain."

The Federal Bureau of Investigation (FBI), in collaboration with the Internet Crime Complaint Center again published its annual report this year showing cybercrime continues to be on the rise. From January 1, 2009 through December 31, 2009, the Internet Crime Complaint Center Web site received 336,655 complaint submissions, more than a 22 percent increase from 2008. The vast majority of referred cases contained elements of fraud and involved a financial loss by the complainant, and the total dollar loss from all referred cases was \$559 million, more than double what it was in 2008. In addition, internet security giant Symantec's new study shows almost 75 percent of US internet users are cybercrime victims, and according to a Javelin Strategy & Research survey, young adults between 18 and 24 who use social networking sites had a significant spike in fraud or data exposure compared to other age groups. With the risk nearly doubling among this demographic, it is likely the result of young adults freely sharing personal information.

According to the Washington Post, in any given second, nearly 22 million people around the globe are on peer-to-peer file-sharing networks downloading and swapping movies, software, and documents over the Internet. These same networks also provide identity thieves an open door to consumers' personal information. Users of file-sharing networks can inadvertently expose the contents of entire hard drives containing personal information to others on the network. By simply searching for specific keywords, identity thieves are able to access and download personal information of thousands of individuals. LifeLock is the only service currently offering protection from theft via peer-to-peer networks with the LifeLock Command Center™ protection suite. This comprehensive service helps put a stop to these online data breaches, and

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uses the latest advancements in technology to actively search file-sharing networks worldwide for consumers' personal information. When a leak is detected, LifeLock alerts the member with specific details and then takes action to help shut down the breach of information.

LifeLock and the National Cyber Security Alliance together recommend the following tips to consumers that can help protect them from becoming victimized by tech-savvy identity thieves:

- **Know protection features like the back of your hand** - The Web sites and software your children use have protection features you need to know and know well. Your Internet service provider may have tools to help you manage their online experience, such as being able to select approved Web sites, monitor the amount of time they spend online, even limit the people who can contact them.
- **Social privacy** - You can and should control the privacy settings of social networking sites, cell phones, and other social tools you and your family use every day. Work together to decide which settings provide the appropriate amount of protection for each child.
- **Keep your personal information PERSONAL** - Be extremely cautious about how much personal information you freely give away on social networking sites. The more information you post (from status updates to key profile information), the easier it is for a hacker to use that information against you. Don't download peer-to-peer networks such as LimeWire or BearShare, and if you currently have them on your computer, be sure to delete as soon as possible. Thieves can easily access your data and steal your identity.
- **Who are your real friends?** - Many social networking users become enraptured in the fun of adding a large pool of contacts to their friends list. This can be a dangerous move, and not something you'd typically do in your everyday life. There are tools available to manage the information you share with friends - use them. You can separate friends you share with into different groups or even have multiple online pages for different purposes. Just be sure to keep your personal profile open only to your real friends (the ones you know and trust), especially if you plan to share details about your daily life.
- **Don't trust random links** - Even links that look like they come from friends or family may actually contain malware or be part of a phishing attack - attempts to collect personal information, such as username and password, by pretending to be a message from a friend or a business. If you have a bad feeling, trust it and don't click!
- **Watch for online bullies** - Does your child play games online? Make sure they know how to block or report a cyberbully. Tell them to keep a record of the conversation if they are being harassed and encourage them not to engage the bully. Make sure your child's user name does not give away their name, location, gender, age, or any other personal information. Also be sure they're using an avatar, not an actual photo.

About LifeLock

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Free Identity Theft Training Summit to Missouri Law Enforcement

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Tempe, Ariz. — LifeLock, the industry leader in proactive identity theft protection and the Law Enforcement Executive Development Association (FBI-LEEDA) are sponsoring a day-long identity theft summit for Missouri law enforcement October 26, 2010. LifeLock and FBI-LEEDA's award-winning summit will be hosted by St. Louis County and Municipal Police Academy and will provide local and statewide law enforcement officials with the latest information on identity theft trends, new scams, and investigative methods.

With October designated as National Crime Prevention Month, FBI-LEEDA and LifeLock will host four identity theft summits for law enforcement throughout the month in St. Louis, Montgomery, AL, Kenner, LA and Roanoke, VA. These events will arm law enforcement with the most current tools available to help in the fight against identity theft.

According to the Federal Trade Commission, Missouri is ranked 32th in the nation for the number of reported identity theft victims. The total number of identity theft, fraud and other consumer complaints reported in Missouri exceeded 24,000 in 2009. In addition, residents of St. Louis reported more than 2,000 complaints of identity theft to the FTC in 2009.

As part of an ongoing nationwide series of free, interactive training sessions offered through a partnership between LifeLock and FBI-LEEDA, the summit will help to increase law enforcement's knowledge base on this crime. Since October 2008, the series has reached 30 different cities across the country—from Orlando to Detroit to Los Angeles. To date, the course has reached approximately 3,000 law enforcement officials from more than 900 different agencies.

Details for the Upcoming Identity Theft Training Summit in St. Louis, MO:

- The St. Louis area summit will be held from 8 a.m. to 4:30 p.m. on Tuesday, October 26 at the Monsanto, Building G, 800 North Lindbergh Blvd, St. Louis, MO, 63167.

The summit is free and open to chiefs, sheriffs, investigative supervisors, fraud unit investigators, patrol officers and community policing personnel. Officials of all experience levels in investigating identity theft crimes are encouraged to attend.

In addition to the law enforcement summits, LifeLock aims to further educate consumers on identity theft and empower them to start protecting themselves from one of the nation's fastest growing crimes by hosting numerous free educational presentations around the country. The LifeLock Speakers Series program provides attendees with a better understanding of the various risks associated with identity theft, current trends of the crime, and the diverse ways identity theft can happen.

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Free Identity Theft Training Summit to Louisiana Law Enforcement



Tempe, Ariz. — LifeLock, the industry leader in proactive identity theft protection and the Law Enforcement Executive Development Association (FBI-LEEDA) are sponsoring a day-long identity theft summit for Louisiana law enforcement on October 28, 2010. LifeLock and FBI-LEEDA's award-winning summit will be hosted by Chief Stephen D. Caraway and the Kenner Police Department and will provide local and statewide law enforcement officials with the latest information on identity theft trends, new scams, and investigative methods.

With October designated as National Crime Prevention Month, FBI-LEEDA and LifeLock will host four identity theft summits for law enforcement throughout the month in St. Louis, Montgomery, AL, Kenner, LA and Roanoke, VA. These events will arm law enforcement with the most current tools available to help in the fight against identity theft.

According to the Federal Trade Commission, Louisiana is ranked 22th in the nation for the number of reported identity theft victims. The total number of identity theft, fraud and other consumer complaints reported in Louisiana exceeded 15,000 in 2009. In addition, the city of New Orleans ranks 71st in the nation with the most identity theft complaints filed to the FTC, based on a per 100,000 population.

As part of an ongoing nationwide series of free, interactive training sessions offered through a partnership between LifeLock and FBI-LEEDA, the summit will help to increase law enforcement's knowledge base on this crime. Since October 2008, the series has reached 31 different cities across the country—from Orlando to Detroit to Los Angeles. To date, the course has reached approximately 2,800 law enforcement officials from more than 900 different agencies.

Details for the Upcoming Identity Theft Training Summit in Kenner, LA:

- The New Orleans-area summit will be held from 8 a.m. to 4:30 p.m. on Thursday, October 28 at 500 Veterans Memorial Blvd., Kenner, LA 70062.

The summit is free and open to chiefs, sheriffs, investigative supervisors, fraud unit investigators, patrol officers and community policing personnel. Officials of all experience levels in investigating identity theft crimes are encouraged to attend.

In addition to the law enforcement summits, LifeLock aims to further educate consumers on identity theft and empower them to start protecting themselves from one of the nation's fastest growing crimes by hosting numerous free educational presentations around the country. The LifeLock Speakers Series program provides attendees with a better understanding of the various risks associated with identity theft, current trends of the crime, and the diverse ways identity theft can happen.

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Law Enforcement Nationwide Discover Best Practices for Combating Identity Theft in the New Year

LifeLock and FBI-LEEDA host training sessions in various cities across U.S.



Tempe, Ariz. — Increased identity theft awareness is important not only for consumers but for law enforcement officials who are working daily to combat the crime and put thieves behind bars. In an effort to further educate law enforcement, LifeLock, Inc. (www.lifelock.com) and the FBI Law Enforcement Executive Development Association (FBI-LEEDA) are sponsoring five upcoming identity theft summits in the New Year. Each month a day-long training summit will be hosted in a different city, providing local and statewide law enforcement officials with the latest information on identity theft trends, new scams, and investigative methods. The host cities include Charleston, South Carolina, Austin, Texas, Lake Charles, Louisiana, Milwaukee, Wisconsin and Spokane, Washington.

As part of an ongoing nationwide series of free, interactive training sessions offered through a partnership between LifeLock and FBI-LEEDA, the 2010 summits will help to increase law enforcement's knowledge base on this crime. In 2009 alone, the series reached 12 different cities across the country - from Orlando to Detroit to Los Angeles - with more than 1,243 law enforcement officials from 403 different agencies in attendance.

"I am very proud to have been a recent host of this program," said Chief Glenn Ladd of the North Kansas City Police Department. "Our local personnel who attended all benefitted in some way, picking up on new methods for fighting this insidious crime. I am confident that those of us who deal with identity theft cases regularly will have more success in battling this crime on the front lines."

According to Javelin Strategy & Research's "2009 Identity Fraud Survey Report," identity thieves are working faster to exploit victims. The incidence of thieves using stolen information within a week of thefts has more than doubled from 33 to 71 percent over the past three years, providing more reason for law enforcement to understand the crime better and be provided with the tools necessary for fighting it.

"It is vital that we help law enforcement in any way we can to better understand this crime and learn the most effective techniques for protecting American consumers," said LifeLock CEO Todd Davis. "As we know, identity thieves continue to find elusive ways to prosper off of innocent victims, making the job for law enforcement officials even tougher. With these intensive training summits, officials can become better equipped with solid investigative techniques and best practices to combat identity theft."

Details for the 2010 LifeLock and FBI-LEEDA Identity Theft Summits:

- The Charleston, South Carolina summit will be held from 8 a.m. to 4:30 p.m. on Thursday, January 21 at Charleston Southern University, 9200 University Blvd. North Charleston, SC 29406.
- The Austin, Texas summit will be held from 8 a.m. to 4:30 p.m. on Tuesday, February 2 at the Travis County Sheriff's Office, 5555 Airport Blvd. Austin, TX 78752.
- The Lake Charles, Louisiana summit will be held from 8 a.m. to 4:30 p.m. on Wednesday, February 24 at the Lake Charles Civic Center, 900 Lakeshore Dr. Lake Charles, LA 70601.
- The Milwaukee, Wisconsin area summit will be held from 8 a.m. to 4:30 p.m. on Tuesday, March 2 at the Waukesha County Technical College, 800 Main St. Pewaukee, WI 53072.

- The Spokane, Washington area summit will be held from 8 a.m. to 4:30 p.m. on Wednesday, April 28 at the Northern Quest Resort & Casino, 100 N. Hayford Rd. Airway Heights, WA 99001.

To register for one of the day-long summits, visit the FBI-LEEDA Web site at www.leedafbi.org or contact Paige Pedersen in the LifeLock Public Affairs Department at 480-457-2108 or paige@lifelock.com. The summits are free and open to chiefs, sheriffs, investigative supervisors, fraud unit investigators, patrol officers and community policing personnel. Officials of all experience levels in investigating identity theft crimes are encouraged to attend.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by the American Business Awards as Best Overall Company, by AlwaysOn to the Top Global Company 250 list and most recently by Arizona Corporate Excellence as Arizona's Fastest Growing Company.

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LifeLock Warns Consumers of Skimming



Tempe, Ariz. — As the holiday shopping season draws near, LifeLock, the industry leader in proactive identity theft protection wants to arm consumers with smart shopping habits to help protect against increasing threats of identity theft. According to a September poll conducted by the National Foundation for Credit Counseling, 66% of respondents feel that they are at risk for identity theft.

"Whether shopping in a traditional mall or online, consumers need to understand that identity thieves can lurk everywhere, especially when we let our guard down to enjoy the celebrations of the holidays," said Wayne Ivey, 29-year law enforcement veteran. "Each time we hand over or swipe our debit or credit card, we have the potential to have our card numbers skimmed, giving the identity thieves all they need to duplicate our cards and go on their own spending spree."

The National Retail Federation is forecasting holiday retail sales to reach \$447.1 billion in 2010, a 2.3% increase over last year. Regardless of the channels you take to spend this holiday season, LifeLock wants consumers to understand the dangers that lurk when shopping with plastic this time of year:

Dining Out - Be leery when handing over your credit or debit card at a restaurant. Law enforcement from around the country have been working large identity theft rings where the consumers' point of compromise has been in restaurants. How it works: Diners hand over plastic to pay for meal. Waiter runs credit/debit card through restaurant machine first and then secondly through a handheld skimming device, capturing the name, card number and expiration date from the magnetic stripe. Bad guys can turn this information into a duplicate card, leaving you stuck with the debt.

Anonymous ATM - Pay attention to your surroundings when using your regular or an out-of-the-ordinary ATM. Identity thieves can place a skimming device over top of the ATM card reader, capturing the information off the magnetic strip of your card before the ATM does. When using ATM machines, confirm that the card reader is flush with the system and that no additional metal or plastic devices are protruding. If something looks strange, alert the bank manager or the authorities.

Gas and Go - When paying for fuel at the pump, be sure to confirm the card reader does not appear tampered with, as identity thieves can apply skimming devices to these card readers as well. To be safe, walk in and pay at the register where you can watch the attendant swipe your card in the machine.

This holiday season LifeLock aims to further educate consumers on identity theft and empower them to start protecting themselves from one of the nation's fastest growing crimes by hosting numerous free educational presentations around the country. The LifeLock Speakers Series program provides attendees with a better understanding of the various risks associated with identity theft, current trends of the crime, and the diverse ways identity theft can happen, including during the busiest shopping season of the year.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by Arizona Corporate Excellence as Arizona's Fastest Growing Company, by the American Business Awards as having the Best New Product or Service

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of the Year for the LifeLock Identity Alert system, and most recently ranked 8th on Inc. Magazine's 29th Annual Inc. 500 List, an exclusive ranking of the nation's fastest-growing private companies.

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LifeLock & FBI-LEEDA Present Advanced Two-Day Identity Theft Training Summit to Nevada Law Enforcement



Tempe, Ariz. — In support of combating the crime of identity theft, Nevada Governor Jim Gibbons has declared the week of December 6 as "Identity Theft Awareness Week" in hopes that the strengthened efforts of federal, state and local law enforcement will help educate consumers and business help protect themselves from identity theft. During this week, law enforcement officials from throughout Nevada will have the opportunity to attend an advanced two-day course to learn how to best investigate reported cases of identity theft.

LifeLock, the industry leader in proactive identity theft protection and the FBI Law Enforcement Executive Development Association (FBI-LEEDA) are sponsoring a two-day identity theft summit for Nevada law enforcement December on 7 & 8, 2010. LifeLock and FBI-LEEDA's award-winning summit will be hosted by Nevada Attorney General Catherine Cortez Masto & the University of Nevada Las Vegas Police Department and will provide local and statewide law enforcement officials with the latest information on identity theft trends, new scams, and investigative methods.

The two-day identity theft summit comes at a time when the Federal Trade Commission (FTC) ranks Nevada fifth in identity theft nationwide. The total number of identity theft, fraud and other consumer complaints reported in Nevada exceeded 13,000 in 2009. In addition, the city of Las Vegas ranks 58th in the nation with the most reported complaints of identity theft, based on a per 100,000 population.

Increased identity theft awareness is important not only for consumers but for law enforcement officials who are working daily to combat the crime and help put thieves behind bars. The two-day training course will provide local and statewide law enforcement officials from Nevada with the latest information on identity theft trends, new scams, and investigative methods. This summit marks the third presentation in Nevada, the one-day summit was presented in both Las Vegas and Reno in 2009, both in coordination with Attorney General Cortez Masto's Office.

"We are extremely pleased to have the opportunity to partner once again with Attorney General Cortez Masto's Office this time to present our advanced two-day identity theft program," said LifeLock Chairman and CEO Todd Davis. "Attorney General Cortez Masto and the UNLV Police Department have shown a commitment to educating law enforcement and we believe that this is another great opportunity to provide state of the art education about investigating identity theft cases. This program will allow law enforcement throughout Nevada to work together not only within jurisdictions but across state lines in an attempt to help reduce this crime."

The advanced course will provide law enforcement participants with hands-on experience with the various tools currently being used by identity thieves. Participants will hear from law enforcement officials, local prosecutors, as well as experts in the field of peer-to-peer networking.

As part of an ongoing nationwide series of free, interactive training sessions offered through a partnership between LifeLock and FBI-LEEDA, the summit will help to increase law enforcement's knowledge base on this crime. Since October 2008, the series has reached more than 35 different cities across the country- from Orlando to Detroit to Los Angeles. To date, the course has reached more than 3,200 law enforcement officials from more than 1,100 different agencies.

FTC-0001756

Details for the Advanced Two-Day Identity Theft Summit in Las Vegas, NV:

The Las Vegas two-day summit will be held from 8:30 a.m. to 4:00 p.m. on Tuesday, December 7 and Wednesday, December 8 at UNLV Foundation Building/Blasco Event Wing, 4505 South Maryland Parkway, Las Vegas, Nevada 89154.

In addition to the law enforcement summits, LifeLock aims to further educate consumers on identity theft and empower them to start protecting themselves from one of the nation's fastest growing crimes by hosting numerous free educational presentations around the country. The LifeLock Speakers Series program provides attendees with a better understanding of the various risks associated with identity theft, current trends of the crime, and the diverse ways identity theft can happen.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by AlwaysOn to the Top Global Company 250 list, by Arizona Corporate Excellence as Arizona's Fastest Growing Company, and most recently by the American Business Awards as having the Best New Product or Service of the Year for the LifeLock Identity Alert™ system.

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M2 Benefit Solutions and LifeLock Partner

Tweet

Tempe, Ariz. — LifeLock, the industry leader in proactive identity theft protection has entered into a strategic partnership with M2 Benefit Solutions, a leader in customer and employee benefit solutions for businesses. This alliance will allow M2 Benefit Solutions to expand LifeLock's identity theft protection offering to businesses as customer and/or employee benefit programs.

M2 provides protection solutions to businesses in travel, medical and most recently, with identity theft. According to the 2010 Identity Fraud Survey report by Javelin Strategy & Research, an estimated 11 million Americans were victims of identity theft in 2009.

"As victims of identity theft work to recover from the damages of the crime, employers are seeing reduced productivity, increased time away from the office and an overall decrease in performance," said Steve McGrady, LifeLock Senior Vice President of Strategic Partnerships. "M2 has positioned itself as the leader in total solutions for businesses providing business owners with a set of enhanced solutions, including identity theft protection, to best serve their customers and employees."

Identity theft victims spent an average of 21 hours recovering from an identity theft in 2009, according to Javelin. Those 21 hours can be spent filing a police report, contacting creditors and the three major credit bureaus, working with a credit repair agency and much more.

"We are committed to positively impacting people by providing unique combinations of services and solutions for the 21st century," said M2 Benefit Solutions Principal Mark McLaren. "Our relationship with LifeLock allows us to take the most dynamic solutions offerings into the marketplace and help consumers further protect themselves from the dangers of identity theft."

LifeLock aims to further educate consumers on identity theft and empower them to start protecting themselves from one of the nation's fastest growing crimes by hosting numerous free educational presentations around the country. The LifeLock Speakers Series program provides attendees with a better understanding of the various risks associated with identity theft, current trends of the crime, and the diverse ways identity theft can happen.

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Understanding identity theft and how it can affect you



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**LifeLock & FBI-LEEDA Present Award-Winning Identity Theft Training Summit**

Tempe, Ariz. — LifeLock, the industry leader in proactive identity theft protection and the FBI Law Enforcement Executive Development Association (FBI-LEEDA) are sponsoring a day-long identity theft summit for Southeast Texas law enforcement December 2, 2010. LifeLock and FBI-LEEDA's award-winning summit will be hosted by Galveston County Sheriff's Office and will provide local and statewide law enforcement officials with the latest information on identity theft trends, new scams, and investigative methods.

According to the Federal Trade Commission, Texas is ranked third in the nation for the number of reported identity theft victims. The total number of identity theft, fraud and other consumer complaints reported in Texas exceeded 28,000 in 2009. Complaints to the FTC regarding identity theft span from credit card fraud to phone and utilities fraud, however, in Texas the top consumer complaint of identity theft was employment-related fraud - 24% of all identity theft reports in the state.

"We are seeing identity theft spikes along our nation's borders tied to employment-related fraud," said Todd Davis, LifeLock Chairman and CEO. "Law enforcement are seeing increased cases of identity theft where consumers are having their names and Social Security numbers tied to individuals in this country working illegally. Our goal in hosting this summit in Galveston is to help provide law enforcement officials with additional tools and resources to work these types of cases and help keep their communities safe."

As part of an ongoing nationwide series of free, interactive training sessions offered through a partnership between LifeLock and FBI-LEEDA, the summit will help to increase law enforcement's knowledge base on this crime. Since October 2008, the series has reached more than 35 different cities across the country- from Orlando to Detroit to Los Angeles. To date, the course has reached approximately 3,000 law enforcement officials from more than 900 different agencies.

Details for the Upcoming Identity Theft Training Summit in Galveston, TX:

The Galveston summit will be held from 8 a.m. to 4:30 p.m. on Thursday, December 2 at the Galveston County Justice Center: Jury Assembly Room, 600 59th Street, Galveston, TX 77551.

The summit is free and open to chiefs, sheriffs, investigative supervisors, fraud unit investigators, patrol officers and community policing personnel. Officials of all experience levels in investigating identity theft crimes are encouraged to attend.

In addition to the law enforcement summits, LifeLock aims to further educate consumers on identity theft and empower them to start protecting themselves from one of the nation's fastest growing crimes by hosting numerous free educational presentations around the country. The LifeLock Speakers Series program provides attendees with a better understanding of the various risks associated with identity theft, current trends of the crime, and the diverse ways identity theft can happen.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple

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award-winning organization, LifeLock has been recognized by Arizona Corporate Excellence as Arizona's Fastest Growing Company, by the American Business Awards as having the Best New Product or Service of the Year for the LifeLock Identity Alert™ system, and most recently ranked 8th on Inc. Magazine's 29th Annual Inc. 500 List, an exclusive ranking of the nation's fastest-growing private companies.

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Lead411 Announces LifeLock as a Hottest Southwest Company



Tempe, Ariz. — In an effort to recognize the fastest growing technology companies in the southwest region of the U.S., Lead411 awards LifeLock, Inc. (www.lifelock.com), an industry leader in proactive identity theft protection, as a Hottest Southwest Company.

"LifeLock is 100% focused on protecting the good name of our members," said Todd Davis, LifeLock Chairman and CEO. "This award shows the dedication our employees put forth each and every day to continue to grow the business and help protect more consumers from the increasing threats of identity theft and fraud."

Lead411's research team continuously scours through more than 600 press releases and business articles including venture capital fundings, company launches, new office openings, customer press releases, and more. Based on the research gathered, Lead411 carefully selects the fastest growing companies. The "Hottest Companies" awards have been created to recognize fast growing companies in different geographical regions. The southwest list originally started with more than 900 companies and was later narrowed down to the top 50.

"We have been tracking fast companies for our customers for the past 10 years," said Tom Blue, CEO of Lead411, "and we felt it was important to recognize these growing brands publicly."

To be eligible, companies must be in either the Software, Wireless, Internet, Hardware, or Media industries, be a privately held organization, and reside within the states of Arizona, Utah, New Mexico or Nevada. Once the aforementioned requirements are met, each company must meet one or more of the additional requirements: 100 percent increase in revenues over the past three years; or more than \$1M in funding in the past two years; or 2X traffic gains to their Web site in the past 12 months and over 1M unique visitors per month.

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About Lead411

Lead411 provides information, news, and research about U.S. companies and their executives. Founded in 2001, its goal has been to focus on quality corporate data that is valid and useful rather than producing as many company records as possible. In addition, Lead411 tracks company news in order to alert its customers about venture financing, new hires, hiring plans, etc. Customers include Gartner, Administaff and ADP.

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Understanding identity theft and how it can affect you



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Award-Winning Identity Theft Training Summit Set for Columbus Law Enforcement



Tempe, Ariz. — LifeLock, the industry leader in proactive identity theft protection and the Law Enforcement Executive Development Association (FBI-LEEDA) are sponsoring a day-long identity theft summit for Ohio law enforcement on November 17, 2010. LifeLock and FBI-LEEDA's award-winning summit will be hosted by Chief Walter Distelzweig & the Columbus Ohio Division of Police Training Bureau and will provide local and statewide law enforcement officials with the latest information on identity theft trends, new scams, and investigative methods.

According to the Federal Trade Commission, the total number of identity theft, fraud, and other consumer complaints in Ohio in 2009 exceeded 40,000. As reports of identity theft continue to rise across the country, law enforcement officials are being pressured by residents throughout their communities to find a way to curb the crime.

"As we take this program around the United States, we are seeing a significant variation in trends and techniques used by identity thieves," said Dean Crisp, FBI-LEEDA Faculty. "From check washing to online account hijacking, thieves are evolving with increasing sophistication and it's critical that we bring these trends to the forefront with law enforcement so that they can work proactively to keep their communities safe."

As part of an ongoing nationwide series of free, interactive training sessions offered through a partnership between LifeLock and FBI-LEEDA, the Nov. 17 summit will help to increase law enforcement's knowledge base on this crime. Since October 2008, the series has reached more than 35 different cities across the country—from Orlando to Detroit to Los Angeles. To date, the course has reached approximately 3,000 law enforcement officials from more than 1,000 different agencies.

Details for the Upcoming Identity Theft Training Summit in Columbus, OH:

The Columbus summit will be held from 8:30 a.m. to 4:00 p.m. on Wednesday, November 17 at the Columbus Police Training Academy, 1000 N. Hague Ave., Columbus, OH 43204.

The summit is free and open to chiefs, sheriffs, investigative supervisors, fraud unit investigators, patrol officers and community policing personnel. Officials of all experience levels in investigating identity theft crimes are encouraged to attend.

In addition to the law enforcement summits, LifeLock aims to further educate consumers on identity theft and empower them to start protecting themselves from one of the nation's fastest growing crimes by hosting numerous free educational presentations around the country. The LifeLock Speakers Series program provides attendees with a better understanding of the various risks associated with identity theft, current trends of the crime, and the diverse ways identity theft can happen.

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Fastest Growing Company, by the American Business Awards as having the Best New Product or Service of the Year for the LifeLock Identity Alert™ system, and most recently ranked 8th on Inc. Magazine's 29th Annual Inc. 500 List, an exclusive ranking of the nation's fastest-growing private companies.

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LifeLock's Educational Priorities Pay Dividends for Consumers, Law Enforcement in 2010

Tempe, Ariz. — In 2010, LifeLock, Inc., the industry leader in proactive identity theft protection, has reached more than 3,500 law enforcement officials and more than 5,500 consumers to share educational curriculum surrounding the growing threats of identity theft. A cornerstone to helping curb the crime, LifeLock's educational initiatives are provided at no-cost to law enforcement agencies and consumer groups.

"Our award-winning educational programs are the foundation to creating a national discussion among consumers and law enforcement agencies nationwide," said Todd Davis, LifeLock Chairman and CEO. "Getting front line law enforcement officials to connect across jurisdictions and speak the same 'language' regarding how to investigate identity theft crimes can ultimately lead to safer communities."

In partnership with the FBI Law Enforcement Executive Development Association (LEEDA), LifeLock will end the year having presented to 30, one and two-day Identity Theft Summits for law enforcement. From Seattle to Boston and from New Orleans to Milwaukee, the free summits bring law enforcement together in an environment to learn from current investigators the varying methods and generations that thieves are using as well as best practices to investigate cases. This program has positioned LifeLock to receive recognition from the Communitas Awards for Leadership in Community Service and Corporate Social Responsibility. The educational program was also recognized by the International Business Awards where the LifeLock Corporate Communications Team was named Communications Team of the Year for their commitment to helping educate law enforcement officials.

"We saw a great need for additional training on identity theft and there is remarkable value in learning about new trends and investigative techniques," said Chief Don Dixon of the Lake Charles, LA Police Department. "In my 38 years of law enforcement, this is the most informative one-day seminar I have attended."

Additionally, LifeLock aims to further educate consumers on identity theft and empower them to start protecting themselves from one of the nation's fastest growing crimes by hosting numerous free educational presentations around the country. The LifeLock Speakers Series program provides attendees with a better understanding of the various risks associated with identity theft, current trends of the crime, and the diverse ways identity theft can happen. In 2010, LifeLock presented to more than 100 organizations, reaching more than 5,500 consumers from Charlotte, NC to Salt Lake City, UT.

"LifeLock's presentation on identity theft was eye-opening, both personally and professionally. We all came away with information that will impact our future actions," said Mary Ann Miller, Tempe Chamber of Commerce President. "The presentation itself was fast moving and engrossing, and well worth the staff time."

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by AlwaysOn to the Top Global Company 250
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list, by Arizona Corporate Excellence as Arizona's Fastest Growing Company, and most recently by the American Business Awards as having the Best New Product or Service of the Year for the LifeLock Identity Alert™ system.

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LifeLock Named As Best Place to Work in Valley

Identity Theft Protection Agency #29 on List of Large Sized Companies in Valley

Tweet

Tempe, Ariz. — The Phoenix Business Journal has named LifeLock, the industry leader in proactive identity theft protection, number 29 on the list of Best Places to Work in the Valley for large sized companies. The five-year old LifeLock is based in Tempe and currently employs nearly 450 Valley residents.

LifeLock has created an engaged and supportive workforce through a company culture of creating a positive environment where accountability, respect and execution are the foundations to continuous improvement and success. The organization began operations in 2005 with just three employees and has seen a greater than 1,900% employee growth rate from 2007 to 2009.

"We are proud of our achievements as an organization and this recognition truly exemplifies the strength of our employees and their dedication to living in our culture and to serving our members," said Natalie Dopp, LifeLock Vice President of Human Resources. "The commitment of our Executive Leadership Team to offer a state-of-the-art benefits package and support a positive and member-driven culture allows us to acquire top-level talent while maintaining a lower than average turnover rate."

Included in the employee benefits offered by LifeLock is a generous 401(k) plan, tuition reimbursement as well as medical, dental and vision coverage plans. Non-traditional benefits afforded to LifeLock employees include reimbursement for health and wellness programs, paid Volunteer Time Off, free Light Rail/Bus passes and much more.

To learn more about employment with LifeLock, visit www.lifelock.jobs.

About LifeLock

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LifeLock Recognized for Corporate Excellence in 2010



Tempe, Ariz. — LifeLock (www.lifelock.com), an industry leader in proactive identity theft protection, has been recognized in ten different award programs over the last year. From its new product offerings to its highly sought after national law enforcement training, LifeLock continues to work relentlessly to help protect and educate consumers from the growing threats of identity theft.

In August, Inc. Magazine named LifeLock 8th on its 29th Annual Inc. 500 List, an exclusive ranking of the nation's fastest-growing private companies. In addition, LifeLock is recognized as #1 in the Inc. 500's Security category. The list represents the most comprehensive look at the most important segment of the economy-America's independent-minded entrepreneurs.

The LifeLock Identity Alert™ system was acknowledged at the 2010 American Business Awards as the Best New Product or Service of the Year. In winning the Stevie Award, LifeLock beat out other finalists including Achieve Global, PetRays Veterinary, PHH Arval, and Volt Consulting. The LifeLock Identity Alert™ system offers broader identity coverage, greater control, and early notification of both credit and non-credit related identity threats by searching more than 45 million data points daily and 30 million consumer transactions each month. This advanced detection system can identify fraudulent applications for many forms of both credit and non-credit related services. These include many but not all retail credit cards, mortgage loans, and auto loans, as well as non-credit related transactions, such as wireless services, utilities, peer-to-peer loans, and non-credit related payday loans.

In partnership with the FBI Law Enforcement Executive Development Association (LEEDA), LifeLock has co-developed an educational program to bring free identity theft training to law enforcement nationwide. This program has positioned LifeLock to receive recognition from the Communitas Awards for Leadership in Community Service and Corporate Social Responsibility. The educational program was also recognized by the International Business Awards where the LifeLock Corporate Communications Team was named Communications Team of the Year for their commitment to helping educate law enforcement officials.

LifeLock has received multiple awards in 2010 for being a great place to work in Phoenix. The organization was recognized by Arizona Business Magazine and BestCompaniesAZ as a winner for the inaugural Arizona's Most Admired Companies Awards (MAC), in addition, LifeLock was also named to the Phoenix Business Journal's Best Places to Work list.

At the Arizona Corporate Excellence (ACE) Awards, LifeLock was ranked as the 7th Fastest Growing Private Company in Arizona, and ranked 19th on the ACE list, which recognizes Arizona's largest private companies based on revenue from 2009.

About LifeLock

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LifeLock Announces Next Generation of Services That Help To Combat Identify Theft

Innovative New Technologies Fight Fraud and Protect Consumers in Real-Time Ground-Breaking Models Help Predict Future Identity Risks - Before Fraud Occurs



Tempe, Ariz. — LifeLock, the industry leader in proactive identity theft protection, today announced the implementation of a new and innovative identity protection system that will provide better and broader protection to current and prospective members. The new system features some of the most sophisticated technologies available, including scientific modeling and multi-point data mining to identify fraud and help protect consumers.

"The implementation of our new identity protection system reflects LifeLock's unyielding commitment to innovation, consumer protection and industry-leading best practices," said LifeLock CEO Todd Davis. "Criminals are devising increasingly complex schemes to defraud consumers. Our services must constantly evolve so we are not one, but two, steps ahead."

LifeLock's better and broader identity protection system will:

- Use more sophisticated and more scientific algorithms to spot identity fraud.
- Examine patterns over time across the entire network to help predict future identity risks and vulnerable members.
- Mine more data sources than the credit bureaus. These additional data sources include retailers, banks, mortgage lenders, utilities, and auto lenders.

In addition to this new identity protection system, LifeLock continues to provide members with a full suite of personal protection services - including WalletLock™, eRecon™, TrueAddress™ and of course our \$1 million total service guarantee in the event you become a victim of identity theft due to a failure in our service. (Restrictions apply. Go to www.lifelock.com for details.)

LifeLock's new system, which will replace fraud alerts as one of the company's primary consumer protection mechanisms, will be deployed in the coming weeks. "The team at LifeLock will never lose sight of the reason we are in business - to help protect consumers who are vulnerable to identity theft," concluded Davis.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves when they have a good faith suspicion that they have been or are about to become a victim of identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by the American Business Awards as Best Overall Company and offering consumers the best new service (TrueAddress™) and was recently named to the Top Global Company 250 list by AlwaysOn.

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LifeLock Names New Chief Marketing Officer

Marvin Davis, former Vice President of Verizon Wireless, Joins Rapidly Growing Identity Theft Protection Company

Tempe, Ariz. — LifeLock, Inc., a leader in identity theft protection services, has hired Marvin Davis, to serve as the company's Chief Marketing Officer. As the need for identity theft protection grows, LifeLock continues to broaden its market reach. In this on-going process, Davis will be an invaluable asset in supporting LifeLock's long-term growth.

Prior to joining LifeLock, Davis served as the Chief Marketing Officer for Comcast, the nation's largest cable and high speed internet provider, and before that he was the Vice President of Advertising and Brand Management for Verizon Wireless. Davis assumes responsibility for all of LifeLock's marketing initiatives, as well as overseeing LifeLock's Strategic Partner Sales and Product & Strategy business units.

"Marvin has shown exceptional ability when it comes to establishing and expanding major brands," said LifeLock CEO Todd Davis. "Our growth as an organization has always been fueled by the excellence and innovation of our people. Marvin's experience will only add to our leadership position in the identity theft protection industry."

While at Verizon Wireless, Davis led the development and launch of brand campaigns that helped Verizon Wireless take the leadership position in the wireless category, making Verizon Wireless the single most advertised brand name in America. Throughout Davis's tenure, Verizon led the wireless category in new customer growth.

Davis began his career at Procter & Gamble in 1990 and was a highly regarded Brand Manager when he left in 1995. From there, Davis held Marketing/Management positions of increasing scope at BellSouth, and GTE Wireless. Davis was recognized by BrandWeek as a Top 10 Marketer and by Advertising Age as a Top 50 Marketer, both in 2006.

"I'm excited to be joining the dynamic team at LifeLock," said Davis, "and looking forward to contributing to the company's continued success. As a leader in its industry, LifeLock is positioned for continued expansion. I'm looking forward to being a part of it."

About LifeLock

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LifeLock and National Crime Prevention Council Form Strategic Alliance to Help Protect Consumers from Identity Theft

LifeLock helps crime prevention agency ramp up identity theft protection efforts



Tempe, Ariz. — LifeLock, Inc., the industry leader in proactive identity theft protection, and the National Crime Prevention Council (NCPC), recognized for its excellence in helping citizens and communities stay safe from crime, have announced a strategic partnership to help raise awareness of identity theft and inform consumers on how to better help protect themselves against it. According to Javelin Strategy & Research, in 2008 identity theft complaints hit a five-year high with an estimated 9.9 million victims, both LifeLock and the NCPC share a sense of urgency in offering greater education and understanding of this growing crime.

This partnership, the first of its kind, will help to inform and protect Americans through a nationwide educational outreach that will address such topics as the latest trends in identity theft and practical steps consumers can take to lessen their chances of being victimized. In addition, NCPC and LifeLock will collaborate on a new guide entitled *Protecting Against Identity Theft: A Practical Guide for Consumers*.

"Our strategy is to assemble a collection of agencies that represent victims, law enforcement, elected officials and others with the mission to serve as a voice for consumers," said Todd Davis, LifeLock CEO. "Through our strategic alliance with organizations like the National Crime Prevention Council, we are starting to see a shift in awareness."

LifeLock encourages a three-level approach to help combat identity theft by educating consumers, working with law enforcement and elected officials and aligning strong community support. This approach provides not only educational opportunities for consumers and law enforcement but a platform in which to deliver critical information.

"It's vital that we respond to the growing threats of identity theft in our country," said Ann M. Harkins, CEO of the NCPC. "Our mission is to help the public learn ways to prevent being victimized by criminals. Our partnership with LifeLock furthers that purpose by enabling us to reach more citizens with essential information about how to help protect themselves and their loved ones from identity theft."

Last year, LifeLock representatives met with more than 6,000 consumers nationwide, providing details on the ways that personal information is lost or stolen, current trends in identity theft, and how individuals can minimize their points of vulnerability. Each presentation is tailored to fit the needs of the specific group, whether the audience members are students and faculty of high schools or colleges, employees of businesses, or members of organizations.

About LifeLock

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About the National Crime Prevention Council

The National Crime Prevention Council's (www.ncpc.org) mission is to be the nation's leader in helping people keep themselves, their families, and their communities safe from crime. To achieve this, NCPC produces tools that communities can use to learn crime prevention strategies, engage community members, and coordinate with local agencies. NCPC was founded in 1982 to manage the National Citizens' Crime Prevention Campaign and McGruff the Crime Dog and to administer the Crime Prevention Coalition of America. Now 25 years after McGruff's first TV appearance, more than 75 percent of children recognize McGruff and over 4,000 law enforcement agencies own a McGruff suit. That's a lot of people who know how to "Take A Bite Out Of Crime!"

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**LifeLock, Inc. Wins 2009 ACE Award***Recognized as Arizona's Fastest Growing Company*

Tempe, Ariz. — LifeLock received a 2009 Arizona Corporate Excellence (ACE) Award last night in a private awards celebration held at the J.W. Marriot at Desert Ridge in Phoenix. LifeLock, a leader in identity theft protection services nationwide, was acknowledged for being the state's top fastest growing company.

Identity fraud increased 22% to 9.9 million last year raising the incident rate to a 5-year high, according to Javelin Strategy & Research. This underscores the need for the proactive protection services LifeLock offers. In responding to the rapidly expanding consumer demand for better ways to safeguard against identity theft, LifeLock has realized exceptional growth over the last several years, culminating in this award. In 2008, LifeLock's customer base grew by over 204% to 1.51 million. LifeLock currently employs a staff of approximately 450. That's up from 395 in 2008 and 195 employees in 2007.

"It's a tremendous honor for us to receive this 2009 ACE Award," said LifeLock CEO, Todd Davis. "We've seen phenomenal growth over the last few years. We're especially proud to be helping to build our community right here in Arizona. It's been a team effort all the way, and as we continue to grow, we look forward to even greater collaboration with our in-state vendors and partners."

LifeLock was selected based on revenue growth over the most recent two years, using both actual dollar growth and percentage-revenue growth over those same years. This formula puts both small and large companies on an even playing field, and has been used throughout the history of the ACE Awards program.

The goal of the ACE Awards is to develop an increasing sense of knowledge sharing and community among private companies in Arizona. Through participation in the program, the ACE Awards provides a means for executives at all levels to enhance their personal networks. To qualify for the ACE Awards, a company must be headquartered in Arizona, privately held and for-profit. Companies from the following industries are excluded: Professional services (accounting, tax, legal, consulting, etc.), governmental organizations, banking and financial services, real estate brokers, and investment banking.

About LifeLock

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MENTOR Celebrates National Crime Prevention Month with Success of SafetyNET Program

SafetyNET program, sponsored by LifeLock, protects countless numbers of children

Alexandria, VA — MENTOR applauds the National Crime Prevention Council for making October the official month, known as National Crime Prevention Month, for recognizing and celebrating the practice of crime prevention, while promoting awareness of important issues such as victimization, volunteerism and creating safer, more caring communities. MENTOR has seen first-hand how critical it is to be prepared with the right tools to prevent the wrong people from connecting with America's children.

A critical prevention tool in MENTOR's stable of resources is SafetyNET. SafetyNET allows mentoring organizations to conduct fingerprint-based criminal background checks on potential mentors, using the FBI's master criminal record database, which includes records on approximately 45 million Americans who have committed criminal offenses. These records include state criminal data, as well as federal offenses. SafetyNET operations are generously sponsored by LifeLock, the leader in identity theft protection.

In 2003, Congress passed a criminal background check pilot program as part of the PROTECT Act. The program is the culmination of several years of advocacy work, which was undertaken because the available criminal background check systems were often cumbersome, expensive and inaccessible. The SafetyNET program is the precursor to what MENTOR hopes will be a permanent system for obtaining criminal background checks on volunteers who work with children.

"MENTOR is proud to be executing the SafetyNET nationwide pilot that has helped protect countless children in youth-serving organizations," said Tonya Wiley, chief administrative officer of MENTOR. "Nearly 65,000 FBI fingerprint checks have been conducted through the PROTECT Act pilot over the past five years, and 6.1 percent of potential volunteers were found to have criminal records of concern - more than 2,000 individuals."

"Until the SafetyNET pilot program was launched, it was very difficult for mentoring organizations to determine criminal records of individuals across state lines. LifeLock's commitment to safety for all Americans, especially our most vulnerable children, is unwavering," said Todd Davis, CEO of LifeLock. "Sponsoring the operations for SafetyNET is something we simply had to do. We are honored to be celebrating the success of this momentous program during National Crime Prevention Month and look forward to its continued success."

The SafetyNET process is simple. A mentoring organization applies to MENTOR through an online application, which is posted at <http://www.mentoring.org/safetynet>. The cost for the FBI fingerprint check is \$18. The current response time averages five business days from the date MENTOR receives the background check request.

The SafetyNET pilot will continue until January 31, 2010. MENTOR, along with LifeLock and other supporters, is advocating for and working with Congress on legislation that would create a permanent successor to SafetyNET (H.R. 5606 and S. 2756).

About MENTOR

MENTOR is the lead champion for youth mentoring in the United States. An estimated 17 million children in America need and want mentors. MENTOR helps kids in need through building: a capacity of mentoring

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programs nationwide; quality for mentoring in general (through standards, cutting-edge research and state-of-the-art tools); and capital (MENTOR helps the mentoring movement raise funds to continue its critical work). MENTOR works closely with State Mentoring Partnerships and more than 4,600 mentoring programs throughout the country, serving more than three million children. Founded in 1991, MENTOR is headquartered in Alexandria, Virginia.

About LifeLock

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NOVA Launches Identity Theft Task Force

Alexandria, VA — As the number of incidents of personal victimizations continue to rise across the country, the National Organization for Victim Assistance (NOVA) has launched an Identity Theft Task Force to address the issues of identity theft that face consumers every day.

Chaired by the Honorable Chief Justice Richard Barajas, NOVA's Identity Theft Task Force will address critical issues of the crime and develop a set of best practices for victim advocates across the nation. The Task Force will also work towards building educational curriculum for consumers related to the crime of identity theft. Barajas is a nationally recognized lecturer on the proper balancing of the constitutional rights between the criminal defendant and the victim.

"We believe that this is a critical time to form this Task Force as the reported cases of identity theft continue to rise across the United States," said Will Marling, Executive Director of NOVA. "By assembling a collection of thought leaders with a variety of backgrounds from law enforcement and victim advocacy, we believe that we will be able to further spread an educational message to consumers about what they can do to protect themselves from becoming a victim of this crime."

Joining Chief Justice Barajas on the Identity Theft Task Force include: Paul Babeu, Sheriff, Pinal County (AZ); Cindy Charlebois, Director, San Diego County District Attorney's Victim Assistance Program; James Gierke, Victim Advocate (AZ); Margaret Garvin, Executive Director, National Crime Victim Law Institute (OR); Robert Krakauer, Executive Vice President, CFO, LifeLock (AZ); Will Marling, Executive Director, National Organization for Victim Assistance (VA); Joe Myers, Executive Director, National Indian Justice Center (CA); Felicia Nu'Man, Assistant Commonwealth's Attorney, Jefferson County (KY); Cheryl Ricciardi, Statewide Crisis Response Coordinator, Florida Crisis Response Team, Office of the Attorney General; Cynthia Taylor, Director, Consumer Protection Division, Boulder District Attorney's Office (CO) and Lawrence Wilson, Executive Director, Identity Theft Victims Support Group of North America (TX).

About NOVA

The National Organization for Victim Assistance (NOVA) is a private, non-profit, 501(c)(3) organization of victim and witness assistance programs and practitioners, criminal justice agencies and professionals, mental health professionals, researchers, former victims and survivors, and others committed to the recognition and implementation of victim rights and services. Founded in 1975, NOVA is the oldest national group of its kind in the worldwide victims' movement. NOVA's mission is to promote rights and services for victims or crime and crisis everywhere.

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Understanding identity theft and how it can affect you

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LifeLock, Inc and Arthritis Foundation Team Up

Company offers easier enrollment and the opportunity to support an important cause

Tweet

Tempe, Ariz. — With identity theft complaints reaching a 5-year high, and the cost to consumers increasing the longer the fraud goes undetected, according to Javelin Strategy & Research the urgency to guard against this crime has increased as well. Through a new partnership announced today between LifeLock, Inc., a leader in identity theft protection services, and the Arthritis Foundation, Foundation members can now receive LifeLock's services at a special discounted rate.

Over 46 million adults are affected by arthritis, making it the most common cause of disability in the United States, according to the Arthritis Foundation. For arthritis sufferers stress relief is a major priority.

According to the 2009 Javelin Identity Fraud Survey Report, the number of identity fraud victims increased 22% to 9.9 million adults in 2008. The report found that the total annual cost of identity fraud to Americans last year was \$48 billion. This partnership makes LifeLock's services more accessible to Arthritis Foundation members through the reduced cost.

"The partnership will allow LifeLock to better support people with arthritis from becoming victims of identity theft," said Steve McGrady, LifeLock Vice President of Partner Sales. "We are continuously looking for innovative ways to educate consumers on the dangers of identity theft, and this new partnership allows us to reach folks who can particularly benefit from what we do."

"The Arthritis Foundation appreciates this exciting new relationship with LifeLock, and we are proud that the company recognizes the importance of our mission," said Scott Walters, Group Vice President Corporate Relations Arthritis Foundation.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by the American Business Awards as Best Overall Company, by AlwaysOn to the Top Global Company 250 list and most recently by Arizona Corporate Excellence as Arizona's Fastest Growing Company.

About the Arthritis Foundation

The Arthritis Foundation is the leading health organization addressing the needs of some 46 million Americans living with arthritis, the nation's most common cause of disability. Founded in 1948, with headquarters in Atlanta, the Arthritis Foundation has multiple services points located throughout the country. The Arthritis Foundation is the largest private, not-for-profit contributor to arthritis research in the world, funding more than \$400 million in research grants since 1948. The foundation helps individuals take control of arthritis by providing public health education; pursuing public policy and legislation; and conducting evidence-based programs to improve the quality of life for those living with arthritis. For more information, visit

www.arthritis.org or call 1-800-283-7800.

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Cabela's Inc. Offers Customers Identity Protection from LifeLock



SIDNEY, Neb. — Cabela's Incorporated (NYSE: CAB), the World's Foremost Outfitter of hunting, fishing and outdoor gear, and LifeLock, Inc., the industry leader in proactive identity theft protection, have partnered to provide Cabela's customers a special offer to help protect their identity.

Cabela's will initially offer LifeLock's services to its Cabela's CLUB Visa cardholders. CLUB members enrolling in LifeLock's services will receive a special offer, including a 10% discount off the standard rate, a 30-day free trial and a \$10 Cabela's gift card. Following the offering to CLUB Visa cardholders, Cabela's will offer LifeLock's services to the remainder of its customers through a variety of marketing channels.

"Customers put their trust in Cabela's and we are proud to partner with LifeLock to ensure we are doing everything we can to earn that trust," said Tommy Millner, Cabela's Chief Executive Officer. "This offer lets CLUB Visa customers enjoy the outdoors without worrying about protecting their identity."

"LifeLock values world class organizations that offer their customers different levels of benefits," said Steve McGrady, LifeLock's Vice President of Partner Sales. "This partnership will allow CLUB members to have peace of mind knowing that they have identity theft protection, especially when using their CLUB Visa credit cards."

About Cabela's Incorporated

Cabela's Incorporated, headquartered in Sidney, Nebraska, is a leading specialty retailer, and the world's largest direct marketer, of hunting, fishing, camping and related outdoor merchandise. Since the Company's founding in 1961, Cabela's has grown to become one of the most well-known outdoor recreation brands in the world, and has long been recognized as the World's Foremost Outfitter. Through Cabela's growing number of retail stores and its well-established direct business, it offers a wide and distinctive selection of high-quality outdoor products at competitive prices while providing superior customer service. Cabela's also issues the Cabela's CLUB Visa credit card, which serves as its primary customer loyalty rewards program. Cabela's stock trades on the New York Stock Exchange under the symbol "CAB".

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves when they have a good faith suspicion that they have been or are about to become a victim of identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by the American Business Awards as Best Overall Company and offering consumers the best new service (TrueAddress™) and was recently named to the Top Global Company 250 list by AlwaysOn.

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Phi Kappa Phi Aligns with LifeLock

Tempe, Ariz. — According to Gallup's most recent survey on crime, identity theft ranks as the number one crime concern on American consumers' minds with two out of three U.S. adults reporting they worry "frequently" or "occasionally" about being victimized by identity theft. In order to help put more minds at ease, LifeLock, Inc., the industry leader in proactive identity theft protection, and Phi Kappa Phi, the nation's oldest, largest, and most selective honor society for all academic disciplines, recently entered into a partnership that will provide Phi Kappa Phi members with LifeLock services at a discounted rate.

"Our proven, proactive resources are an excellent match for Phi Kappa Phi's global network of scholars and professionals," said Steve McGrady, LifeLock Vice President of Partner Sales. "At a time when identity theft complaints continue to rise, partnering with organizations like Phi Kappa Phi is critical to continue the awareness and education of the crime."

Because Phi Kappa Phi members typically excel in academics while in college and go on to pursue lucrative careers, they could become higher-income consumers. As a result, they may be more likely to experience identity fraud, according to Javelin Strategy & Research.

"Phi Kappa Phi's smart and savvy members count on us to help keep them ahead of the curve throughout their academic and professional lives," said Dr. Perry A. Snyder, executive director of The Honor Society of Phi Kappa Phi. "By partnering with LifeLock, we can provide our members with the tools they need to help protect themselves from identity theft. With its emphasis on consumer education, LifeLock is a valuable addition to our member benefits program."

Last year, LifeLock representatives met with more than 6,000 consumers to present current trends in identity theft, methods for minimizing risks, and details on the various ways personal information is lost or stolen. Each presentation is tailored to fit the needs of the specific group, whether the audience members are students or faculty of high schools or colleges, employees of businesses, or members of organizations like Phi Kappa Phi.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by the American Business Awards as Best Overall Company, by AlwaysOn to the Top Global Company 250 list and most recently by Arizona Corporate Excellence as Arizona's Fastest Growing Company.

About Phi Kappa Phi

Phi Kappa Phi (www.phikappaphi.org) is the nation's oldest, largest, and most selective honor society for all academic disciplines. Founded in 1897 at the University of Maine, the group's mission is to recognize and promote academic excellence in all fields of higher education and to engage its community of scholars in service to others. Since its founding Phi Kappa Phi has initiated more than one million members into its ranks and now have chapters on more than 300 campuses in the United States, Puerto Rico, and the Philippines.

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LifeLock's Expanded Identity Theft Protection Service Launches Successfully

Next generation of identity theft protection effectively tracks more than 62,000 applications



Tempe, Ariz. — As identity theft continues to grow, the methods and strategies used by fraudsters have developed as well. In response to the increased sophistication of identity theft perpetrators, and the need to provide consumers with broader protection, LifeLock, Inc. recently launched LifeLock Identity Alert™ system, the next generation of proactive identity theft protection.

In less than two months, LifeLock Identity Alert™ system has detected more than 1,801 fraudulent applications for credit and services on behalf of LifeLock members, all of which were blocked before any damage could be done. In all, more than 62,000 applications have been successfully monitored and reported to LifeLock members, fulfilling the service's mission of providing even broader identity theft protection.

LifeLock Identity Alert™ system uses multiple technologies and data sources to help better defend LifeLock members against the inherent risks of identity theft. Some of these technologies have been used for almost a decade by leading Fortune 100 companies as well as government agencies to help shield both organizations and consumers from identity theft and fraud.

"We know that identity thieves are constantly coming up with new ways to try to defraud consumers," said LifeLock CEO Todd Davis. "It's our strategy to continue to develop new services that meet the challenge. We're extremely gratified to see that LifeLock Identity Alert™ system is getting the job done on behalf of our members. This represents a major advance in the battle against this crime."

LifeLock Identity Alert™ system offers broader identity coverage, greater control, and early notification of both credit and non-credit related identity threats by searching more than 45 million data points daily and 30 million consumer transactions each month. This advanced detection system can identify fraudulent applications for many forms of both credit and non-credit related services. These include many but not all retail credit cards, mortgage loans, and auto loans, as well as non-credit related transactions such as wireless services, utilities, check orders and reorders, and non-credit related payday loans.

In the event the LifeLock Identity Alert™ system detects a member's information in an application, for many forms of credit and/or services, LifeLock will alert the member of the application by email, postal mail, and/or phone. If the application is fraudulent, the LifeLock remediation team will take action to help protect the member's good name.

About LifeLock

LifeLock, Inc. (www.lifelock.com) is an industry leader in proactive identity theft protection. Since 2005, LifeLock has been providing consumers with the tools and confidence they need to help protect themselves from identity theft. The company has a strong focus on educating consumers and working with law enforcement and elected officials to better understand the increasing threats of identity theft. A multiple award-winning organization, LifeLock has been recognized by the American Business Awards as Best Overall Company, by AlwaysOn to the Top Global Company 250 list and most recently by Arizona Corporate Excellence as Arizona's Fastest Growing Company.

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You'd do anything to protect your children.

A proactive system designed to help keep your child's identity information protected.



LifeLock Junior™ Identity Theft Protection

Your children should have nice clean credit files. That's worth protecting.

A child's clean and unmonitored credit file is a lottery ticket for identity thieves. Misuse and damage could go completely undetected, for years. That's why LifeLock monitors your child's personal information with proactive protection designed specifically for children. LifeLock Junior — it's relentless protection for your kids and peace of mind for you.

LifeLock Junior™ protection provides these important benefits:

LifeLock Identity Alert® System

We monitor over a trillion data points every day, looking for your child's personal information in applications for credit and services. When we find something, we'll send you an alert by text, phone or email.^{†**}



Credit File Detection

The existence of credit information for a child can be a sign of identity theft. LifeLock monitors your child's Social Security number to detect credit information associated with your child's identity.



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 child's Social Security number and associated personal identifying data is found.

File-Sharing Network Searches

Many children and young adults use peer-to-peer file-sharing networks to download music, photos and more. LifeLock actively searches these networks for exposure of your child's personal information.



Live Member Support 24/7/365

U.S. based Member Services agents are available to help 24 hours a day, 7 days a week, 365 days a year.



Certified Resolution Support

A Certified Resolution Specialist will personally handle the case and help restore your child's identity in the event of fraudulent activity.

\$1 Million Total Service Guarantee

If your child becomes a victim of identity theft, LifeLock will spend up to \$1 million to hire experts to help their recovery.†



**COMPREHENSIVE
PROTECTION**

**COMPREHENSIVE
PROTECTION**

**COMPLETE
PEACE OF MIND**

**COMPLETE
PEACE OF MIND**

Protect Yourself and Your Child Today!

LifeLock Junior enrollment is available as an added membership to an adult LifeLock plan. Protect your entire family now!

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† Network does not cover all transactions

** Fastest alert requires member's current email address.

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com/legal.

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Relentlessly protecting your identity from theft and credit fraud.

LifeLock Standard™ identity theft protection is a proactive defense system that helps keep your personal information safe.



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LifeLock Standard™ identity theft protection is a proactive defense system that helps keep your personal information safe.

LifeLock Standard™ Identity Theft Protection

LifeLock Standard™ identity theft protection helps proactively safeguard your credit, your finances and your good name with vigilant services that alert you of potential threats before the damage is done. If identity thieves steal your personal information, they could take out a mortgage, commit tax fraud, open new credit accounts and a whole lot more.†

LifeLock Standard™ membership includes:

Identity Threat Detection and Alerts

Stolen identity information is used to apply for credit cards, wireless services, retail credit, utilities, mortgages or auto and payday loans. LifeLock actively monitors applications within an extensive network for attempts to use your personal information. Whenever suspicious activity is detected, you will receive an alert via email or phone.†



Lost Wallet Protection

A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call—anytime, anywhere—and LifeLock will help cancel or replace the contents, helping you stop 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 (pictures, cash and cash equivalents excluded).



Address Change Verification

Identity thieves can redirect your mail, containing financial information, by impersonating you and providing a fraudulent new address. LifeLock monitors these requests and notifies you any time a change of address is requested in your name.



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.

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.



Award-Winning Member Service 24/7/365

LifeLock is available to help you 24 hours a day, 7 days a week, 365 days a year. If at any time you have questions, sign in to your secure member portal at LifeLock.com, email Member.Services@LifeLock.com or call 1-800-LifeLock (543-3562).



\$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 to help your recovery.‡



\$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 to help your recovery.‡

COMPREHENSIVE PROTECTION
ULTIMATE PEACE OF MIND

COMPREHENSIVE PROTECTION
ULTIMATE PEACE OF MIND

Start Your LifeLock Membership Today!

Remember, LifeLock is the most comprehensive identity theft protection you can get. Enrollment takes just minutes and our 24/7 identity theft protection starts immediately.

ENROLL NOW

† Network does not cover all transactions

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com/legal.

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Even more protection when you have more to protect.

Get our patented LifeLock Identity Alert™ system plus bank account activity alerts, credit scores and a whole lot more.†



Even more protection when you have more to protect. LifeLock Advantage™ Identity Theft Protection

Enhanced protection for an always-connected world.

Technology is part of your life. You bank online. You search, shop, text and share. But the more you're connected, the more everything is connected to everything about you.

Today's criminals are smart. They can sit at home with their computers – and take what's yours and make it their own. That's why you should activate your LifeLock Advantage™ membership today.

LifeLock Advantage™ protection provides these important benefits:

Credit Card, Checking and Savings Account Activity Alerts

You want to know when someone is using your credit cards or trying to control your bank accounts. Now you can review credit card, checking and savings account activity in one secure place. We'll help you detect fraudulent activity with alerts for cash withdrawals, balance transfers and large purchases.†



Data Breach Notification

Pieces of your identity are virtually everywhere. Banks, insurance companies, employers, even your favorite retailers. And a breach can compromise your personal information. LifeLock informs you of publicly reported large-scale breaches so you can help better protect your personal information.

Fictitious Identity Monitoring

If criminals get your Social Security number they can start to build a fictitious identity to open accounts or commit other fraud. We scan for names and addresses associated with your Social Security number in public and credit record sources to help stop identity theft before the damage can be done to your identity.



Court Records Scanning

We check court records monthly for matches of your name and date of birth to criminal activity. It helps protect you from being falsely associated with arrests and convictions about which you know nothing.

Online Annual Credit Report

You'll get online access to an annual credit report from a major credit bureau so you can see details of your credit history.



Online Annual Credit Score

Receive online access to an annual credit score from a major credit bureau, including a list of top factors used to determine your score. You'll better understand how lenders determine your credit worthiness.

LifeLock Advantage™ membership also includes all the benefits of LifeLock Standard™ identity theft protection service:

- Patented LifeLock Identity Alert®System†
- Black Market Website Surveillance
- Reduced Pre-Approved Credit Card Offers
- Certified Resolution Support
- Lost Wallet Protection
- Address Change Verification
- Live Member Support 24/7/365
- \$1 Million Total Service Guarantee‡

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Start Your LifeLock Membership Today!

Remember, LifeLock is the most comprehensive identity theft protection you can get. Enrollment takes just minutes and our 24/7 identity theft protection starts immediately.

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The most comprehensive identity theft protection ever created.

When you've achieved the most you want the most protection. This is it.

The Industry's Most Comprehensive Protection

LifeLock Ultimate Plus™ Identity Theft Protection

The leading identity theft protection from the industry leader.

You've worked hard. You've sacrificed and you've saved. Now you want to do everything you can to protect your finances, your family and your future.

Today's modern criminals don't care if you're the lifeline for your family. To them, you're just another goldmine. And remember, the more digitally connected you are, the more connected they are. Get the protection and convenience of LifeLock Ultimate Plus™ membership so you can get on with your life.

LifeLock Ultimate Plus™ protection provides these important benefits:

Checking and Savings Account Application Alerts

Sure, your bank may let you know if someone tries to open a new account. But what about other banks? Banks in other states? LifeLock Ultimate Plus™ identity theft protection continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.†



Bank Account Takeover Alerts

Today a number of us do most of our banking online. Smart identity thieves use their computers to take over accounts or add themselves as a new account holder. LifeLock helps protect your finances by monitoring for these changes and sending you alerts when we find them.†

Investment Account Activity Alerts

You'll also receive alerts for cash withdrawals and balance transfers from your investment accounts.† It helps you safeguard the nest egg you've worked your whole life to accumulate.



Credit Inquiry Activity

We'll issue alerts for merchant and lender inquiries being made against your credit file so you can act quickly to help resolve fraudulent activity.†

Online Tri-Bureau Annual Credit Reports

Receive online access to annual credit reports from all three primary bureaus: Equifax, TransUnion and Experian. It's a convenient way to see the details of your credit history.



Online Tri-Bureau Annual Credit Scores

Online annual credit scores from Equifax, TransUnion and Experian. The service includes a list of top factors used in determining your score so you can better understand your credit worthiness.

Monthly Credit Score Tracking

A monthly single-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.



FTC-0001802

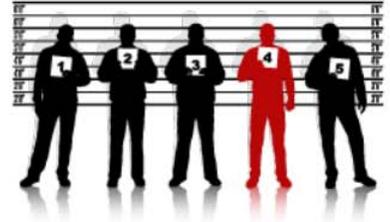


File-Sharing Network Searches

Searches music, photo and data file-sharing networks for exposure of your name, Social Security number, date of birth or email or mailing contact information.

Sex Offender Registry Reports

Notifies you when sex offenders move into your zip code and compiles a report to determine if a sex offender has listed your address to avoid detection.



Priority Live Member Support 24/7/365

Move to the front of the line and speak with a U.S. based Member Services agent who is available to help 24 hours a day, 7 days a week, 365 days a year.

LifeLock Ultimate Plus™ membership also includes all the benefits of LifeLock Standard™ and LifeLock Advantage™ services

- Patented LifeLock Identity Alert® System†
- Lost Wallet Protection
- Black Market Website Surveillance
- Address Change Verification
- Reduced Pre-Approved Credit Card Offers
- Live Member Support 24/7/365
- Credit Card, Checking and Savings Account Activity Alerts†
- Fictitious Identity Monitoring
- Court Records Scanning
- Data Breach Notifications
- Online Annual Credit Report
- Online Annual Credit Score
- Certified Resolution Support
- \$1 Million Total Service Guarantee‡

COMPREHENSIVE PROTECTION

COMPREHENSIVE PROTECTION

FTC-0001803

ULTIMATE PEACE OF MIND

ULTIMATE PEACE OF MIND

Start Your LifeLock Membership Today!

Remember, LifeLock is the most comprehensive identity theft protection you can get. Enrollment takes just minutes and our 24/7 identity theft protection starts immediately.

[ENROLL NOW](#)

Identity Theft 101

Understanding identity theft and how it can affect you



[Learn more](#)

How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



[Learn more](#)

Choose the Right Level of Protection

Compare our products and see what's right for you



[Learn more](#)

† Network does not cover all transactions

‡ The benefits, under the Service Guarantee are provided, under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](#).



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LifeLock Wallet

LifeLock Standard™

LifeLock Advantage™

LifeLock Ultimate Plus™

LifeLock Junior™

Why LifeLock

Choosing the Right Protection

Testimonials

CALL US AT
1-800-607-7205

Send us an email



Secure login



Our Credentials

At LifeLock, relentless protection of your identity is our primary mission. Here are just a few examples of the steps we take to help ensure you stay ahead of identity thieves:

- First in the industry to offer proactive identity theft protection
- Level 1 compliant under the Payment Card Industry Data Security Standard
- Member of TRUSTe
- Direct access to fraud resolution teams within our extensive network of lenders and service providers
- Expert thought leadership with internationally recognized experts in privacy and security technologies, fraud, and criminal methods
- Partnerships with FBI Law Enforcement Executive Development Association (FBI-LEEDA), National Organization for Victim Assistance (NOVA)



Identity Theft 101

Understanding identity theft and how it can affect you



Learn more

Learn more

Learn About Our Service Guarantee

LifeLock's \$1 Million Service Guarantee



Learn more

Meet Team Relentless

We commit to protecting members identities



† Network does not cover all transactions

** Fastest alert requires member's current email address.

Most comprehensive protection requires LifeLock Ultimate® membership.

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com/legal.



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LifeLock Junior™

Why LifeLock

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Every identity deserves protection.
Choose the plan that's right for you.

Every identity deserves protection.
Choose the plan that's right for you.

Nobody plans for identity theft. But 11.6 million Americans were victims last year.¹ Imagine the time, money and stress that go into fixing a tattered good name. Instead of just hoping for the best, let us protect you from the worst. Choose the level of protection that's right for you and your family.

	LifeLock Standard™	LifeLock Advantage™	LifeLock Ultimate Plus™
	ENROLL NOW ENROLL	ENROLL NOW ENROLL	ENROLL NOW ENROLL
LifeLock Protection Features			
LifeLock Identity Alert® System†	✓	✓	✓
Lost Wallet Protection	✓	✓	✓
Address Change Verification	✓	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓	✓
Black Market Website Surveillance	✓	✓	✓
Live Member Support 24/7/365	✓	✓	✓
\$1 Million Total Service Guarantee‡	✓	✓	✓
Fictitious Identity Monitoring		✓	✓
Court Records Scanning		✓	✓
Data Breach Notifications		✓	✓
Online Annual Credit Reports, and Scores		1. Credit Bureau	3 Credit Bureau

FTC-0001807

Credit Card, Checking and Savings Account Activity Alerts		✓	✓
Investment Account Activity Alerts†			✓
Checking and Savings Account Application Alerts†			✓
Bank Account Takeover Alerts†			✓
Credit Inquiry Activity			✓
File-Sharing Network Searches			✓
Sex Offender Registry Reports			✓
Monthly Credit Score Tracking			✓

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[Learn More](#)

†2012 Identity Fraud Survey Report. Javelin Strategy & Research. February 2012.

Identity Theft 101

Understanding identity theft and how it can affect you



[Learn more](#)

Get the Answers You Need

Read through our FAQs to get all the information you need



[Learn more](#)

Learn About Our Service Guarantee

LifeLock's \$1. Million Service Guarantee



[Learn more](#)

† Network does not cover all transactions

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com/legal.

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What Members Say About LifeLock

Gene Z.,

LifeLock member since 2009

"LifeLock informed me about someone in Virginia, who tried to open a Verizon account with something like six or seven cell phones. It was more than just a one-cell-phone deal. And they had used my Social Security number. And I said, 'Oh my gosh. What am I going to do?'"



Kristina E.,

LifeLock member since 2009

"I called LifeLock and I said, 'This company is trying to get a hold of me, and they want know why I have over \$1,000 that I owe them, when I've never opened an account with them.' LifeLock was so incredible. They took care of everything..."



Justin L.,

LifeLock member since 2009

"I got my first call from a credit card company saying, 'We want to verify this application that you applied for.' I said, 'I don't know who you are. I never applied for anything.' That started about a six month nightmare."



Michele C.,

LifeLock member since 2009

"Somehow, somebody obtained a copy of my driver's license. And they went ahead and they manufactured a bunch of false checks. They took it to a Wal-Mart. And they cashed these checks that were approved, apparently, by TeleCheck..."



Real Members sharing their stories for LifeLock.

Identity Theft 101

Understanding identity theft and how it can affect you



[▶ Learn more](#)

How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



[▶ Learn more](#)

Help Protect Yourself

LifeLock's protection for Individuals is secure.



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Protecting Your Identity in an Always-Connected World

Comprehensive identity theft protection from LifeLock helps safeguard your finances, credit and good name.

In today's always-connected world, that's more important than ever.

[GET PROTECTED](#)

[1-800-607-7205](tel:1-800-607-7205)

NEWS HEADLINES

LifeLock Announces New Personalized Alerts Across Credit Cards, Checking, Savings and Investment A...

3 Layers of Protection



DETECT

Go ahead, live free knowing we're searching over a trillion data points every day looking for potential threats to your identity.



Our Guarantee

Service Guarantee

Member Services

Identity Theft Insurance

Five Steps to Recovery

CALL US AT
1-800-607-7205

Send us an email



Secure login



\$1M Total Service Guarantee[‡]

Confidence and convenience. Sign up for any LifeLock membership and you're immediately backed by our \$1 Million Total Service Guarantee.[‡] Plus you'll have access to our U.S. based Member Services agents 24 hours a day, 7 days a week, 365 day a year. We're here when you need us.



Service Guarantee

We're confident in our ability to help protect your identity, but no one can prevent all identity theft. If you become a victim of identity theft while a LifeLock member, we'll spend up to \$1 million to hire experts, lawyers, investigators, consultants and whomever else it takes to help your recovery. Benefits under the Service Guarantee are provided under a zero deductible identity theft insurance policy.[‡]



Award-Winning Member Services

Our U.S. based recovery agents work closely with you to evaluate your specific situation and provide the support you need to recover quickly. When necessary, a Certified Resolution Specialist will handle your case step by step.



Identity Theft Insurance

Identity theft insurance included with your LifeLock membership – with zero deductible – reimburses you for certain out-of-pocket expenses such as:

- Fraudulent withdrawals
- Document replacement fees
- Lost Wages
- Travel expenses
- Lost wallet or purse
- Child and/or elderly care

Document replacement fees

- Travel expenses

For a summary of benefits, click [here](#).

Five Steps to Recovery

Once your claim is verified, LifeLock provides:

1. Award-winning Member Services agents available to help 24/7/365
2. A dedicated Resolution Specialist to serve as your single point of contact to handle your case step by step
3. Third-party recovery experts if necessary (lawyers or investigators)
4. A full explanation of your rights and what to expect during the recovery process
5. Follow-up after your case has been resolved to help make sure your identity has been recovered to your full satisfaction

†Network does not cover all transactions.

‡The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com/legal.

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How LifeLock Works

5 Points of Protection

- Monitoring Your Identity
- Scanning for Identity Threats
- Responding to Identity Theft
- Trust Our Service Guarantee
- Tracking Your Credit Score
- What to Expect
- Frequently Asked Questions



5 Points of Protection

Relentlessly Protecting Your Identity®

CALL US AT
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Monitoring
Over a trillion data points



Scanning
For threats to your identity



Restoring
Your identity and good name



Guaranteeing
Our identity theft protection services‡



Tracking
Your credit score#

LifeLock® identity theft protection provides you with more protection than credit monitoring, and watches out for you in ways banks and credit card companies just can't. It's proactive and professional identity theft protection for today's always-connected world. Become a LifeLock member today.

‡The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com/legal.

#Requires LifeLock Ultimate Plus™ membership.

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Legal Information, Policies, and Notices

LifeLock is your trusted partner in identity theft protection and credit monitoring. As such, we want to be sure you understand all of LifeLock's policies including, your privacy policy and membership terms and conditions. Take a moment to review the applicable documents below.

Privacy Policy

Read about our commitment to your privacy, why we collect certain information and how we use it.

LifeLock Service Terms

Review applicable terms and conditions for LifeLock products and services.

LifeLock Mobile Privacy Policy

Read about how we protect, collect and use personal information provided through the LifeLock Wallet mobile app.

Website Terms of Use

Review the Terms of Use for our Website.

Master Policy Stolen Identity Event Insurance

Read this policy to learn all about the terms, conditions, and exclusions of identity theft insurance coverage.

Intellectual Property Statement

Review content about the intellectual property protections available for content on our Site.

iOS Open Source Notice

Android Open Source Notice

Review these notices to learn about open source software used in the LifeLock Wallet mobile app.

Service Guarantee and Insurance Coverage

Read our identity protection membership service guarantee and a summary of related insurance coverage.

Certificate of Insurance

Review the Certificate of Insurance for the Master Policy.

Declarations Page

Review the Declarations Page for the Master Policy.

Summary of Benefits

Review the Summary of Benefits for the Master Policy.

Identity Theft 101

Understanding identity theft and how it can affect you

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How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



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Help Protect Yourself

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Company Overview

Identity theft affects millions of Americans.¹

Information is moving faster than ever, and life has never flowed more quickly or been shared as broadly. For the thirteenth consecutive year, identity theft is at the top of the FTC's list of consumer complaints.² And according to the Department of Justice, approximately 16.6 million Americans were victims of identity theft in 2012, sustaining more than \$24 billion of economic losses.³

Our Company

We give people the confidence to live freely in an always-connected world. We're a leading provider of proactive identity theft protection services for consumers and identity risk and credit worthiness assessment for enterprises. Since 2005, we have been pioneers in identity protection, leveraging unique data, science and patented technology and providing threat detection, proactive identity alerts, and comprehensive remediation services, the cornerstones of our business. With approximately 3 million LifeLock members, we're committed to providing our consumers peace of mind amid the growing threat of identity theft.

For Consumers

LifeLock members benefit from proactive alerts that scan our financial network to help identify potential threats before damage can be done. LifeLock's patented alert technology gives you the opportunity to confirm your identity before a new account such as a retail card, auto loan or new wireless phone is opened with your information. In the event that identity theft occurs, LifeLock provides award-winning resolution support and a **\$1 Million Total Service Guarantee**. The **LifeLock Wallet™ app**, which offers convenient digital wallet management and a lost wallet service, is free to everyone with a smartphone.

For Enterprises

Enterprises rely on LifeLock through our wholly owned subsidiary, **ID Analytics, Inc.**, to provide in-depth visibility into identity risk and creditworthiness to make risk-based decisions that enhance revenue, reduce fraud, drive cost savings, and help protect consumers.

For Investors

LifeLock, Inc. (NYSE: LOCK) became a public company on October 3, 2012. With approximately 675 employees, the company is based in Tempe, Arizona. More information is [available here](#).

Our People

We're heavily invested in helping our employees follow their career passions and in creating teams that deliver winning results. Our team works at the forefront of our industry, developing next-generation technology to help protect against identity theft before damage can be done. At our core, we're in the business of making a positive impact on people's lives. [Find latest job openings](#).

Social Responsibility

As part of our commitment to help fight identity theft, LifeLock trains law enforcement, victim advocates and collaborates with a variety of non-profit organizations to help consumers establish positive habits to combat identity threats. We partnered with the nonprofit FBI Law Enforcement Executive Development Association (FBI-LEEDA) to provide free training to law enforcement throughout the United States and have reached more than 10,000 law enforcement officials representing more than 3,500 agencies. We also partnered with the nonprofit National Organization for Victim Assistance (NOVA) to provide training to victim advocates throughout the United States. In 2014, we partnered with the National Parent Teacher Association to develop a curriculum that teaches good digital citizenship and online safety habits for children.

- ¹"Victims of Identity Theft, 2012," Department of Justice, 2012.
- ²"Top Complaint to the FTC? ID Theft, Again," Federal Trade Commission, 2013. Bridget Small, "Top Complaint to the FTC? ID Theft, Again," Federal Trade Commission, March 1, 2013.
- ³"Victims of Identity Theft, 2012," Department of Justice, 2012.

<p>Identity Theft 101</p> <p>Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>How LifeLock Works</p> <p>See why LifeLock is a leader in Identity Theft Protection.</p>  <p>▶ Learn more</p>	<p>Help Protect Yourself</p> <p>LifeLock's protection for Individuals is secure.</p>  <p>▶ Learn more</p>
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Send us an email 

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Contact Information

This directory will help you quickly contact the right department within LifeLock from Member Services to Marketing to Corporate Communications. For all other inquiries, please call our general information line at 1-800-LifeLock (543-3562).

1-800-LIFELOCK (543-3562)

Member Services

Visit the secure LifeLock [member portal](#) for self-service options and quick answers to most questions.

General Information

We are available 24 hours a day, seven days a week to meet your needs. Contact our corporate office via phone, fax, or mail.

Phone:

1-800-543-3562

1-800-LIFELOCK (543-3562)

International:

1-480-457-4500

Fax:

1-480-457-4500

1-888-244-9823

Mail:

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

Marketing

Have a great marketing idea for LifeLock? Email your marketing or advertising proposals* to marketing@lifelock.com (TV, radio, and print) or online@lifelock.com (online only). Note: Please ensure that your subject line contains the types of media your proposal is regarding (i.e., TV, radio, print, online, outdoor, or other).

LifeLock Partner Program

1-877-511-7906

For information about becoming a LifeLock partner, please call 1-877-511-7906, or email partnersales@lifelock.com.

Affiliations

To learn how to become a LifeLock affiliate, please visit devmu-www.lifelock.com/affiliates.

Opt Out

Receiving LifeLock email advertisements? Want them to stop? Email your request to unsubscribe@lifelock.com.

* Upon submission, all proposals are the property of LifeLock. No payment provided. Subject to the Terms and Conditions of this website.

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Press Releases

July 30, 2014

[LifeLock Announces New Personalized Alerts Across Credit Cards, Checking, Savings and Investment Accounts](#)[LifeLock Announces 2014 Second Quarter Results](#)

July 28, 2014

[First Financial to Offer LifeLock® Identity Theft Protection Services](#)

July 15, 2014

[LifeLock Completes Identity Theft Training for More Than 10,000 Law Enforcement Agents in All 50 States](#)

July 10, 2014

[LifeLock Announces Date of Second Quarter 2014 Financial Results Conference Call](#)

June 26, 2014

[Newlyweds, New Parents Are Significantly More Likely Than the Average Population to Become Victims of Identity Theft](#)

May 13, 2014

[LifeLock Survey Reveals That 47 % of Consumers Who've Heard of the Heartbleed Bug Have Not Changed Even One Password and May Still Be Susceptible to Hackers](#)

April 2, 2014

[Consumers Can Protect Their Identities and Homes With One Complete, No-Hassle Package](#)

March 31, 2014

[ID Analytics Announces ID Score® 9.0 for Advanced Fraud Detection](#)

March 24, 2014

[LifeLock Shares Five Tips to Help Reduce Consumer Risk for the Most Common Tax Scam – Identity Theft](#)

March 18, 2014

[ID Analytics Enhances Customer Experience with New Fraud Detection Solutions for Online Retailers](#)

February 19, 2014

[LifeLock Announces 2013 Fourth Quarter and Year-End Results](#)

February 11, 2014

[National PTA and LifeLock Forge Partnership to Empower Kids and Teens to Be Safe While Using Digital Technology](#)

January 26, 2014

[LifeLock chooses Lowe Campbell Ewald as agency of record](#)

January 15, 2014

[ID Analytics Names George Gelly Chief Product Officer](#)

December 19, 2013

[LifeLock Sponsors Identity Theft Resource Center White Paper on the Paradox of Declining Property Crime Despite Increasing Identity Theft Crime](#)

December 12, 2013

[Leading Identity Theft Protection Company LifeLock Acquires Mobile Wallet Innovator Lemon, Inc.](#)

October 22, 2013

[LifeLock Survey Finds Smartphone Users Alarming Unaware of Mobile Identity Theft Threats](#)[Lowe Campbell Ewald Named Advertising Agency of Record for LifeLock](#)

August 26, 2013

[75% of Teens Share Too Much Personal Data, a LifeLock Survey Finds](#)[View the Press Room Library](#)

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**LifeLock Privacy Policy**

Effective Date: December 12, 2013

Our Mission

LifeLock, Inc. ("LifeLock", "we", "our" or "us") is committed to enriching lives by protecting what matters most. This includes safeguarding your Personal Information (defined below), and treating such information with security and respect. We understand the need to feel safe when sharing information with third parties, and we have developed this Privacy Policy to help you understand our practices and how to exercise choice regarding the collection and use of your personal information.

Scope and Other Agreements and Notices

Our Privacy Policy applies to information about you that is gathered automatically ("General Information") and to Personal Information (as defined below) that we collect directly from you online and offline, as well as information we collect about you from other sources, such as from third party partners and affiliates, which we may append to other information we collect from or about you. This Privacy Policy applies to visitors and users of our website, www.lifelock.com (our "Site") (including the mobile version of our Site), users of Services that we provide at no charge ("Users"), users of Services that require payment of a fee ("Members") (we refer to our Users and Members collectively as our "Customers"), and prospective Customers.

[See more about information we collect and how we use and share it.](#)

In addition to this Privacy Policy, other contract terms such as our LifeLock, Inc. Service Terms and Conditions (the "Service Terms") and our [Website Terms of Use](#), will apply to you, based on the Services you select or use. If you use other Services, additional privacy terms may also be applicable. For example, our [Mobile App Privacy Policy](#) will also apply to the use of our mobile app (the "Mobile App"). Current versions of these documents may be found [here](#). Our subsidiary, ID Analytics', use of personal information is not addressed in this Privacy Policy.

IF YOU DO NOT AGREE TO OUR PRACTICES AS DESCRIBED IN THIS POLICY, DO NOT USE OUR SITE AND SERVICES.

LifeLock's Commitment

We are committed to (1) working with our Customers to obtain a fair resolution of any complaint or concern about privacy concerns and our Services, and (2) supporting law enforcement and regulatory agencies committed to stopping crimes of identity theft and identity fraud. To contact us with a question or concern about our privacy practices, email us at privacy@lifelock.com or write to us at LifeLock, Inc., Attn. Privacy Officer, 60 E. Rio Salado Parkway, Tempe, AZ 85281.

Modifications

WE MAY MODIFY OUR POLICY FROM TIME TO TIME. WE WILL POST THOSE MODIFICATIONS OF OUR WEBSITE [HERE](#) PRIOR TO THE MODIFICATIONS BECOMING EFFECTIVE. WE WILL ATTEMPT TO NOTIFY YOU OF MATERIAL MODIFICATIONS TO THIS PRIVACY POLICY, INCLUDING BY SENDING YOU A COPY OF THE UPDATED POLICY BY EMAIL IF WE HAVE YOUR EMAIL ADDRESS ON FILE. . YOUR CONTINUED USE OF THE SITE OR OUR SERVICES AFTER ANY SUCH

FTC-0001825

MODIFICATION MEANS THAT YOU ACCEPT THE MODIFIED POLICY. EACH TIME YOU USE THE SITE, THE LATEST VERSION OF THE POLICY WILL BE DISPLAYED AND WILL APPLY.

Members and Users

You need not enroll or register with us to just visit and view our Site. However, if you elect to obtain or use any of our Services you must register or enroll (or be enrolled by an authorized third party) with us, and you must agree to our [Service Terms](#), which incorporate by reference this Privacy Policy.

Third Party Websites

Our Site may be linked to other web sites operated by one or more third-parties (collectively, "Third-Party Sites"). Certain areas of our Site may allow you to interact with Third-Party Sites and, in certain situations, you may be transferred to a Third-Party Site through a link but it may appear that you are still on our Site. The Third-Party Sites may have different privacy policies and terms and conditions and/or business practices than we do, and your use of Third-Party Sites is governed by that Third-Party Site's privacy policy and terms and conditions.

Information We Collect

We may collect information about you from a variety of sources, including information we gather from you directly when you register or enroll (or are enrolled by an authorized third party), use our Services, or view our Site or our online advertisements. We may also gather information from other sources as described below.

Information We Collect Directly From You

Some Personal Information is collected when you register or enroll (for the Services, otherwise agree to provide information directly to us, or are enrolled for the Services by an authorized third party). Here are some of the kinds of Personal Information we may collect directly from you or an authorized third party:

- Name
- Contact information (email address, postal address, phone number)
- Social Security Number
- Date of Birth, Age, Gender
- Personal details to verify your identity, such as your mother's maiden name
- Payment and Financial Information, such as a credit card or financial account number
- Government identity information, for example, driver's license information, voluntarily identified by you in your Member portal
- Other information you may voluntarily provide for protection on the Member portal, such as your insurance information
- Product Preferences and interests
- Communication Preferences
- Contact Information for friends or family members that you wish to register as members or that you suggest we contact
- Other information that you may voluntarily provide in response to member surveys or studies or as part of enrollment in a new product or service
- When you call or exchange emails with us, we will retain the content of the email messages (or hard copy correspondence) as required or permitted by law and its record and information management policies. We also may retain recordings of our phone messages or phone calls with you.

Information We Collect When You Visit Our Site or View Our Online Advertisements

We automatically collect certain General Information when you access the Site. The following are some

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examples of information we may collect with Cookies, log files, Web Beacons, GIFs, pixel tags, Flash LSO, server logs, customer relationship management ("CRM") tools or other technologies that gather information automatically when you visit our Site or view online advertisements:

- Website pages you view
- IP address
- Emails from LifeLock that you open or forward
- LifeLock offers or links you connect to

In connection with the Site, for example during the enrollment process or upon log into your member portal, information about your computer, such as the device id and other accompanying technical attributes and characteristics, may be accessed, retained and used by us or our service provider solely to confirm device identification, verify your identity, and to authenticate your account. If you access our Site through a mobile device, we also may collect information about your device, such as the device ID or other identifier as permitted by the manufacturer, length of time spent on the Mobile App, installations, clicks and gestures.

Information we collect from other sources ("Third Party Information")

We may obtain information about you from third party sources, such as the companies we work with to provide service to you (i.e., our service partners), affiliates such as our subsidiary, ID Analytics and other companies that we acquire or merge, data aggregators or public databases. Here are examples of this kind of Third Party Information.

- Name
- Age
- Postal Address
- Phone Number
- Marital status and number of children
- Other information which may help us determine your risk of identity theft such as online behavior, purchase behavior, interests and other consumer and market research data
- Information used to populate our membership registration forms
- Information such as your social security number and date of birth, obtained from our subsidiary, ID Analytics, other affiliates or service partners.

How We Use and Share Your Information

This summary tells you how we use your information, if we share it and why. It also explains how you can make decisions about these actions and how we will respond to those requests.

When do we USE your information?	Do we SHARE this information with others?	What data is shared?	Can you limit this sharing?
To understand Site demographics and use of the Internet	Yes, to our affiliates and third party service providers to help improve our products, service offerings, Site, and technology	General Information	You may block cookies through your browser settings, which prevents us from collecting certain information about your use of our Site and our Services. We may still collect information about your use of our Services, such as when you log in, and analyze this information to help understand the use of our Site.
In the course of providing Services you	Yes as follows: <ul style="list-style-type: none"> ▪ To other members 	General Information;	No. This is necessary to provide the Services, including updates about features and

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request, verifying your identity, notifying you of new features, Services, or changes in our business or to process, and fulfilling or billing your orders or requests.	<p>registered under your account</p> <ul style="list-style-type: none"> ▪ To our Affiliates ▪ To third party service providers, including for example insurance companies, administrators of customer rewards programs, payment verification services, financial institutions or credit card companies, or other service providers that perform functions on our behalf ▪ To Government agencies and law enforcement (in helping address identity theft) ▪ To consumer reporting agencies 	Personal Information	functionalities of the products and services to which they subscribe. The information requested may differ depending on the Service(s) you select to receive. This use of your information is separate and distinct from marketing uses, which you may opt-out of, and which are discussed below.
When we, or our affiliates, send you marketing material about services, promotions or other material which may be of interest to you, through e-mail, interactive voice response telephone technology, direct mail or other means.	Yes, with our affiliates and to third party service providers who are under contract with us to provide our direct mail or other marketing efforts	General Information. Personal Information such as Name, Address, Email Address, or Phone Number Third Party Information	Yes, by opting out of communications in your preferences or by contacting us at unsubscribe.nonmember@lifelock.com or by regular mail at Attn.: Marketing, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ
Behavioral or Interest-based Advertising (to send you focused advertising)	Yes, with service providers and network advertisers (as described under "Behavioral or Interest-based Advertising")	General Information Elements of your Personal Information such as Name, Address, Email Address, and Phone Number.. Third Party Information	Yes, you may exercise your options to not receive behavioral advertising, including targeted ads about LifeLock products on certain third party sites, at www.networkadvertising.org/optout_nonppii.asp (NAI) and www.aboutads.info/choices (DAA). Exercise your opt out choice to limit use of your information by LifeLock for behavioral advertising purposes. here .
To develop new products and services	Yes, with our affiliates for their own product and service development and to third party service providers who are under contract with us to develop products and services, such as engineers, web developers and the like	General Information Third Party Information	No
As part of our thought leadership in reducing the risk of identity theft, education of law	Yes, with our affiliates and third parties but this information will not be used to identify any single individual	Aggregate information that is derived from your	No

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enforcement, regulators and other professionals		Personal Information, meaning general statistics, summaries and the like	
To investigate misconduct or a crime, to comply with law, or when we believes it is necessary to protect our rights, property or safety or that of others	Yes, with law enforcement, attorneys, officers of the court, arbitrators, mediators and others involved in any judicial proceeding, court order, legal process or the like	General Information Personal Information Third Party Information	No
To conduct data analysis and research the risk and prevention of identity theft and related crimes	Yes, with our affiliates and third parties under contract with us to protect the information; to law enforcement or other government entity	General Information Personal Information Third Party Information	No
In connection with our sale, purchase, merger or reorganization	Yes, with the acquiring, purchasing, or other applicable entity, including, without limitation, legal and financial advisors and other persons or entities as appropriate	General Information Personal Information Third Party Information	No

Security Standards

The security of your Personal Information is important to us and we have put into place multi-layered technical, physical and procedural measures to help keep it safe. For example we keep Personal Information encrypted during transit and at rest using strong encryption technology and employ proactive monitoring and other tools to protect against unauthorized access. We work with third parties on an ongoing basis to keep our practices current and compliant with laws and industry standards relating to data security and privacy. We protect the credit card data you submit to us for payment of the Services in accordance with the Payment Card Industry Data Security Standard.

Despite our mutual efforts, you understand and agree that perfect security does not exist and understand that there is a certain amount of risk inherent in providing and receiving services over the internet. The Services depend upon your commitment to keep your Personal Information safe. You agree to use your Personal Information in a reasonable way and to avoid recklessly disclosing your Social Security number, financial account numbers or other Personal Information to those that could improperly use or disclose it. For example, take care not to visit sites that may transmit malware, or to respond to "phishing" scams, unsolicited emails, or pop-up messages requesting your Personal Information. You may have the opportunity to participate in contests, blogs, promotions or other functions by way of the Site. Use caution when deciding to disclose your information in such a submission as these functions may be provided by a Third Party Website and subject to terms which are different than those stated in this Privacy Policy.

If you have any questions about the security of your Personal Information or the security of the Site, you can send us an email at Privacy@LifeLock.com

Social Media

Our Site may include Social Media Features, such as the Facebook Like button and widgets, such as the "Share this" button or interactive mini-programs that run on our Site. These features may collect your IP address, which page you are visiting on our Site, and may set a cookie to enable the feature to function

properly and for other purposes. Social Media Features and Widgets are displayed on our Site, but are hosted by the third party identified in the widget. These Social Media Features and Widgets are subject to their own privacy policies, not this one, and their privacy practices may differ from those on this Site.

Children's Privacy

We believe it is important to provide added protection for children on the internet and encourage parents and guardians to work with their children to understand how to be safe online. Our Site is not intended for the use by anyone under the age of eighteen (18) except where minors are receiving Services from us through registration by their parent or legal guardian. Other than as specifically described herein, we do not want or intend ever to collect or request Personal Information from anyone under the age of eighteen.

Marketing

If you provide us with your email address or mailing address, you may receive marketing messages and materials from us or our affiliates. You have choices on what communications you want to receive from us. If you choose not to receive marketing communications, we will honor your request. However, we will continue to communicate with you as needed to provide the Services, respond to your inquiries or otherwise relay service related messages.

You can stop receiving promotional email or postal communications from us by following the instructions included in each communication, **by changing your preferences**, or by contacting us at unsubscribe.nonmember@lifelock.com or by regular mail at Attn.: Marketing, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ.

Tracking and Behavioral or Interest-based Advertising

Currently, we do not honor browser requests not to be tracked online. You may opt-out, however, of being tracked for purposes of online advertising as discussed in this section.

We use third parties such as network advertisers to display advertisements on other websites you may visit. Network advertisers are third parties that display advertisements based on your visits to our Site as well as other websites. This enables us and these third parties to advertise more effectively by displaying ads for products and services in which you might be interested. Third party ad network providers, advertisers, sponsors and/or traffic measurement services may use some of the technologies described in this policy, such as cookies, JavaScript, web beacons (including clear GIFs), and Flash Local Storage Objects (Flash LSOs) to measure the effectiveness of their ads and to personalize advertising content to you. This helps us, and them, provide advertising content to you that is more relevant and tailored to your interests. As with links to other websites that may be found on our Site, these Tracking Technologies are governed by each third party's privacy policy, not this one.

We may provide these third-party advertisers with non-personally identifiable information about your usage of our Site and our Services, as well as aggregate or non-personally identifiable information about visitors to our Site and users of our Services. We do not provide these third parties with your Personal Information. If you don't want us to show you interest-based ads or share interest-based behavioral data with third parties, you can opt out. Understand that even after opting out you will still see online ads. Opting out only means that network members will no longer deliver targeted content to you. You may continue to see interest-based advertisements from other parties from whom you have not opted out, or from companies that have not adopted the self-regulatory standards for Online Behavioral Advertising that we follow.

If you don't want us to show you interest-based ads or share interest-based behavioral data with third parties for advertising, you may opt-out of many third-party ad networks, including those operated by members of the Network Advertising Initiative ("NAI") and the Digital Advertising Alliance ("DAA"). For more information and available choices for third-party ad networks operated by NAI and DAA members, please visit their respective websites: www.networkadvertising.org/optout_nonppii.asp (NAI) and www.aboutads.info/choices (DAA).

We also participate in third party ad networks and use cookies to improve the performance of our advertising on third-party websites, including to display ads about LifeLock products on these sites. You may control our use of the General Information we collect about your activities on our Site to display targeted LifeLock advertising during your visits to third party websites. To opt out of receiving these targeted LifeLock ads, click [here](#).

Note: If your browser is configured to reject cookies when you visit the opt-out page, or you subsequently erase your cookies, use a different computer or change web browsers, your NAI, DAA or LifeLock opt-out may no longer be effective. Additional information is available on NAI's and DAA's websites accessible by the above links.

Special Notice to California Consumers

If you are a California resident, California Civil Code Section 1798.83 permits you to request information regarding the disclosure of your Personal Information to third parties for the third parties' direct marketing purposes. We may share your Personal Information with our affiliates for direct marketing, but we do not sell it to or share it with unaffiliated third parties. You may request a list of our affiliates by contacting us at LifeLock, Attn.: Marketing, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ. You may make one request per calendar year. In your request, please attest to the fact that you are a California resident and provide a current California address for your response. Please allow up to thirty (30) days for a response.

Your Access to Your Information

You may access the Personal Information you have provided to us on the Site and we will honor your right to review, correct or update it. Members can do this by logging into the member portal and selecting the account or member information options. If you are not a member and want to access your Personal Information, you may contact us. We will retain your information, including the prior version of the information that you updated, as follows:

- for as long as your membership is active
- as needed to provide you Services
- as required by company policy or legal obligation
- as needed to resolve disputes
- as needed to enforce our agreements

Contact Us

If you have any questions about this Policy, please contact us at 1-800-LifeLock (543-3562), at privacy@lifelock.com, or by mail at LifeLock, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ 85281, Attn.: Privacy Officer. You hereby agree that we may use and disclose any suggestions, ideas, concepts, or information (other than your Personal Information) that you provide to us regarding the Privacy Policy, our business, or any other matter, without obligation to you or any third party.

TRUSTe Verification of Our Website Practices

LifeLock, Inc. is a participant in the TRUSTe® Privacy Seal Program. TRUSTe is an independent organization whose mission is to advance privacy and trust in the networked world. As this Website wants to demonstrate its commitment to your privacy, it has agreed to disclose its information practices and have its privacy practices monitored for compliance by TRUSTe. If you have questions or concerns regarding this statement, you should first contact us at privacy@lifelock.com. If you do not receive acknowledgment of your inquiry, or if your inquiry has not been satisfactorily addressed, you should then contact TRUSTe at: http://www.truste.com/consumers/watchdog_complaint.php. TRUSTe will then serve as a liaison with LifeLock to resolve your concerns.

Definitions Used in this Policy

Cookie Information. Cookies are small text files that are stored by a user's web browser on the hard drive of a user's computer. Cookies can "remember" what information ("Cookie Information") a user accesses on

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a particular web page to simplify subsequent interactions with that website by the same user, or cookies can use that information to streamline the user's transactions on related websites. The cookies we use on our Site may be "session" cookies that are erased when you leave the Site, or they may be "persistent" cookies that remain on your computer's hard drive after you leave the Site. We also use a cookie installed by Google, Inc. to provide us with usage information regarding the Site. The cookies we use do not capture your Personal Information. We may also set cookies when you register at the Site, and may do so without notice to or permission from you or any third party.

General Information refers to information about your use of the Site that is gathered automatically. General Information does not identify you individually, but helps us better understand how the Site is used.

Our, We or Us refers to LifeLock, Inc.

Personal Information means information, or a combination of pieces of information, that reasonably could allow us to identify you. Personal Information includes things like your name, address, date of birth, social security or driver's license number.

Third Party Information refers to information that may be gathered on our behalf or which we lawfully obtain from third parties outside of this Site.

Tracking Technologies refers to technologies such as cookies, JavaScript, web beacons (including clear GIFs), and Flash Local Storage Objects (Flash LSOs).

Site refers to this website, www.lifelock.com

Services refers to the services offered by LifeLock through www.lifelock.com and offline, including our identity protection services, credit monitoring services, mobile applications or other products or services for which you must register or enroll, as well as any on-line promotions that are associated with our Services, unless we tell you otherwise.

Web Beacons / Gifs. We employ (either directly or through one of our third party advertising partners) a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), that help us better manage content on our Site by educating us on what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. To learn more about our advertising company's use of clear gifs, please visit the following sites:

- AOL: <http://adinfo.aol.com/about-our-ads/>
- ValueClick: <http://www.valueclick.com/privacy>
- Adconion: <http://www.adconiondirect.com/privacy-policy>
- RadiumOne: <http://www.radiumone.com/about/privacy.html>
- AdMarketplace: <http://www.admarketplace.com/privacy-statement.php>

We also use clear gifs in our HTML-based emails to let us know which emails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns.

You or Your refers to you as a Member or User of our Site or Services.

Identity Theft 101

Understanding identity theft and how it can affect you



▶ [Learn more](#)

How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



▶ [Learn more](#)

Help Protect Yourself

LifeLock's protection for Individuals is secure.



▶ [Learn more](#)

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Contact Us

LifeLock in the Community

CALL US AT
1-800-607-7205

Send us an email



Secure login



LifeLock Service Terms Agreement

Effective Date: July 1, 2014

These LifeLock Service Terms and Conditions (the "Service Terms") are a legally binding agreement between LifeLock, Inc. ("LifeLock," "we" "our" or "us") and you ("you," "your" or "yours"), and describe the terms under which you agree to use the LifeLock® identity protection programs, including any applicable Stolen Identity Insurance (the "Protection Programs"), credit monitoring service (the "Credit Monitoring Service") and any other service or product which may be made available to you by us for which you have registered or enrolled or have been registered or enrolled by an authorized third party (collectively the "Services" and individually a "Service"). In these Service Terms we may use the term "Member" which refers to a customer that is enrolled in one of our fee-based Services, such as LifeLock Ultimate, and "User" which refers to a customer of our non-fee based Services such as LifeLock wallet. Collectively we will use the term "Customer" when referring to both Members and Users.

Both our Privacy Policy and our Website Terms of Use, which apply to our website (our "Site") and your use of our Site, are available [here](#) and are incorporated by reference into these Service Terms.

YOU REPRESENT THAT YOU ARE A NATURAL PERSON OVER EIGHTEEN (18) YEARS OF AGE, THAT YOUR ACCESS TO OR USE OF THE SERVICES DOES NOT VIOLATE APPLICABLE LAWS, AND THAT YOU AGREE WITH ALL THE TERMS OF THESE SERVICE TERMS. FURTHER, IF YOU ENROLL IN OR USE OUR CREDIT MONITORING SERVICE AND/OR ANY OF OUR PROTECTION PROGRAMS, YOU ALSO REPRESENT AND WARRANT THAT YOU ARE A U.S. RESIDENT, THAT YOU HAVE PROVIDED US YOUR VALID U.S. SOCIAL SECURITY NUMBER, AND THAT YOU SHALL ONLY USE SUCH SERVICES IN CONNECTION WITH YOUR PERSONAL AND BUSINESS ACCOUNTS THAT ARE DIRECTLY ASSOCIATED WITH YOUR VALID U.S. SOCIAL SECURITY NUMBER.

IF YOU DO NOT AGREE TO THESE SERVICE TERMS, YOU MUST NOT ENROLL OR REGISTER FOR ANY OF THE SERVICES OR OTHERWISE USE THE SERVICES. UNLESS YOU CONTACT US WITHIN FIFTEEN (15) DAYS OF RECEIVING YOUR WELCOME EMAIL OR, IF YOU DO NOT RECEIVE A WELCOME EMAIL BECAUSE YOU DO NOT HAVE AN EMAIL ADDRESS, WITHIN FIFTEEN (15) DAYS OF RECEIVING YOUR WELCOME KIT YOUR ENROLLMENT WILL INCLUDE USE OF THE INSURANCE.

YOU MAY TERMINATE YOUR ENROLLMENT IN THE SERVICES AT ANY TIME. IF YOU HAVE ENROLLED IN THE SERVICES DIRECTLY WITH LIFELOCK, TO TERMINATE YOUR ENROLLMENT IN OR USE OF THE PROTECTION PROGRAMS AND/OR THE CREDIT MONITORING SERVICE, YOU MUST CALL 1-800-LIFELOCK (543-3562) OR CANCEL THROUGH YOUR MEMBER PORTAL; TO CANCEL ANY OTHER SERVICES, YOU MUST DO SO BY CALLING LIFELOCK AT 1-800-LIFELOCK (543-3562) OR TERMINATING THE SERVICE IN ANOTHER MANNER AS INSTRUCTED THROUGH THE SERVICE (SUCH AS BY DE-INSTALLING OUR APP ON YOUR MOBILE DEVICE). IF YOU HAVE ENROLLED IN ANY OF THE SERVICES VIA A THIRD PARTY, YOU MUST TERMINATE YOUR ENROLLMENT IN THE SERVICES WITH THAT PARTY.

YOUR USE OF THE SERVICES CONSTITUTES YOUR ACCEPTANCE OF THESE SERVICE TERMS. WE MAY CHANGE, UPDATE, ADD OR REMOVE PROVISIONS OF THESE SERVICE TERMS AT ANY

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TIME BY POSTING THOSE CHANGES ON OUR SITE. YOUR CONTINUED USE OF THE SERVICES AFTER SUCH POSTING SHALL CONSTITUTE YOUR ACCEPTANCE OF SUCH CHANGES TO THESE SERVICE TERMS IF YOU DO NOT AGREE WITH ANY OF THE UPDATED SERVICES TERMS YOU MUST STOP USING THE SERVICES.

For certain Services, we may allow you to enroll or permit to be enrolled your minor child, if you are his or her parent or legal guardian. We may require you to provide, either directly or indirectly, documentation to us as we deem it necessary in our sole discretion, to prove your relationship with any such minor child. You acknowledge that these Service Terms will apply to your minor child, and you hereby expressly accept these Service Terms on behalf of your minor child. ANY CHILD ENROLLED IN LIFELOCK JUNIOR WILL AUTOMATICALLY BE UPGRADED TO LIFELOCK'S STANDARD ADULT SERVICE, AT THE THEN-CURRENT RATE, UPON TURNING 18 YEARS OF AGE.

1. Enrolling in LifeLock's Services - Members

Depending upon the Services you enroll in, register for, or otherwise sign up for or subscribe to use (collectively, "enroll"), we may permit you to be enrolled (i) by telephone, (ii) at our Site, (iii) by some other method we expressly permit, or (iv) by a third party who is authorized to provide your Personal Information to enroll you on your behalf (collectively, the "Enrollment Process"). In order to enroll in, register for and receive one or more Services, you must provide us with the full and accurate Personal Information that we require for the applicable Services, which may include without limitation your name, address, telephone number, email address, date of birth, driver's license number, Social Security number, and other personal information to verify your identity, as well as financial information such as your credit card number (collectively, "Personal Information"). You agree to keep all Personal Information updated and accurate. In the event we do not receive all the required Personal Information during your Enrollment Process, you agree that we may, in our sole discretion, use our data base, the data base of our affiliates, or other resources to attempt to complete the required Personal Information on your behalf. If we are unable to obtain the required Personal Information or you fail to authenticate your identity as may be required, the Services for which you have enrolled or registered from us may be limited.

Upon completion of the Enrollment Process, and payment to us of any fees owed you will become eligible to receive the Services for which you have enrolled or registered.

As a Member enrolled in any of the Protection Programs, should you become a victim of identity theft you will be insured for certain losses in accordance with our [Service Guarantee and Insurance](#), which is incorporated by reference into these Service Terms. Along with the [Service Guarantee and Insurance](#), please review our reimbursement guidelines.

YOU UNDERSTAND AND AGREE THAT THE SERVICES SHALL NOT INCLUDE THE PLACING OF FRAUD ALERTS WITH ANY CONSUMER REPORTING AGENCIES. YOU UNDERSTAND THAT WE MONITOR YOUR PERSONAL INFORMATION WITHIN OUR NETWORK USING CERTAIN PROPRIETARY TECHNOLOGIES AND DATABASE INFORMATION OWNED BY OR UNDER LICENSE TO US, BUT NOT ALL TRANSACTIONS, INCLUDING THOSE THAT MIGHT ENTAIL THE POTENTIALLY FRAUDULENT USE OF A CUSTOMER'S INFORMATION, MAY BE MONITORED AND THE SCOPE OF THE NETWORK UTILIZED BY US TO PROVIDE ALERTS MAY CHANGE. YOU ALSO UNDERSTAND AND AGREE THAT IT MAY TAKE UP TO FOUR (4) WEEKS FROM THE DATE YOU ACCEPT THESE SERVICE TERMS AND COMPLETE THE ENROLLMENT PROCESS FOR ALL OF THE SERVICES TO BE FULLY ACTIVATED.

2. Enrolling in LifeLock's Services - Users

We may make certain features and Services available to Users for no fee (the "User Services"), including those we make available on or through your mobile phone or device. User Services may include the ability to receive SMS text messages, email, push notifications and other notifications from the Services (the "Mobile Alerts") and the ability to access the Services for which you have enrolled or registered through our mobile enabled application (our "App").

Users of our User Services are not required to enroll as a Member; however, Users may still be required to register with us. To register for User Services, you must provide us with certain information, including your

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name and email address, and must also create a username and password.

A. Mobile App Terms and License

Our App offers functionality that allows Members to access their LifeLock portal and membership data and that allows Customers to store affiliation, membership, affinity and payment card information in a mobile wallet. Our App also offers "wallet services," which allow you to submit an image with card and receipt data, to digitize the data, store the image, and access the image and digitized data. As part of the wallet services, payment card information you choose to store in the App may be used to remit payments to third-party developers and merchants who have developed apps and web services that utilize our App's check-out services. Other functionality may also be available on the App such as the ability to receive various promotional offers and benefits.

The App is provided to you under license and your use of the App and any information or data downloaded by or in connection with the App (the "Data") is subject to and limited by the license terms set forth below. We grant you a limited, non-exclusive, non-transferable license to use the App and Data subject to the terms and conditions set forth in this Agreement. You acknowledge that you must be a Member to access the Member-only features of our App. You may (a) install the App on one device at a time, (b) use the App on the screen of such device, and (c) make one copy of the App and Data for back-up, archival purpose provided such copy contains all of the original proprietary notices provided with or otherwise relating to the App or Data. This license will also govern any software upgrades provided by us that replace and or supplement the original App unless such upgrades are accompanied by a separate license in which case the terms of that license will govern. We have no obligation to provide you with any updates, maintenance or support services for the App. The App contains certain third-party software under license to us, including open source software (collectively, the "Third-Party Software"). The Third-Party Software is licensed to you under and subject to the terms of the applicable third-party software licenses, which can be found [here](#).

You may not use or permit others to use the App or Data except under the terms expressly listed above. Without limiting the previous sentence you shall not and shall not permit anyone else to (a) use the App or any device that you do not own or control, (b) use the App or Data for service bureau time sharing or other similar purpose, (c) modify, translate reverse engineer, decompile, attempt to derive the source code of, disassemble (except to the extent that this restriction is expressly prohibited by law) or create derivative works based upon the App or Data, (d) copy the App, including any updates or any part thereof, or Data (except as permitted above), (e) rent, lease, sell, offer to sell, distribute or otherwise transfer rights to the App or Data, (f) develop, sell or distribute applications that integrate with the App or otherwise make use of the Data, (g) remove any proprietary notices or labels on or relating the App or Data, or (h) use the App or Data in any manner that could impair any website that we may own or operate currently or in the future.

The App may be available via one or more mobile app stores or marketplaces (and "App Store") for use on mobile devices, including App Stores provided by Apple, Inc., Google, Inc., Amazon.com, Inc. and Microsoft, Inc. Apple, Inc., Google, Inc. Amazon.com, Inc. and Microsoft, Inc. are each a "Provider" for the purposes of these Terms with respect to any App downloaded from one of their respective App Stores. To use the App you must first download it from an App Store and then register with us, by providing your name, email address and other information, and setting a password.

You acknowledge that this Agreement is between you and LifeLock only, and not with any Provider. Your use of our App must comply with the then-current Terms of Service applicable to the App Store(s) from which you downloaded our App. LifeLock, and not Provider, is solely responsible for our App and the services and content available thereon. You acknowledge that Provider has no obligation to provide maintenance and support services with respect to our App. To the maximum extent permitted by applicable law, Provider will have no warranty obligation whatsoever with respect to our App. We and not Provider are responsible for addressing any questions, comments or claims relating to the App and or your use of the App including but not limited to any product liability claims, claim that the App fails to conform to any applicable legal or regulatory requirement, claims arising under consumer protection or similar legislation, and for the investigation, defense, settlement and discharge of any third-party intellectual property infringement claim related to our App or your possession and use of our App. You agree to comply with all applicable third-party terms of agreement when using our App (e.g., you must not be in violation of your

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wireless data service terms of agreement when using the App). Provider is a third-party beneficiary to this Agreement. Upon your acceptance of this Agreement Provider will have the right (and will be deemed to have accepted the right) to enforce this Agreement with respect to the App.

In the event of a third-party claim that the App or your possession of and/or use of the App infringes a third party's intellectual property rights, we, not Provider, will be solely responsible for the investigation, defense, settlement and discharge of any such intellectual property infringement claim.

B. Mobile Alert Service

If you are a Member and you elect to enroll in our Mobile Alert Service, you acknowledge and agree that we may continue to send you alerts and other notifications via the email address or telephone number you provided to us or through another method as expressly agreed to by us in writing, until you notify us that you no longer wish to receive these Mobile Alerts. You can choose what types of Mobile Alerts you would like to receive, including where eligible Transaction Monitoring or Credit Monitoring Mobile Alerts. You should note that Mobile Alerts sent to you are not encrypted. You should take steps to protect your email and/or any devices through which you access or receive such alerts to safeguard against unauthorized access.

THE FREQUENCY OF MOBILE ALERTS WILL VARY BASED ON THE KINDS OF ALERTS AND OTHER NOTIFICATIONS (INCLUDING PUSH NOTIFICATIONS ON YOUR MOBILE DEVICE) YOU SIGN UP TO RECEIVE PURSUANT TO YOUR SERVICES. STANDARD TEXT MESSAGING RATES APPLY (INCLUDING WHERE APPLICABLE ROAMING CHARGES), SO PLEASE CONTACT YOUR MOBILE PHONE CARRIER FOR DETAILS AND FEES. YOU WILL BE RESPONSIBLE FOR ALL TEXT MESSAGING AND DATA PLAN FEES CHARGED BY YOUR MOBILE PHONE SERVICE. MOBILE ALERTS ARE PROVIDED AS A COURTESY TO YOU. WE DO NOT GUARANTEE THE ACTUAL, COMPLETE OR TIMELY DELIVERY OF ANY MOBILE ALERTS. WE ARE NOT RESPONSIBLE FOR, AND EXPRESSLY DISCLAIM ANY AND ALL LIABILITY RELATED TO, THE FAILURE OF ANY MOBILE ALERT TO BE ACTUALLY, ACCURATELY, FULLY OR TIMELY DELIVERED TO YOU FOR ANY REASON WHATSOEVER, INCLUDING THOSE CAUSED BY A TECHNICAL ERROR OR OTHER PROBLEM WITH OUR SYSTEMS, THOSE OF YOUR MOBILE SERVICE PROVIDER, A THIRD PARTY COMPANY OR ISSUES RELATED TO YOUR MOBILE SERVICE ACCOUNT OR MOBILE DEVICE.

3. Changes to the Services

We reserve the right to change, modify, add to, discontinue, or retire any Service and/or any aspect or feature of a Service at any time. We shall provide notice of changes to products and services by posting them on the Site. We have no obligation to provide you with direct notice of any such changes in any other manner. If any change(s) involve the payment of additional fees, we will provide you with the opportunity to approve such fees. If you fail or refuse to approve such fees, we may, in our sole discretion, terminate your current enrollment or use, continue to support your current Service(s) without the change, or replace your Service(s) with other Service(s). If we terminate your current enrollment in or use of any Service(s) on account of your failure or refusal to approve such fees, then we shall refund, on a pro-rata basis based on the remaining term of the current license. If we update any Service without requiring an additional fee and you object to such change, your sole remedy shall be to terminate your use of the Service.

4. Transaction Monitoring Feature

You may be eligible to use the transaction monitoring feature ("Transaction Monitoring") of our Services. To sign up for Transaction Monitoring, you must provide us with the account credentials ("Account Credentials") for your eligible financial account(s) (such as credit card accounts, checking and savings accounts and investment accounts) at participating third party institutions, and authorize LifeLock to use your Account Credentials to directly access your account data at these third-party companies ("Account Information"). By using the Transaction Monitoring feature and providing us your Account Credentials, you are expressly authorizing LifeLock to access your Account Information on your behalf. You hereby grant LifeLock a non-exclusive, royalty-free, fully paid-up, license to use your Account Information in order to provide our Services to you, and to prepare aggregated and anonymous data derived from your Account Information for our own internal use. If any of your Account Credentials change, you are responsible for providing updated Account Credentials to LifeLock; if you do not, we will not be able to access your

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Account Information to provide alerts or notifications for any account for which we do not have your current Account Credentials.

LifeLock Members that sign up for Transaction Monitoring, may be able to receive related alerts via email or mobile device (see Mobile Alerts section about for more details). Transaction Monitoring alerts are only available for certain types of transactions. LifeLock may add or remove the types of transactions for which it will provide alerts at any time and without advance notice to you. Transaction Monitoring and alerts may not be available for all of your accounts, and the scope of Transaction Monitoring and alerts may vary based on the particular financial institution or credit card account.

YOU ACKNOWLEDGE AND AGREE THAT WHEN LIFELOCK IS ACCESSING AND RETRIEVING ACCOUNT INFORMATION FROM THIRD PARTY SITES, LIFELOCK IS ACTING AS YOUR AGENT FOR THE SOLE AND LIMITED PURPOSE OF OBTAINING YOUR ACCOUNT INFORMATION TO PROVIDE THE SERVICES TO YOU. IF YOU SIGN UP TO RECEIVE TRANSACTION MONITORING ALERTS ON YOUR MOBILE DEVICE, YOU ACKNOWLEDGE AND AGREE THAT NEITHER COMPANY NOR ITS SERVICES ARE INTENDED TO PROVIDE LEGAL, TAX OR FINANCIAL ADVICE. RECOMMENDATIONS RELATED TO TRANSACTION ALERTS. WE WILL NOT BE LIABLE TO YOU OR ANY THIRD PARTY BASED ON YOUR RELIANCE ON OR USE OF ANY INFORMATION CONTAINED IN ANYT ALERT OR DUE TO A FAILURE TO SEND OR RECEIVE AN ALERT.

5. Credit Reports

Certain Services may be contingent upon our receipt of your credit report. We will advise you of this requirement prior to obtaining your report. You acknowledge that by continuing to enroll in and order such Services, you are providing us with "written instructions" to obtain your credit report pursuant to the Fair Credit Reporting Act. Any person who knowingly and willfully obtains a consumer credit report or score/disclosure under false pretenses may face criminal prosecution. We do not directly report or provide your credit score to any third party; however, we may use it in accordance with our Privacy Policy.

6. Payment

Certain Services (such as the Protection Programs and Credit Monitoring Product) require payment by or on behalf of you, via a valid credit or debit card or other payment method, to us. By providing such payment information to us or permitting such to be provide on your behalf, you represent that you are authorized to request transactions using the payment method presented. You authorize and agree to make any required payments for the Services on a timely basis. In the case of any credit or debit card payment by you, you authorize us to: (a) submit a transaction using the card information provided to us; (b) submit automatic recurring transactions, including those on a monthly or annual basis for membership renewals; and (c) obtain automatic updates for cards provided to us. You may cancel your membership at any time by phone at 1-800-LifeLock (543-3562) or through your member portal. You further acknowledge and agree that, subject to our then current member authentication procedures, another adult member enrolled on your account may authorize changes to the account, including without limitation to the form of payment, or to the Services including termination of membership or changes that may result in additional charges. In all cases, you are personally responsible for any applicable state, federal, or other taxes that may be associated with your purchase of the Services unless noted otherwise and we may collect all applicable sales taxes.

7. Your Conduct

You understand and agree that perfect security does not exist anywhere, and that you will protect your Personal Information in a reasonable way at all times. Accordingly, you will not recklessly disclose or publish your Social Security number or any other Personal Information to anyone who might reasonably be expected to improperly use or disclose that Personal Information, such as, by way of example, in response to "phishing" scams, unsolicited emails, or pop-up messages seeking disclosure of Personal Information. You also agree that you will, upon request from us, immediately remove from your computer any software that we notify you poses a security risk. To access the Services via our App or online member portal, Customers must have a valid user name and password, which Customers will receive after enrolling or otherwise registering with us for the applicable Service(s). You are responsible for maintaining the confidentiality of any password associated with your use of the Services and the App, as well as any activity within the App and Services using your password(s).

8. Term and Termination

The term of these Service Terms will continue until terminated by you or us, in accordance with the below. We may terminate these Service Terms at any time upon notice to you, with or without cause. Unless terminated by you, your enrollment in the Services shall automatically continue indefinitely, and you shall pay (or cause to be paid) corresponding fees as published by us from time to time. Where authorized by you during the Enrollment Process or later, we will automatically charge your designated payment method upon renewal, unless you first terminate your use of the Services prior to the expiration of the then-current membership term.

A. Customers Enrolled in Service(s) Directly with LifeLock

We may terminate these Service Terms at any time upon notice to you, with or without cause. If we terminate these Service Terms without cause, we will promptly refund a pro-rata portion of any fees already paid directly to us by Customers for the Services that have yet to be provided.

You may terminate these Service Terms at any time upon notice to us. If you terminate these Service Terms, we will promptly refund to you a pro-rata portion of any fees you have already paid directly to us for the Services that have yet to be provided. To terminate your enrollment in or use of the Protection Programs and/or Credit Monitoring Service, you must call 1-800-LIFELOCK (543-3562) or cancel through your member portal; to cancel any other Services, you must do so by calling LifeLock at 1-800-LIFELOCK (543-3562) or terminating the Service in another manner as instructed through the Service (such as by de-installing our App on your mobile device).

B. Members Enrolled in the Services Through a Third Party

We may terminate these Service Terms at any time upon notice to you, with or without cause. If you have enrolled in or obtained your membership to the Service(s) through a third party, and you wish to terminate these Service Terms, you must notify that third party of your intent to terminate your use of the Service(s); we will terminate your use of the Services and these Service Terms upon notice to us given by such third party. If you are enrolled in any Services through a third party, you will not be entitled to any refund of fees from LifeLock; we shall have no obligation to, and shall not, refund any fees paid by you to a third party.

9. Privacy

You agree that we may use your Personal Information in accordance with our Privacy Policies, which are available [here](#) and are incorporated by reference into these Service Terms. You expressly authorize LifeLock, its agents, and its employees to obtain various information and reports about you (or about any minor child that you have enrolled) as we deem reasonably necessary or desirable in the course of performing the Services. We may share your Personal Information with any other person registered on your LifeLock account. You, individually or as the parent or legal guardian of a minor child you enroll or cause to be enrolled, expressly authorize LifeLock, its agents, and its employees to take any steps necessary to implement the Services, including, but not limited to, completing and executing any documents, communicating with third parties, and acting as a personal representative to the fullest extent permitted by law.

10. Ownership of Intellectual Property Rights

We retain all right, title and interest (including all copyright, trademark, patent, trade secrets and all other intellectual property rights) in our Services, our App (including the Data) as well as our trademarks, service marks, designs, logos, URLs, and trade names that are displayed in connection with our Services and our App. Further, your use of or access to our Site and to any content, materials, data or information available on or via our Site, is subject to the LifeLock [Intellectual Property Statement](#), including its applicable provisions on intellectual property, feedback, submissions, and proprietary rights.

11. Local Laws; Export Control

We control and operate the App and Services from our headquarters in the United States of America and the content and features may not be appropriate or available for use in other locations. If you use the App or Services outside the United States of America, you are responsible for following applicable local laws. By using the App or Services, you represent and warrant that (i) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist

supporting” country; and (ii) you are not listed on any U.S. Government list of prohibited or restricted parties.

12. Disclaimer of Warranties

UNLESS OTHERWISE EXPLICITLY STATED, LIFELOCK, FOR ITSELF AND ITS LICENSORS, MAKES NO EXPRESS, IMPLIED OR STATUTORY REPRESENTATIONS, WARRANTIES, OR GUARANTEES IN CONNECTION WITH THE SERVICES, RELATING TO THE QUALITY, SUITABILITY, TRUTH, ACCURACY OR COMPLETENESS OF ANY INFORMATION OR MATERIAL CONTAINED OR PRESENTED IN THE SERVICES. UNLESS OTHERWISE EXPLICITLY STATED, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SERVICES, AND ANY INFORMATION OR MATERIAL CONTAINED OR PRESENTED THROUGH THE SERVICES IS PROVIDED TO YOU ON AN “AS IS,” “AS AVAILABLE” AND “WHERE-IS” BASIS WITH NO WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF THIRD-PARTY RIGHTS. LifeLock DOES NOT PROVIDE ANY WARRANTIES AGAINST VIRUSES, SPYWARE OR MALWARE THAT MAY BE INSTALLED ON YOUR COMPUTER.

13. Limitation of Liability

OTHER THAN PURSUANT TO THE SERVICE GUARANTEE (FOUND [HERE](#)) WHICH APPLIES SOLELY TO MEMBERS ENROLLED IN OUR PROTECTION PROGRAMS, TO THE EXTENT PERMITTED BY APPLICABLE LAW, LIFELOCK, OUR AFFILIATES, OUR RESPECTIVE LICENSORS, LICENSEES, AND SERVICE PROVIDERS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXTRAORDINARY, EXEMPLARY OR PUNITIVE DAMAGES, OR ANY OTHER DAMAGES WHATSOEVER (HOWEVER ARISING), ARISING OUT OF, RELATING TO OR RESULTING FROM YOUR USE OR INABILITY TO USE OR ACCESS THE SERVICES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, DATA, OR OTHER INTANGIBLE LOSSES (EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. WITHOUT LIMITING THE FOREGOING LIMITATION OF LIABILITY, IN THE EVENT WE ARE FOUND LIABLE FOR DAMAGES TO YOU IN A COMPETENT LEGAL PROCEEDING OUR AGGREGATE LIABILITY FOR ALL CLAIMS ARISING OUT OF OR RELATED TO THESE SERVICE TERMS IS LIMITED TO THE LESSER OF (a) ONE THOUSAND U.S. DOLLARS (\$1,000) OR (b) THE AMOUNTS PAID TO US FOR THE SERVICES THAT ARE THE BASIS OF THE CLAIM IN THE TWELVE (12) MONTHS PRECEDING THE DATE OF THE CLAIM. SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS ON LIABILITY. ONLY LIMITATIONS THAT ARE LAWFUL IN THE APPLICABLE JURISDICTION WILL APPLY TO YOU AND OUR LIABILITY WILL BE LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

14. Jurisdiction

These Service Terms and any Services provided hereunder will be governed by the laws of the State of Arizona, without regard to any laws that would direct the choice of another state's laws and, where applicable, will be governed by the federal laws of the United States.

15. Indemnification

You will indemnify and hold LifeLock (and our officers, directors, agents, subsidiaries, joint ventures, licensees, employees, and third-party partners) harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of your breach of these Service Terms, or your violation of any law or regulation, or the rights of any third party.

16. Other Rights

You understand and agree that the Fair Credit Reporting Act allows you to obtain copies of annual credit reports, for yourself and for minor children for whom you are the parent or legal guardian, without charge. You also understand and agree that your decision to pay any required payments for the Services and receive the Services under these Service Terms has been made by you as a convenience, and is not legally required. Further, all Customers may request that their name be removed from preapproved credit card mailing lists; to opt out of preapproved credit card offers free of charge, log on to www.optoutprescreen.com or call 1-888-5OPTOUT.

17. General

Neither these Service Terms, nor any rights hereunder, may be assigned by operation of law or otherwise, in whole or in part, by you without our prior written permission. Any purported assignment without such permission shall be void. Any waiver of our rights under these Service Terms must be in writing, signed by LifeLock, and any such waiver shall not operate as a waiver of any future breach of these Service Terms. In the event any portion of these Service Terms is found to be illegal or unenforceable, such portion shall be severed from these Service Terms, and the remaining terms shall be separately enforced. Your use of the Services shall at all times comply with all applicable laws, rules, and regulations. These Service Terms, and all documents incorporated into these Service Terms by reference, are the entire agreement between the parties with respect to this subject matter, and supersede any and all prior or contemporaneous or additional communications, negotiations, or agreements with respect thereto. Our failure to enforce any of these Service Terms is not a waiver of such term. The proprietary rights, disclaimer of warranties, representations made by you, indemnities, limitations of liability and general provisions shall survive any termination of these Service Terms. These Service Terms are solely and exclusively between you and LifeLock and you acknowledge and agree that (i) no third party, including a third-party partner of LifeLock is a party to these Service Terms, and (ii) no third party, including any third-party partner of LifeLock has any obligations or duties to you under these Service Terms.

LifeLock, Inc.

Service Guarantee and Insurance Coverage

LifeLock Service Guarantee

If you are enrolled in a Protection Program, have paid us (or a third party has paid us) all proper fees for such Protection Program, and have fully complied with the Service Terms including, without limitations the provisions of Section 6 (Your Conduct) of the Service Terms, and you nevertheless become a victim of a fraud committed or attempted using your Personal Information without authority, we will, through the provision of Insurance described below or otherwise, retain and pay for those third party professional services that are reasonably necessary in our judgment to assist you in restoring losses or recovering your lost out-of-pocket expenses caused by such fraud. Benefits provided pursuant to this guarantee cover expenses for such third parties up to a maximum of one million dollars (\$1,000,000) per identity theft event, provided that:

- You notify LifeLock and the Insurer, as applicable, within ninety (90) days of the date you know, or reasonably should have known, that someone has improperly used your Personal Information to commit an act of identity theft;
- You fully cooperate and are truthful with LifeLock and the Insurer, as applicable, and those third parties retained to assist you, and you agree to execute any documents LifeLock and the Insurer reasonably require;
- You fully cooperate with LifeLock and the Insurer, as applicable, in any remediation process, including, but not limited to, providing LifeLock and the Insurer with copies of all available investigation files from any institution, including, but not limited to, banks, credit institutions, or law enforcement agencies relating to the alleged identity theft;
- You agree that LifeLock and the Insurer, as applicable, will not pay or be obligated for any costs or expenses other than as described in this Service Guarantee, including without limitation fees of any service providers not retained by LifeLock or the Insurer;
- You agree that LifeLock reserves the right to investigate any asserted Service Guarantee claim to determine its validity;
- You agree that LifeLock is not an insurance company, is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating;
- You agree the maximum amount covered for third party expenses under this Service Guarantee and the Insurance per identity theft shall not exceed \$1 million in the aggregate; and
- You agree that we and the Insurer, as applicable, will not make payments to you for any loss or liability you may incur.

Should a bank or other credit institution, after reasonable investigation, determine that your reported loss is

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not due to identity theft, we and the Insurer, as applicable, may rely on such investigation to determine that the Service Guarantee is not applicable to such loss.

THE FOREGOING SERVICE GUARANTEE STATES THE ENTIRE OBLIGATION OF LIFELOCK AND YOUR ENTIRE REMEDY FOR ANY FAILURE OR DELAY IN PERFORMING THE PROTECTION PROGRAMS. EXCEPT AS SET FORTH HEREIN, THE PROTECTION PROGRAMS AND CREDIT MONITORING PRODUCT ARE PROVIDED ON AN "AS IS" BASIS WITHOUT ANY WARRANTY WHATSOEVER. LIFELOCK HEREBY DISCLAIMS ALL OTHER WARRANTIES EXPRESS, IMPLIED, OR STATUTORY; ARISING FROM COURSE OF DEALING, USAGE, OR TRADE; AND INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR TITLE. Some jurisdictions do not allow certain limitations of warranties, so the foregoing may not apply to you.

THIS SERVICE GUARANTEE APPLIES ONLY TO THE PROTECTION PROGRAMS.

Your Insurance Coverage

If you are enrolled in any of LifeLock's Protection Programs, you will be insured for certain losses should you become a victim of identity theft. You will be reimbursed for certain out-of-pocket costs and expenses in the following categories:

- (A) Cost of Replacing Documents.
- (B) Traveling Expenses.
- (C) Loss of Income.
- (D) Stolen Handbag, Purse, or Wallet.
- (E) Childcare and /Elderly Care.
- (F) Travel Assistance.
- (G) Fraudulent Withdrawals.

Appendix A to the Insurance Policy (available [here](#)) identifies the benefit limits available for the specific Protection Program for which you have subscribed. All Protection Programs are not available in all states.

The Policy will cover certain expenses that we incur on your behalf for legal costs, remediation services costs and case management services costs per Stolen Identity Event; provided, the maximum amount of such legal costs, remediation services costs and case management services costs coverage under the Service Guarantee and the Insurance shall not exceed \$1 million in the aggregate per Stolen Identity Event.

Please refer to the Insurance Policy for complete terms and conditions of coverage. The Insurance is underwritten by State National Insurance Company (the "Insurer").

You understand and agree that termination of your membership in any of the Protection Programs, for any reason, constitutes your consent to termination of the Insurance provided to you, and no further notice of such termination will be given to you. In the event the Insurance is terminated by the Insurer, we will notify you of such termination and of any replacement Insurance.

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Effective Date: July 1, 2014

Identity Theft 101

Understanding identity theft and how it can affect you



How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



Help Protect Yourself

LifeLock's protection for Individuals is secure.



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Partner with an Industry Leader

Join forces with LifeLock

LifeLock works relentlessly in pursuit of a common purpose: to protect our members from identity theft before it happens. We do this by striving each and every day to stay a step ahead of identity thieves—developing new tools to combat the ever-evolving threat. Now you too can take part in protecting hard-working individuals by becoming a LifeLock Affiliate.



LifeLock is the industry leader

Backed by some of the most influential and well-respected names in finance, LifeLock is the recognized leader in identity theft protection. Our team of experts includes "The World's Most Famous (Former) Hacker" and experts from top-level U.S. government agencies



LifeLock is growing

Since its foundation, LifeLock has experienced explosive growth and was ranked 8th on Inc. Magazine's "Inc. 500" list of the fastest growing privately held companies (#1 in the security category).



LifeLock offers comprehensive protection that is easy to promote

Promoting LifeLock is easy with best-in-class services and proactive identity theft and credit management solutions.



Ready to become an Affiliate?

What are you waiting for? Join the fight today by becoming a LifeLock Affiliate. You'll provide peace of mind to millions while earning the extra revenue you're looking for.

[JOIN NOW!](#)

Identity Theft 101

Understanding identity theft and how it can affect you



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How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



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Help Protect Yourself

LifeLock's protection for Individuals is secure.



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Secure login 

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Identity Theft 101

Understanding identity theft and how it can affect you



How LifeLock Works

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Help Protect Yourself

LifeLock's protection for Individuals is secure.



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Send us an email



Secure login



Monitoring Your Identity 24/7/365

As soon as you complete your enrollment in LifeLock® identity theft protection, we immediately begin monitoring for threats against your identity information.

Your Personal Member Portal

Secure. Comprehensive. Convenient.

You can log on to your secure member portal anytime to review alerts and notifications, contact Member Services and get tips on how to help better protect yourself.†



LifeLock Ultimate Plus™ Protection

There is no more comprehensive identity theft protection available. Identity alerts, bank account takeover alerts, investment account activity alerts, transaction monitoring, credit reports and scores are all included. †And more.

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†Network does not cover all transactions.

Choose the Right Level of Protection

Compare our products and see what's right for you

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Review Our Credentials

Trust LifeLock to provide proactive identity theft protection.

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Identity Theft 101

Understanding identity theft and how it can affect you

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Florida Has Nation's Highest Rate of Identity Theft

By Marcia Simmons
April 23, 2014

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Twenty-five people are facing charges stemming from a South Florida take-down aimed at combatting the state's epidemic of identity theft and tax fraud, according to the [Federal Bureau of Investigation](#).

The sweep uncovered nearly 14,000 stolen identities used to claim about \$36 million in fraudulent tax refunds. The Internal Revenue Service paid out \$9.5 million of the fake claims.

Multiple agencies including the FBI and Secret Service, partner on this identity theft and tax fraud "strike force" aimed at Miami, because of the area's reputation as a hotspot for both crimes.

Florida leads the nation in identity theft — with a rate of about 193 complaints per 100,000 residents last year, according to a report by the Federal Trade Commission.

The Miami area fares much worse at 340 complaints per 100,000 residents. Of the 10 U.S. metropolitan areas with the highest rate of identity theft, six are in Florida.

Among those caught in the sweep were a food service manager at Horace Mann Middle school who stole about 400 student identities, a mail carrier who stole information on his route and a corrections officer who stole inmates' personal data.

"The number of stolen identities and the dollar amount of the tax fraud involved in these cases is staggering," United States Attorney Wifredo Ferrer said in a press release. "These cases serve as a reminder that each and every one of us is a potential victim."

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Nearly 300 people have been charged for fraud totaling \$486 million since the Florida strike force began in August 2012.

Marcia Simmons is a freelance writer living in the San Francisco Bay Area. Her work has appeared in Every Day with Rachael Ray, Shape, Go, Geek, among other publications. She has also served as managing editor for the North Bay Business Journal and an editor for the Project Censored series of books.

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- Secure login 

New Year, New You? Protect Your Identity

By Jamie White
January 06, 2014

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January 6, 2014

If you're facing a big life event in the New Year, you may want to take extra care with your personal information to protect your identity.

Getting married or divorced and thinking of changing your name? The first step to doing that is applying for a new Social Security card with your new name. You'll still have the same number.

Expecting a new baby? One of the first official pieces of mail you will receive following the birth will be your son or daughter's Social Security card.

A child's Social Security number can be used by identity thieves to apply for government benefits, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live, warns the **Federal Trade Commission**. Once rare, child identity theft is now on the rise.

It's a good idea to check for a credit report to see if your child's information is being misused. Take immediate action if it is. Victims of this often don't discover someone has **assumed their identities until it's too late**.

Protect your Social Security number and those of your children. Release them only when absolutely necessary (like tax forms, employment records, most banking, stock and property transactions), advises the **Privacy Rights Clearinghouse**. The SSN is the key to your credit and banking accounts and is the prime target of criminals.

So where should you store you and your family's Social Security cards and other important personal documents such as marriage and death certificates and mortgage paperwork? Consider buying a **fireproof/waterproof safe**, a desk with lockable drawers or a lockable file cabinet. Lockboxes and small

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safes start at prices of \$20-\$100. You can also spend as much as several hundred dollars for larger safes, desks and cabinets, if necessary, to keep your information secure from roommates or workers who come into your home.

Whatever life event may be happening this year or next, even if it involves you changing your name, you are still the same person. So it's a good idea to be proactive in protecting your identity.

Jamie White is the managing editor of news content for LifeLock. As a journalist for the last 15 years, she has worked as a reporter and editor at news organizations throughout the San Francisco Bay Area, including The San Francisco Examiner. Most recently, she was a regional editor for Patch Media, a local news and information consortium of 900 websites nationwide. Jamie holds a master's degree from Columbia University's Graduate School of Journalism.

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Top 10 Tips for Safe Online Shopping

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Online shopping is no longer a novelty. It's the reality for most of us—really, who do you know who hasn't bought something online from Amazon, iTunes, LL Bean or some obscure Internet cat-fancy retailer? Internet sales totaled \$289 billion in 2012, according to [Statista](#), an online statistics portal. That's big business.

But all of that digital activity could open you up to ID theft if the criminals find a way to breach security, so make sure you're doing safe online shopping to protect your sensitive information. Here are 10 tips to help you keep your ID safe.

1. Verify the business. In "The Wall Street Journal Complete Identity Theft Guidebook," Terri Cullen says we should verify the validity of businesses or websites before making purchases. Check with the [Better Business Bureau](#) or [Trust-e](#), sites that can provide insight into a business's legitimacy.

If you're visiting an unfamiliar retailer, you can also find out what other shoppers say. [Epinions.com](#) and [BizRate](#) have customer reviews, which can help determine a company's legitimacy, advises the [Microsoft Safety and Security Center](#).

2. Check for encryption. When you are ready to make a purchase, be sure that the URL address begins "https" rather than just "http" before hitting "send." The extra "s" means your financial and personal information—such as credit card numbers and Social Security numbers—is encrypted before being sent into cyberspace, explains [PC Magazine](#).

3. Use a credit card. This is the safest way to make an online purchase, Bank of America says. Credit cards are more secure than debit cards, as most credit cards offer purchase protection in case your card number is stolen, or if that retailer sends you a bad product—or never sends you anything.

4. Never shop through e-mail. E-mail is not protected or encrypted, and any information you send can be

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hacked by ID thieves, warns US Bank.

5. Go mobile—carefully. The National Retail Federation's 2011 Holiday Consumer Intentions and Actions Survey revealed that 52.6 percent of those who own a smartphone said they would use their device to research products, redeem coupons, use apps to assist in their purchase, and buy holiday gifts and items. Among tablet owners, 70.5 percent will research and shop using their tablet. Not surprisingly, younger shoppers ages 18-24 are even more likely to use a mobile device.

And that's perfectly fine, says **PC Magazine**, as long as you use apps provided by the retailers, like Amazon or Target, themselves. "Use the apps to find what you want and then make the purchase directly, without going to the store or the website," the magazine suggests.

6. Don't use public computers—or your computer in public. A public computer could store any information you put on it unless you log out successfully, says PC Magazine.

Don't take the risk. Likewise, using your own computer at a public location opens up your credit card information to "shoulder-surfers" and to more advanced scammers who can hack into the public Internet router. Be smart—shop at home.

7. Update often. CNN writer Heather Kelly reminds you to **update your operating system and applications frequently**.

These updates patch coding holes and address new security issues that hackers are looking to exploit.

8. Review your statements. **Bank of America** recommends printing out and saving your online bills, and comparing them to your credit card or bank statement. Report any inconsistencies immediately.

9. Be careful shopping internationally. State and federal consumer laws protect us when we shop in the U.S., but you may not have similar protection when digitally shopping abroad, according to the **Privacy Rights Clearinghouse**.

If you have an option, select American-based businesses so you can benefit from existing regulations.

10. Trust your gut. Last but certainly not least, if you have any doubts or worries about the site, listen to your instincts and walk away. Lack of contact information and deals that seem too good to be true are just two of the signs that your vendor may not be legit, according to Bank of America.

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Ring Accused of Cheating Taxpayers Out of \$10M

By Drew Himmelstein
May 02, 2014

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A ring of five defendants from around the U.S. conspired to steal victims' identities and file fraudulent tax returns on their behalf over a 9-year period, according to charges brought by the [U.S. Attorney's office](#).

The ring filed more than 2,400 fraudulent tax returns between 2005 and this year, collecting approximately \$10 million from the IRS, said David J. Hickton, U.S. attorney for the Western District of Pennsylvania.

A grand jury in April indicted Doherty Kushimo, 52, of Rhode Island, Saburi Adeyemi, 56, of Tennessee, Abiodun Bakre, 49, of New York, Adetunji Gbadegeshi, 57, of New York and Adebola Mejule, 54, of New York on 13 counts of conspiracy to commit wire fraud and aggravated identity theft, Hickton said.

The defendants obtained stolen identities online and traded them amongst themselves over email, according to an FBI and IRS joint investigation.

The defendants then submitted fraudulent federal tax returns on behalf of the victims and deposited the money into bank accounts established in the names of other stolen identities, the investigation found.

In total, the defendants filed for over \$21 million in tax returns, and the IRS paid out more than \$10 million in fraudulent refunds, Hickton said.

"The use of the Internet for criminal purposes is one of the most critical challenges facing the FBI and law enforcement in general," said Patrick Fallon, assistant special agent in charge of the FBI. "In order to combat Internet fraud, it is essential for law enforcement officers not only to understand and use the Internet, but also to join forces."

If convicted, Adeyemi, Gbadegeshi and Mejule face up to 20 years in prison. Kushimo faces 38 years in prison, and Bakre faces 36 years, Hickton said.

The five would also be subject to fines of up to \$250,000 or twice the amount of loss to the victims if convicted, Hickton said.

Drew Himmelstein is a writer and digital storyteller based in San Francisco. Her work has appeared in the San Francisco Chronicle, Dwell Magazine, American Craft and on NPR, and she is a former editor at Patch.com. She holds a master's degree in journalism from University of California, Berkeley.

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In complete disregard of respect or compassion, identity thieves are after a new, even more helpless target. The bull's-eye? Great credit. No pulse.

That's right—identity thieves are going after the dead. Imagine the horror of discovering that a deceased loved one's name and Social Security number have been stolen and abused for the financial and personal gain of an identity thief.

These crooks can open loans, buy a new home or car, receive medical services, start a new cellphone plan or even commit a felony. Someone is left to clean up the mess, and the crime is more common than you think.

The Impact and the Bill

According to a new report, identity thieves misuse the personal information of nearly 2.5 million deceased Americans each year. That means more than 2,000 identities of dead people are misused each day.¹ A large portion of this statistic is due to identity thieves simply using a fabricated Social Security number, that happens to belong to someone that passed away. And the rest consists of identity thieves intentionally targeting dead people.

With nowhere else to go, debt collectors go after the victim's families who are then stuck with the damage and bill. And the same report detected a disturbing amount of misuse involving the Social Security numbers of the dying—causing damage before the family has a chance to discover it.

Sadly, robbing the grave is an easy means to success for identity thieves. Obituaries and other public

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records commonly contain personal information. The Social Security Administration even compiles a list of the deceased, including SSNs, that is open to the public. And with a stolen piece of mail or hacked records—identity thieves can piece together a complete profile.

Rest in Peace

There are several steps you can take to fend off grave-robbing identity thieves. While it can be tedious and frustrating to take the necessary steps during a period of mourning, it could protect you, your family and the deceased's good name.

1. Do not reveal too much information in the obituary. In fact, it's recommended to not even disclose the entire birthdate.
2. Notify the appropriate organizations of your loved one's death. Start by calling the Social Security Administration and all three of the credit bureaus. You may need to send them a copy of the death certificate. Then, contact any financial institutions or groups that the deceased had a relationship with—banks, brokers, etc.
3. Cancel the deceased's driver's license and keep any documents containing personal information in a locked safe.
4. Fill out the final tax return. This will help ensure that identity thieves won't get their hands on it.
5. Keep an eye out for warning signs—pre-approved credit cards, bills and more. If you do suspect identity theft, contact the Federal Trade Commission immediately.

Contact information:

Social Security Administration: 1-800-772-1213

Credit Bureaus:

▶ Experian: 1-888-EXPERIAN (397-3742)

▶ Transunion: 1-800-680-7289

▶ Equifax: 1-800-525-6285

FTC: 1-877-ID-THEFT.

¹ Leamy, Elizabeth. "Your Deceased Relative Could Be A Victim of Identity Theft." Abcnews.go.com. May 14, 2012.

<http://abcnews.go.com/Business/deceased-relative-victim-identity-theft/story?id=16328574#.T8OsdZIYsys>

[†] Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

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Dumpster Diving

By Jamie White
November 05, 2013

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Despite all the high-tech innovations and advancements available to identity thieves, old-fashioned “dumpster diving” – literally digging through your trash – remains a popular method for stealing large amounts of your personal information.

Will thieves really go through your garbage?

Absolutely. Why? Because Americans receive over 4 million tons of junk mail each year¹, and much of this mail – such as pre-approved credit cards, credit card bills, and bank statements – includes your personal information. Dumpster-diving identity thieves root through your trash because they know the documents you discard as garbage contain personal identity information that can be spun into gold when used in a variety of illegal manners.

How big of a threat is Dumpster Diving?

Identity theft remains one of the fastest-growing crimes in America.²

Information thieves can collect when dumpster diving:

- Pre-approved credit card offers
- Street address
- Social Security number

- Telephone number
- Email address
- Bank account information
- Employment history
- Other personal information

What thieves can do with this information:

- Identity theft
- Employment-related fraud
- Loan fraud/payday loan fraud
- Bank fraud
- Benefits fraud
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- Other identity fraud

Dumpster Diving Statistics:

- Americans receive over 4 million tons of junk mail each year.¹
- ² Social Security Administration. "Identity Theft And Your Social Security Number." SSA Publication No. 05-10064. August 2009.

† Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

† Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

Jamie White is the managing editor of news content for LifeLock. As a journalist for the last 15 years, she has worked as a reporter and editor at news organizations throughout the San Francisco Bay Area, including The San Francisco Examiner. Most recently, she was a regional editor for Patch Media, a local news and information consortium of 900 websites nationwide. Jamie holds a master's degree from Columbia University's Graduate School of Journalism.

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P2P/File Sharing

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P2P (or peer-to-peer) file-sharing allows users to share files, like music and photos, on their computers. The problem is, it can also open a huge hole into your computer that lets identity thieves see everything on your hard drive.

What exactly is the threat?

P2P file sharing was designed to allow a system of independent computers to communicate with each other via the Internet and specialized software or sites. Connected systems are able to search for files on other people's computers, and others can search for files on your computer. While P2P makes file sharing easy and convenient, if not set up correctly, it also enables identity thieves to access the personal information and files stored on your computer.

How Does P2P File Sharing Theft Occur?

Identity thieves on P2P networks, including music sharing sites, are able to access and download information from your computer, like tax returns and financial statements, onto their own computers as part of the shared library. Worst of all, because the user on the file-sharing site may be another member of the family, you may not even know others have access to your information.

Information thieves can collect:

- Tax returns
- Password files
- Birth dates

What thieves can do with this information:

- Identity theft
- Employment-related fraud
- Loan fraud/payday loan

Data BP2P/File-Sharing Breach Statistics:

- In any given second, nearly 22 million people around the globe are on peer-to-peer file-sharing

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- Account numbers

fraud

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networks downloading and swapping movies, software, and documents over the Internet.¹

- In 2009, The Today Show found 25,800 student loan applications, more than 150,000 tax returns, and nearly 626,000 credit on file-sharing networks.²

¹ The Washington Post. "Soldiers' Data Still Being Downloaded Overseas, Firm Says." October 2, 2009.

² Cnet.com. "Congress to Probe P2P Sites Over 'Inadvertent Sharing.'" April 21, 2009.

† Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011. February 2012.

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Change of Address

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Change of address theft is when thieves steal your personal information by literally changing your address to an address used by them. The end result is all of your personal identity information is forwarded directly into the hands of eagerly waiting thieves.

How Does Change of Address Theft Occur?

The U.S. Postal Service processes over 563 million pieces of mail every day¹, giving identity thieves plenty of opportunity to capture your information using your mail. Typically, thieves first start by collecting addresses, either online, through the phone book, or driving by homes. Then they simply complete a change of address form, easily available online or at the local post office, and reroute all of your mail to their hands.

How Effective is Change of Address Theft?

The change of address theft method was the number one way identity thieves were able to take over existing accounts in 2010.²

Information thieves can collect:

- Pre-approved card and loan offers
- Social security number
- Telephone numbers
- Email address
- Bank account information

What thieves can do with this information:

- Identity theft
- Employment-related fraud
- Loan fraud/payday loan fraud
- Bank fraud
- Benefits fraud

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- Employment history and information
- Other personal information
- Tax fraud
- Other identity fraud

Change of Address

Statistics:

- Over 584 million pieces of mail are processed daily by the US Post Office.¹
- Using change of address forms was the #1 method of account takeover.²

¹ <http://www.usps.com/communications/newsroom/postalfacts.htm>

² Javelin Strategy & Research. "2011 Identity Fraud Survey Report." February 2011.

† Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

† Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

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Glancing over your shoulder for personal information, "Shoulder Surfing," has become a much greater threat due to the prevalence of mobile phones equipped with cameras and video recorders.

How Does Shoulder Surfing Theft Occur?

In times past, a "shoulder-surfer" would stand nearby while you were completing a purchase or filling out an application and try to steal personal information, like your name, address or credit card number, by glancing over your shoulder or eavesdropping on your conversation. But with cell phones, thieves can snap pictures of credit cards, credit applications, or record entire conversations while appearing to be texting or talking on the phone.

Where Am I Most At Risk Of Shoulder Surfing Theft?

Shoulder surfing is most effective in crowded areas, where it can be much less obvious. While you are completing a credit application, employment application, medical paperwork, or some other activity that involves writing down your personal information, shoulder surfers are using some means to record the information. It can be as simple as memorizing what they hear, to recording it on their cell phone, and, at its extreme, can even involve binoculars or other magnification devices to make the thief's presence even less obvious.

Information thieves can collect:

- Street address
- Social Security number

- Telephone number
- Email address
- Bank account information
- Employment history
- Other personal information

What thieves can do with this information:

- Identity theft
- Employment-related fraud
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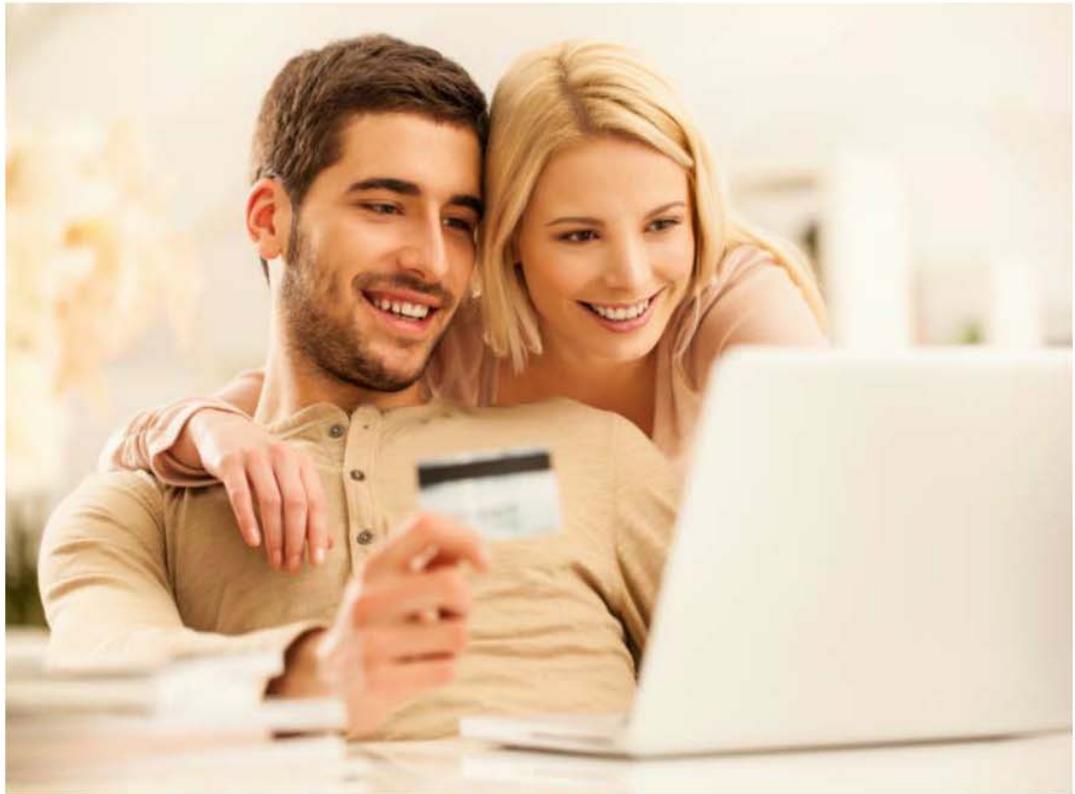


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Like phishing, online shopping identity theft involves thieves who are experts at duplicating legitimate and trusted online stores and websites. Their goal is to get you to believe that you are on the real version of the

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online store so you will shop as you normally would.

How Does Online Shopping Identity Theft Occur?

Because you are making transactions and purchases on a fake, but completely operational website, thieves are able to capture all your entered personal information when you check out. They are then able to use that information to commit fraud.

What Is the Cost of Online Shopping Identity Theft?

Retail/Service was the 6th most targeted industry sector for online shopping identity theft in the second quarter of 2010, accounting for 3.6% of all phishing during the period.¹

Information thieves can collect:

- Address
- Credit card or bank account numbers

Online Shopping Theft Statistics:

- Websites in the retail/service industry sector accounted for 3.6% of all online site phishing.¹
- Retail/service was the 6th most targeted industry sector for online site phishing.¹

¹ http://www.antiphishing.org/reports/apwg_report_q2_2010.pdf

† Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

† Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

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Keystroke Logging



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Keystroke logging is what identity thieves use to secretly track the keys on your computer keyboard as they are struck. Not a big deal if your daughter is typing a report on Spain, but much more so if you're typing in passwords, PINs, or other personal information thieves can then use to steal your identity.

How Does Keystroke Logging Theft Occur?

Software programs that execute keystroke logging, and then transmit the data to identity thieves for storage, can be downloaded onto your computer through email attachments, links, or fraudulent websites without you knowing they're there.

What Is the Cost of Keystroke Logging Theft?

In 2008, 76% of the confidential information threats used a keystroke-logging component to steal personal information from computers.¹

Information thieves can collect:

- Passwords
- Logon IDs
- Account information

What thieves can do with

FTC-0001876

this information:

- Identity theft
- Bank fraud
- Other identity fraud

Keystroke Logging Statistics:

- 76% of information threats used a keystroke logging component in 2008.¹

¹ http://www.symantec.com/business/solutions/article.jsp?aid=20090512_what_the_latest_symc_threat_report_means_to_smbs

[†] Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

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RSVP: Shred Party



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Shredding papers is a lot like flossing teeth. Everyone knows it's a smart thing to do; Many people claim they do it regularly; But few people make it a daily habit.

Don't worry, we don't judge.

But shredding documents containing personal information doesn't have to be a chore. In fact, you don't even need to buy a shredder (although I recommend you do).

Several security corporations, shredding companies and government agencies host periodic shredding events. (I like to call them shredding parties.)

Take for instance the bi-annual Shred Day in Texas hosted by the Better Business Bureau (BBB). The BBB hosts several events around the country, and multiple events within Texas.

This year's **Killeen event** boasted 14,000 pounds of paper shredded, 9,000 pounds of electronic waste taken, 600 pounds of cardboard broken down and 65 hard drives crushed. And that's just in a **city** of 127,000.

Although shredding on a daily basis is a much smarter option (and so is flossing your teeth regularly), it's not always convenient.

So if you aren't a daily shredder—or even if you are—we recommend taking advantage of one of these events. Here's why:

1. Shredding documents containing private information can help keep that information out of the hands of identity thieves.
2. Many shredding events also dispose of your private information in a sustainable and eco-friendly way (for example, **Shred-It**). It's green and secure!

3. Scattered piles of papers, and drawers full of old computer hardware make you look like a hoarder. Take the opportunity to clean house!

If you're interested in finding an event, first check with your local BBB to see if there is an event in your city. But even if there is not, there are several other options.

Many large corporations like **Cintas**, or many shredding-specific companies like **Shred-It**, host events around the nation. You may even be able to find an event at a bank, credit union, security company or recycling organization. And if you can't find a shred event, why not host one?

Just get in touch with a local shredding company and make it happen. I'll dub you an 'official privacy advocate', which is pretty prestigious if you ask me.

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ID Theft Rings Busted in Four States

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December 30, 2013

Members of four separate ID theft rings -- groups of people who work together to steal personal information and then use it to commit crimes -- were arrested, convicted or sentenced this month across the United States. Punishment for the crime can range from probation to include years in prison and harsh fines.

Washington Duo Accused of Operating ID Theft Ring

Police arrested a Washington state couple on Dec. 13 for masterminding an identity-theft ring that involved at least 26 other people, according to The Everett Herald.

The crime ring is believed to be responsible for stealing personal information from homes, businesses, cars and mailboxes to commit financial fraud. Police say there may be hundreds of victims, whose combined losses may exceed \$200,000.

20 Texans Accused of Stealing People's Identities

A woman who partook in a massive identity theft ring in East Texas was sentenced on Dec. 12 to 10 years probation, according to KLTV. Television in Tyler, Texas.

The sentence was handed down to Kimberly Stewart, described as a low-level participant among 20 East Texans accused of stealing personal information and using it to open bank accounts and take out fraudulent loans. Two other defendants who prosecutors say had the same level of involvement as Stewart were previously given the same sentence.

One alleged ring leader, Russell Lowerie, was earlier sentenced to 40 years in prison.

Credit Card Fraud Ring Targeted Florida Mall

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A woman awaits her March sentencing after being **convicted by a Florida federal jury of multiple charges related to a credit card fraud and identity theft ring** that focused on credit card terminals at International Mall in Tampa, according to the Tampa Bay Business Journal.

Four of the woman's cohorts pleaded guilty to charges for their roles in the conspiracy to use key loggers that intercepted and stored information from credit and debit cards swiped at the mall.

Illinois Says 3 Men Stole Thousands With Fake Debit Cards

Charges have been brought against three men for obtaining and using fraudulent debit cards to access thousands of dollars in cash, the office of Illinois Attorney General Lisa Madigan announced on Dec. 17.

The men were charged with continuing a financial crimes enterprise, identity theft, financial institution fraud, conspiracy to commit a financial crime, wire fraud and computer fraud.

Madigan alleged that the defendants were part of an organized financial institution fraud ring in which fake debit cards were re-encoded with bank account information belonging to victims across the United States and overseas. Using fraudulent cards, the defendants allegedly accessed bank accounts and access codes of their victims in order to illegally withdraw thousands of dollars.

The accused were freed on \$50,000 bonds and each face up to 15 years in prison if convicted.

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Heartbleed Bug: What You Need to Know

By Jamie White
April 18, 2014

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Last week's news of the **Heartbleed** security flaw pushed millions of people into panic mode when they learned that the bug had potential to reveal passwords and personal information from up to two-thirds of all websites.

Almost as soon as the Heartbleed bug was detected, links circulated for websites offering detection tools to find out if a site was affected. However, according to a report in **The Guardian**, security consultants claim that many of those detection tools are flawed.

Misinformation abounded online — including recommendations that people rushing to change all of their passwords before many sites had time to patch the Heartbleed bug.

While your accounts may appear intact now, it is important to keep tabs on them and all of your personal information. The most important step: Maintain different passwords for each website that has your personal information, so that a security problem at one site doesn't expose your information in other places.

Eighteen percent of online adults have had important personal information stolen such as their Social Security number, credit card, or bank account information, according to a **January 2014 survey by the Pew Research Center**. That's an increase from the 11 percent who reported being a victim in July 2013.

For websites that use personal information, such as banking, shopping, email and social media services, security experts recommend changing those passwords only after the sites have fixed their software or said they're not affected.

If you're still deciding whether to change your passwords, check out **Brian Krebs' advice** and **Mashable's list of affected sites**.

Jamie White is the managing editor of news content for LifeLock. As a journalist for the last 15 years, she has worked as a reporter and editor at news organizations throughout the San Francisco Bay Area, including The San Francisco Examiner. Most recently, she was a regional editor for Patch Media, a local news and information consortium of 900 websites nationwide. Jamie holds a master's degree from Columbia University's Graduate School of Journalism.

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LifeLock Credit Score Manager

Whether leasing a car, getting a job, buying a house, or renting an apartment, it is important to know what lenders are saying about you—so you can avoid unwanted surprises about your credit score.

LifeLock Credit Score Manager™ provides important safeguards for monitoring your credit report and managing your credit score:

- Daily monitoring of all three credit bureau reports
- Annual tri-bureau credit reports and scores
- Email alerts as important changes are detected
- Unlimited online access to your credit management information
- Monthly TransUnion credit score tracking
- Assistance, 24 hours a day, 7 days a week, 365 days a year

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LifeLock's \$1 Million Service Guarantee



† Network does not cover all transactions

** Fastest alert requires member's current email address.

Most comprehensive protection requires LifeLock Ultimate® membership.

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com/legal.



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We do more to protect you and your good name.

LifeLock® identity theft protection is a proactive defense system that helps keep your personal information safe.



We do more to protect you and your good name.

LifeLock® identity theft protection is a proactive defense system that helps keep your personal information safe.

LifeLock Command Center

Identity thieves can use your personal information for even more sinister misuse beyond financial gain. They can use your name, address and Social Security number to create false court records that help them avoid arrest, open new credit accounts and utilities in your name or even falsify sex offender registries. LifeLock Command Center™ service provides you with peace of mind knowing the relentless protection from LifeLock goes well beyond financial identity theft and credit fraud.

LifeLock Command Center protection provides these important benefits:

Alias Name and Address Monitoring

Compares Social Security and street address information associated with your identity to confirm whether it is being used for fraudulent purposes such as obtaining a mortgage, a car loan or a credit card.



Court Records Scanning

Monthly court record checks for matches with criminal activity to help protect you from being falsely associated with arrests and convictions.



File-Sharing Network Searches

Actively monitors music, photo and data file-sharing networks for exposure of your personal information—

FTC-0001888



whether intentionally or inadvertently.

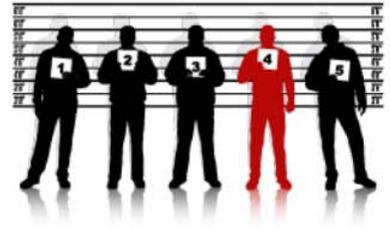


Unauthorized Payday Loan Notifications

Payday loans are some of the easiest loans to obtain. You'll be notified if LifeLock detects your personal information being used to secure payday loans.

Sex Offender Registry Reports

Compiles a report of registered sex offenders in your area and alerts you if a sex offender has listed your address to avoid detection.



LifeLock Command Center protection also provides these additional benefits included in other LifeLock services:

- Identity Threat Detection and Alerts[†]
- Reduced Pre-Approved Credit Card Offers
- Award-Winning Member Service 24/7/365
- \$1 Million Total Service Guarantee[‡]
- Lost Wallet Protection
- Address Change Verification
- Black Market Website Surveillance

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COMPREHENSIVE PROTECTION

ULTIMATE PEACE OF MIND

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Start Your LifeLock Membership Today!

Remember, LifeLock is the most comprehensive identity theft

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protection you can get. Enrollment takes just minutes and our 24/7 identity theft protection starts immediately.

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Understanding identity theft and how it can affect you



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† Network does not cover all transactions and scope may vary.

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com](#).

† Network does not cover all transactions

** Fastest alert requires member's current email address.

Most comprehensive protection requires LifeLock Ultimate® membership.

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Relentlessly protecting your identity from theft and credit fraud.

LifeLock® identity theft protection is a proactive defense system that helps keep your personal information safe.



Relentlessly protecting your identity from theft and credit fraud.

LifeLock® identity theft protection is a proactive defense system that helps keep your personal information safe.

LifeLock Identity Theft Protection

LifeLock® identity theft protection helps proactively safeguard your credit, your finances and your good name with vigilant services that alert you of potential threats before the damage is done. If identity thieves steal your personal information, they could take out a mortgage, commit tax fraud, open new credit accounts and a whole lot more.†

LifeLock membership includes:

Identity Threat Detection and Alerts

Stolen identity information is used to apply for credit cards, wireless services, retail credit, utilities, mortgages or auto and payday loans. LifeLock actively monitors applications within an extensive network for attempts to use your personal information. Whenever suspicious activity is detected, you will receive an alert via email or phone.†



Lost Wallet Protection

A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call—anytime, anywhere—and LifeLock will help cancel or replace the contents, helping you stop 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 (pictures, cash and cash equivalents excluded).



Address Change Verification

Identity thieves can redirect your mail, containing financial information, by impersonating you and providing a fraudulent new address. LifeLock monitors these requests and notifies you any time a change of address is requested in your name.



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.

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.



Award-Winning Member Service 24/7/365

LifeLock is available to help you 24 hours a day, 7 days a week, 365 days a year. If at any time you have questions, sign in to your secure member portal at LifeLock.com, email Member.Services@LifeLock.com or call 1-800-LifeLock (543-3562).



\$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 to help your recovery.‡



\$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

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hire experts to help your recovery.‡

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PROTECTION**

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**Summary of Benefits for Identity Theft Insurance**

This Summary is an overview of the identity theft insurance benefits you are entitled to as a member of LifeLock. Members who are enrolled in LifeLock Credit Score Manager™ only are not eligible for these identity theft insurance benefits. **This Summary does not state all the terms, conditions, and exclusions of the Master Policy. Your benefits will be subject to all of the terms, conditions and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Master Policy can be accessed by clicking [here](#).**

Definitions

The definitions of capitalized terms that are used, but not defined, in this Summary can be found in the Master Policy [here](#).

Filing a Claim

If you believe you have been a victim of identity theft, call 1-800-LifeLock and ask to speak with a Resolution Specialist.

Benefits and Limits

If you have been a victim of a Stolen Identity Event as indicated by this Policy, the following coverages are provided:

A. **Replacement of Documents.** Your actual cost of replacing documents as a result of a Stolen Identity Event including, but not limited to, driver's licenses, passports, birth certificates, marriage certificates and stock certificates, including the cost of additional legal expenses such as affidavits required in connection with obtaining a replacement document. **Up to \$2,000.00 for each Stolen Identity Event.**

B. **Traveling Expenses.** The reasonable additional expenses including, but not limited to, gas, parking, and airline tickets incurred by you or by your authorized representative, holding a power of attorney or guardianship appointment to act on your behalf, in traveling to obtain replacement documents, to attend government departments or legal representatives, or to rectify records in connection therewith as a result of a Stolen Identity Event. **Up to \$2,500.00 for each Stolen Identity Event.**

C. **Loss of Income.** Actual lost income that would have been earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from the work premises for you or your authorized representative, holding a power of attorney or guardianship appointment to act on behalf of you, solely as a result of efforts of you or your authorized representative to amend or rectify records relating to your true name or identity as a result of a Stolen Identity Event. Actual lost wages include remuneration for vacation days, discretionary days, floating holidays, and paid personal days but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within 6 months after your discovery of a Stolen Identity Event. **Up to \$200.00 per day, for a maximum benefit period of one month, but not to exceed \$6,000.00 for any one Stolen Identity Event.**

D. **Childcare and Elderly Care.** The cost to you or your authorized representative, holding a power of attorney or guardianship appointment to act on your behalf, of providing additional childcare or care of elderly relatives for which you or your authorized representative holding a power of attorney or guardianship appointment to act on your behalf is directly responsible while having to travel to replace documents, attend government departments or legal representatives, or rectify records as a result of a Stolen Identity Event. **Up to \$200.00 per day, for a maximum benefit period of one month, but not to**

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exceed \$6,000.00 for any one Stolen Identity Event.

E. Fraudulent Withdrawals from a Bank, Credit Card, or Brokerage Account. The cost to you of a Stolen Funds Loss as a direct result of a Stolen Identity Event. **Up to \$10,000.00 for all fraudulent withdrawals resulting from a Stolen Identity Event.**

F. Legal Costs, Remediation Service Costs and Case Management Service Costs. **Up to a total of \$1,000,000.00 for any one Stolen Identity Event for the following:**

- Legal Costs. The amount of reasonable and necessary expenses paid to lawyers and other third party legal professionals, retained by LifeLock on behalf of you or your legal representative to represent you or your legal representative, and incurred in connection with remediating a Stolen Identity Event, including the defense of a Suit brought against you, the removal of any civil judgment wrongfully entered against you, legal assistance at an audit or hearing conducted by a governmental agency, legal assistance in challenging the accuracy of your consumer credit report, and the defense of any criminal charges brought against you arising from the actions of a third party using your personal identity.
- Remediation Service Costs. The amount of reasonable and necessary expenses paid to investigators and other third-party business providers that are retained by LifeLock and involved in any services that are reasonably necessary, viewed in the context of LifeLock's business and Membership Programs, to restore your good name and identity, or to recover your Losses in accordance with any Membership Program.
- Case Management Service Costs. The amount of reasonable and necessary expenses paid to a third-party case management service provider retained as a result of a Stolen Identity Event.

Obligations, Conditions and Exclusions

In order to be covered by the Master Policy, you must comply with certain obligations and conditions including, without limitation, the following:

- You shall promptly notify the major credit bureaus, the Federal Trade Commission's Identity Theft Hotline, and appropriate law enforcement agencies.
- You shall promptly, but no later than 90 days after you discover that a Stolen Identity Event has occurred, notify LifeLock.
- You shall notify the bank or card issuer in strict accordance with the bank's or credit card issuer's terms and conditions following the occurrence of an Unauthorized Fund Transfer.
- You shall take all reasonable steps to mitigate any Loss resulting from a Stolen Identity Event including, but not limited to, requesting a waiver for any applicable fees, loan application fees or credit bureau fees.
- You shall provide all assistance and cooperation required in the investigation and determination of any Loss.

Certain exclusions apply. See Master Policy [here](#). These exclusions include, without limitation, the following:

- Any Loss arising from your dishonest, criminal, malicious, or fraudulent acts;
- Any Loss arising from your voluntary disclosure of any code or other security information which was used to gain access to your Account;
- Any Loss not reported within 90 days after it is first discovered by you; and
- Any Loss arising from any Business activity.

Please see the [Master Policy](#) for additional details relating to these obligations, conditions and exclusions.

Deductible

The benefits provided by the Master Policy are not subject to a deductible.

This Summary does not state all the terms, conditions, and exclusions of the Master Policy, Your benefits will be subject to all of the terms, conditions and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Master Policy can be accessed by

clicking [here](#).

<p>Identity Theft 101 Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>How LifeLock Works See why LifeLock is a leader in Identity Theft Protection.</p>  <p>▶ Learn more</p>	<p>Help Protect Yourself LifeLock's protection for Individuals is secure.</p>  <p>▶ Learn more</p>
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CALL US AT
1-800-607-7205

Send us an email



Secure login



Scanning for Threats With Patented Technology

We use our patented LifeLock Identity Alert® system to constantly scan over a trillion data points to help protect you from identity fraud.

Protecting Against Identity Theft

Our technology searches for potential misuse of your Social Security number, name, address or date of birth in applications for credit and services. You can choose alerts by text, phone, email or mobile app and respond immediately to confirm if the activity is fraudulent with our proprietary Not Me® verification technology.† **



Even More Protection With LifeLock Ultimate Plus™ Membership

When you have a lot to lose you need a lot of protection. LifeLock Ultimate Plus™ Ultimate membership includes all the benefits of our other plans PLUS bank account takeover alerts, investment account activity alerts, transaction monitoring, credit reports and scores and more.†



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† Network does not cover all transactions.

** Fastest alert requires member's current email address.

Choose the Right Level of Protection

Compare our products and see what's right for you
[Learn more](#)



Review Our Credentials

Trust LifeLock to provide proactive identity theft protection.

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Understanding identity theft and how it can affect you

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Responding to Identity Theft

LifeLock® identity theft protection services alert you by text, phone, email or mobile app when we detect a threat.† **

Alerts When you Need Them

With our patented LifeLock Identity Alert® system, as soon as we detect a threat to your identity, you'll be notified by text, phone or email, to help stop thieves before they do damage.† **
So while you're out there connecting to the world, we'll be here helping to keep your personal information safe.

Take Action

If this information is correct and the application is legitimate, click "Yes, this was me" to dismiss the alert. If you did not open this application for credit, start by clicking the **RED** button below.

If you would like assistance, contact LifeLock Member Services 24 hours a day, 7 days a week at **1-800-LIFELOCK (543-3562)**

YES, THIS WAS ME!

NO, THIS WAS NOT ME!



Need Help? We're Here all the Time.

Our award-winning Member Services agents are on the job every minute of every day, including holidays. Call or contact us online whenever you need help or have questions. If you do become a victim, our Certified Resolution Specialists know exactly what to. That's why millions trust LifeLock with their identity theft protection.

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* Pictures, cash, and cash equivalents are excluded. Member is responsible for all applicable fees charged by document issuing companies to replace lost or stolen documents.

** Fastest alert requires member's current email address.

† Network does not cover all transactions.

Choose the Right



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The LifeLock \$1 Million Total Service Guarantee†

When you become a LifeLock member, you're immediately backed by our \$1 Million Service Guarantee†. Plus you'll have access to our U.S. based Member Services agents 24 hours a day, 7 days a week, 365 day a year. We're here when you need us.

Our Service Guarantee Includes:

- LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery if you become a victim of identity theft while a LifeLock member.
- Certified Resolution Specialists to handle your case step by step throughout the recovery process.
- A zero deductible identity theft insurance policy.‡



Identity Theft Insurance

Identity theft insurance included with your LifeLock membership – with zero deductible – reimburses you for the following out-of-pocket expenses:

- Fraudulent withdrawals
- Lost Wages
- Lost wallet or purse
- Child and/or elderly care
- Document replacement fees
- Travel expenses

For a summary of benefits, click [here](#).



Award-Winning Member Services

Our U.S. based recovery professionals work closely with you to evaluate your specific situation and provide the support you need to recover quickly.

[Back to the 5 Points of Protection](#) **Back 5 Points of Protection**

Next: Tracking Your Credit Score ▶

Next Tracking Your Credit Score

* The Service Guarantee Applies only to the identity theft protection services and does not apply to LifeLock Credit Score Manager.

** The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Please see the actual policy for applicable terms, conditions and exclusions of coverage which may be accessed through the [summary of benefits](#).

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com/legal.

Choose the Right Level of Protection

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Tracking Your Credit Score

LifeLock Credit Score Manager™ provides important safeguards for monitoring and helping you maintain your credit score. More than just free annual credit reports*, we monitor all three major credit bureaus daily and notify you of any changes in your credit report.

Monthly Tracking

We track your monthly TransUnion credit score so you are up to date with any changes. Plus you get annual credit scores for the tri-bureaus.

Your Credit Score

TransUnion **793** +2pts Since
Jun 15, 2010 (monthly) May 15, 2010



[More info](#)



More Control in Your Hands

Our secure member portal provides unlimited online access to your credit information, 24 hours a day, 7 days a week, 365 days a year.

[Back to the 5 Points of Protection](#) [Back 5 Points of Protection](#)

[ENROLL NOW](#)

* THIS NOTICE IS REQUIRED BY LAW: You have the right to a free credit report from [AnnualCreditReport.com](#) or 877-322-8228, the only authorized source under federal law.

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Understanding identity theft and how it can affect you

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Send us an email



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? What to Expect

As a LifeLock Identity Theft Protection Member

We'll protect you.

Once enrollment is completed, your identity is protected. Within 48 hours you will receive a welcome email explaining all your LifeLock member benefits.

- You will also be directed to your secure online member portal to complete your member profile and provide important monitoring information.
- Within 4 to 6 weeks, your Welcome Kit and membership cards will arrive at your home.



We'll protect you.

We'll alert you.

We'll inform you.

We'll help you.





We'll protect you.

- Once enrollment is completed, your identity is protected. Within 48 hours you will receive a welcome email explaining all your LifeLock member benefits.
- You will also be directed to your secure online member portal to complete your member profile and provide important monitoring information.
- Within 4 to 6 weeks, your Welcome Kit and membership cards will arrive at your home.

We'll alert you.

- Whenever we detect a threat to your identity, LifeLock will alert you by e-mail, phone or text message — meaning you will hear from us only when necessary.
- You can view your alerts anytime by signing in to your secure online member portal.

Member Tip: Your secure online portal is the information hub for all things related to your identity and LifeLock membership. Bookmark it and check back often.



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We'll inform you.

- Each month you will be sent an account summary email, detailing the health of your identity.
- LifeLock will also keep you up-to-date with the latest e-newsletter and notify you of current scams and breaches so you can help protect your family and friends.



Member Tip: Like our [Facebook page](#) and follow [@lifelock](#) on [Twitter](#) to receive all the latest news.

We'll help you.

- Need assistance or have an identity-related question? A live, Member Services Representative is available - 24/7/365.
- You can also reach us anytime via email at member.services@lifelock.com.



Choose the Right Level of Protection

Compare our products and see what's right for

YOU
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Review Our Credentials

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**LifeLock Mobile App Privacy Policy**

Effective Date: December 12, 2014

This Mobile App Privacy Policy (referred to as the "Privacy Policy" herein) applies solely to the LifeLock mobile application (our "App"). By using our App, you agree that your information, including your personal information, will be handled as described in this Privacy Policy.

This Privacy Policy supplements and incorporates by reference the following applicable additional terms (referred to herein as the "Policies"): our Service Terms; the Mobile App Terms of Use; and our LifeLock, Inc. Privacy Policy (posted on our website), which are all available at <http://www.lifelock.com/legal/>. In the event of a conflict between our LifeLock, Inc. Privacy Policy and this one, this one shall apply with respect to the services that are provided exclusively on the App.

Your Affirmative Opt-in Consent

Our service requires the sharing of both your anonymized and personal information with affiliated third parties for processing, servicing, preventing fraud, joint marketing, marketing, credit evaluation, credit scoring, credit reporting and other activities. We also work with non-affiliated third parties to engage in marketing activities and to perform services on our behalf as described below. However, we will not share your personal information with, or sell your personal information to, any non-affiliated third parties for their own marketing purposes, rather, we use your anonymized data to identify a range of goods and services offered by non-affiliated third parties that may be of interest to you. By downloading our App, you are affirmatively opting-in and giving your affirmative consent to us to disclose your personal information, including personal financial information to affiliated and non-affiliated third parties as described herein.

Information We Collect Directly From You

We require you to register to use the App. To register, we will collect your name, email address, and log-in credentials. After registration, certain features of the App are available to all registered users ("Users") (e.g., the wallet, credit score, and transaction monitoring) while other portions of the App are available only to members that subscribe to paid LifeLock services available at <http://www.lifelock.com/services/> ("Members"). Users and Members are referred to collectively as "Customers."

You are required to provide us with some personal information to be able to use the functions offered in the App. The type of information and how much you provide to us is up to you and will depend on your desired interactions with the App. If you do not want us to use this information you should not download and use the App. Among other features, Customers may upload and store digital images of their cards (e.g., insurance, credit card, loyalty programs, etc.) into the wallet feature. LifeLock Members may also use our App to update their user profile, to request alerts and to email articles of interest. Other examples of information you may elect to share with us include:

- Contact information (in addition to your name and email address, which are required, you may provide your postal address and phone number)
- Identification numbers (e.g., driver's license number)
- Social Security number

- Credit card and/or financial account data
- Loyalty card data, insurance card data, health club membership and any affinity or preference data
- Information about your transactions and information contained in receipts (e.g., credit card numbers, expiration dates, amount and method of payment, items purchased, merchant information)
- Descriptions, notes or tags that you add to your cards or receipts
- Photographs and images that you upload
- Any other information that you choose to provide to us

Information We Collect Automatically

We will track user interaction with our App. If you do not want us to collect this information from you, please do not use our App. Through various technologies (which may include cookies or similar files designed to work with mobile apps) we will collect:

- Device ID or alternative ID where required by the platform provider.
- Length of time spent on our App, what features you use, where you click within our App
- Installations
- Clicks
- Gestures
- Location information

Information We Collect About You From Other Sources

We may obtain information about you from third party sources, such as the companies we work with to provide service to you (i.e., our service partners), affiliates, data aggregators or other public databases. We may combine the information that we collect about you from whatever source.

How Do We Use Your Information?

In general, we use your information to provide and improve our services, to communicate with you, for advertising, to send you offers and other promotional information, and for other related purposes. For example, we use your information, including your personal information (collectively, "information") for the following purposes:

- To provide our App and our services to you
- To respond to your requests, including your customer service inquiries
- For marketing and advertising purposes through various marketing channels, including, without limitation, sending you promotional emails, advertising our services on third party sites and social media platforms, direct mail, and App ads. We may use the information we collect about you and other targeting criteria to identify a range of goods and services that may be of interest to you. These offers may include targeted special offers for goods and services tailored to you that are offered by us, our affiliates, and non-affiliated third parties.
- For authentication and protection against identity fraud and identity theft
- To provide transaction monitoring, credit scores and related services
- To understand how you use our App (including features used most frequently), and to improve our App and our services
- If you opt-in, to send you SMS texts and/or alerts/push notifications about your account (for example, the information that we collect automatically from you enables us to determine where to send your push notifications)
- To send you emails related to your use of our App and the service in general, including service alerts
- For research and analytics

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- As elsewhere described in this policy
- As we may notify you from time to time
- As permitted by law

Sharing Your Information

We do not sell your personal information to non-affiliated third parties for their own marketing purposes. We may share your information, including information that we collect directly from you, information that we collect about you from third parties, and information that we collect automatically, for the following purposes and with the following persons/entities:

- Service providers: such as entities that assist us with consulting, marketing, advertising, information technology, App usage analytics, and any other services that we use in our operations
- To affiliated entities: our affiliates may combine your information with information that they collect about you. Our affiliates may use your information (whether alone, combined with other information, or in the aggregate) for their everyday business purposes; as part of the services that they provide to you and to third parties relating to identity theft, identity fraud protection, credit visibility and credit decisioning; to market products and services to you (including through email); and to develop products or services
- To our business partners: where necessary to fulfill your requests or where you consent, we may share your information with our business partners, including reward and enrollment partners and through third party applications
- To a consumer reporting agency representative, to a credit reporting agency or to other organizations in order to obtain informational credit reports
- To law enforcement, government representatives or others where required by law
- To an insurance company
- To a representative of a payment verification service, financial institution, or credit card company
- In connection with the sale, purchase, merger, or reorganization
- When we believe it is necessary to protect the rights, property, safety of us or to comply with a judicial proceeding, court order, or legal process, or as evidence in litigation in which we are involved
- We also may share aggregate information about our users with third parties, including for various marketing purposes

Email a Friend

If you email an article to a friend, we do not collect or use that email address for any purpose.

What Choices Do I Have?

Notifications. You may have the option of receiving certain status alerts through push notifications and/or SMS text messages. If you choose to opt-in to receive these text messages, we will notify you when a status alert has been posted to your account, and you can log into your account and/or email to read the notification. You may cancel these notifications at any time by changing the settings in the App.

Email Advertising. You may receive marketing messages and materials from us or our affiliates. You may opt-out of the marketing emails by following the instructions in the email and/or by contacting us as noted in the "Contact Us" section below. If you opt-out of email marketing, please note that we may continue to contact you via email regarding your services; we also may continue to market to you through other marketing channels.

For more information about how to exercise choices about your personal information, see our LifeLock, Inc. [Privacy Policy](#).

Links to Third Party Sites

Certain portions of our App allow you to link to a third party site, to "like" an article on a social networking

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site, and to share articles via social networking sites. The third party's use of the information that you post or share through that site is governed by their privacy policy, not this one.

Security

We take reasonable security measures to protect the information that you submit and view through our App. Please note that no App is 100% secure, and you should implement certain measures (e.g., password protection) to assist in the protection of the personal information you upload and store on your device, including that which you choose to store in the wallet feature.

Changes to this Privacy Policy

WE MAY MODIFY THIS PRIVACY POLICY FROM TIME TO TIME. WHEN WE DO, WE WILL POST THOSE MODIFICATIONS [HERE](#) PRIOR TO THE MODIFICATIONS BECOMING EFFECTIVE. WE WILL ATTEMPT TO NOTIFY YOU OF MATERIAL MODIFICATIONS TO THIS PRIVACY POLICY, INCLUDING BY SENDING YOU A COPY OF THE UPDATED POLICY BY EMAIL IF WE HAVE YOUR EMAIL ADDRESS ON FILE. YOUR CONTINUED USE OF THE SITE OR OUR SERVICES AFTER ANY SUCH MODIFICATION MEANS THAT YOU ACCEPT THE MODIFIED PRIVACY POLICY. EACH TIME YOU USE THE APP, THE LATEST VERSION OF THE POLICY WILL BE DISPLAYED AND WILL APPLY.

Access to Personal Information and Communication with LifeLock

If you would like to review the information that you have submitted to LifeLock, contact LifeLock at member.services@lifelock.com or through phone/postal mail as noted in [Contact Us](#). You may change/update your information by logging into your account and selecting "Update Account Information" or by contacting us directly.

Special Notice to California Consumers

If you are a California resident, California Civil Code Section 1798.83 permits you to request information regarding the disclosure of your Personal Information to third parties for the third parties' direct marketing purposes. We may share your Personal Information with our affiliates for direct marketing, but we do not share it with unaffiliated third parties. You may request a list of our affiliates by contacting us at LifeLock, Attn.: Marketing, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ. You may make one request per calendar year. In your request, please attest to the fact that you are a California resident and provide a current California address for your response. Please allow up to thirty (30) days for a response.

Access to Personal Information and Communication with LifeLock

If you have any questions about this Policy, please contact us at privacy@lifelock.com, or by mail at LifeLock, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ 85281, Attn.: Privacy Officer.

If you would like to review the information that you have submitted to us or have questions about membership or the Services, contact us at member.services@lifelock.com or through phone/postal mail as noted below. Members may change/update your information by logging into your account and selecting "Update Account Information" or by contacting us directly.

Phone: 1-800-LifeLock (543-3562)

Postal Mail: LifeLock Member Services, 60 East Rio Salado Parkway, Suite 400, Tempe AZ 85281

Identity Theft 101

Understanding identity theft and how it can affect you



How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



Help Protect Yourself

LifeLock's protection for Individuals is secure.



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▶ Learn more	▶ Learn more 	▶ Learn more 
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**MASTER POLICY****STOLEN IDENTITY EVENT INSURANCE**

Various provisions in this Policy restrict coverage. Read the entire Policy carefully to determine your rights and duties and what is and is not covered. You may not be eligible for all coverages or the maximum benefit limits contained in this Policy. **THE TYPES OF COVERAGE AND BENEFIT AMOUNTS TO WHICH YOU ARE ENTITLED UNDER THIS POLICY WILL DEPEND UPON THE MEMBERSHIP PROGRAM IN WHICH YOU ARE ENROLLED.**

Throughout this Policy, the words "you" and "your" refer to the Insured. The words "we," "us," and "our" refer to State National Insurance Company, the insurance company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section VI - DEFINITIONS.

I. INSURING AGREEMENT

If the Insured, or the child or dependent of the Insured who is a Minor Member, has been a victim of a Stolen Identity Event which results in a Loss, the following coverages are provided:

A. Replacement of Documents. The actual cost incurred by the Insured, or by the Insured's authorized representative, holding a power of attorney or guardianship appointment to act on the Insured's behalf, of replacing documents as a result of a Stolen Identity Event including, but not limited to, driver's licenses, passports, birth certificates, marriage certificates and stock certificates, including the cost of additional legal expenses such as affidavits required in connection with obtaining a replacement document; and the actual costs incurred by the Insured, or by the Insured's authorized representative, holding a power of attorney or guardianship appointment to act on the Insured's behalf, in connection with obtaining police reports at LifeLock's request as a result of a Stolen Identity Event. Any fees for notarization of documents, charges for sending documents via facsimile, and fees for making photocopies and postage, which are incurred by the Insured at LifeLock's request, are included within this coverage.

B. Traveling Expenses. The reasonable additional expenses (including, but not limited to, gas, parking, airline tickets and/or rental car expenses) incurred by the Insured or by the Insured's authorized representative, holding a power of attorney or guardianship appointment to act on the Insured's behalf, in traveling to obtain replacement documents, to visit a governmental agency or department of the United States, or of any state or territory of the United States or any political subdivision thereof, or to rectify records in connection therewith as a result of a Stolen Identity Event.

C. Loss of Income. Actual lost income that would have been earned in the United States, whether for partial or whole days of work, for time reasonably and necessarily taken off work and away from the work premises of the Insured or the Insured's authorized representative, holding a power of attorney or guardianship appointment to act on behalf of the Insured, solely as a result of efforts of the Insured or the Insured's authorized representative to amend or rectify records relating to the Insured's true name or identity as a result of a Stolen Identity Event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within 6 months after the Insured's

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discovery of a Stolen Identity Event.

D. Stolen Handbag, Purse or Wallet. The cost of replacing the Insured's stolen handbag, purse, wallet, and/or similar container for the purpose of carrying small personal items, identifying documents and cash, as well as the cash contained therein, as a result of a Stolen Identity Event. No coverage for Losses pursuant to this subsection (D) will be afforded unless the theft is reported to law enforcement within twenty-four (24) hours of the incident. Replacement of cash pursuant to this subsection (D) is subject to the separate limits identified in Appendix A.

E. Childcare and Elderly Care. The cost to the Insured or the Insured's authorized representative, holding a power of attorney or guardianship appointment to act on the Insured's behalf, of providing additional childcare or care of elderly relatives for which the Insured (or the Insured's authorized representative holding a power of attorney or guardianship appointment to act on the Insured's behalf) is directly responsible while having to travel to replace documents, to visit a governmental agency or department of the United States, or of any state or territory of the United States or any political subdivision thereof, or rectify records as a result of a Stolen Identity Event.

F. Travel Assistance. The reasonable additional expenses incurred by the Insured as a result of a Stolen Identity Event in obtaining duplicate, replacement or new travel documents (including but not limited to passports, government issued personal identification cards, and airline tickets), as well as additional travel and lodging expenses which are reasonably required to enable the Insured to return to his or her permanent residence.

G. Fraudulent Withdrawals. The cost to the Insured of a Stolen Funds Loss as a direct result of a Stolen Identity Event.

H. Legal Costs. The amount of reasonable and necessary expenses paid to lawyers and other third party legal professionals, retained by LifeLock on behalf of an Insured or an Insured's legal representative to represent the Insured or the Insured's legal representative, and incurred in connection with remediating a Stolen Identity Event, including the defense of a Suit brought against the Insured, the removal of any civil judgment wrongfully entered against the Insured, legal assistance at an audit or hearing conducted by a governmental agency, legal assistance in challenging the accuracy of the Insured's consumer credit report, and the defense of any criminal charges brought against the Insured arising from the actions of a third party using the personal identity of the Insured.

I. Remediation Services Costs. The amount of reasonable and necessary expenses paid to investigators and other third-party business providers who are retained by LifeLock and provide any services that are reasonably necessary, viewed in the context of LifeLock's business and Membership Programs, to restore the good name and identity of the Insured, or to recover Losses of the Insured in accordance with any Membership Program.

J. Case Management Services Costs. The amount of reasonable and necessary expenses paid to a third-party case management service provider retained by LifeLock or incurred directly by LifeLock, on behalf of its Member, as a result of a Stolen Identity Event.

II. **EXCLUSIONS**

We will not pay for any Loss caused directly or indirectly by any of the following. Such Loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the Loss.

A. Dishonest Acts

Any dishonest, criminal, malicious or fraudulent acts if the Insured who suffered a Loss willingly participated in, or directed, such acts.

B. Bodily Injury

Any physical injury, sickness, disease, disability, shock, mental anguish, or mental injury, including required care, loss of services or death at any time resulting therefrom.

C. War or Terrorism

1. (a) Strikes or similar labor action, war (whether declared or not), or any act or condition incident to war. War includes civil war, insurrection, act of foreign enemy, civil commotion, factional civil commotion, military or usurped power, rebellion, invasion, hostilities and warlike operations or mutiny.

(b) Acts of terrorism (whether declared or not and whether domestic or foreign) undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force. Terrorism includes the actual or threatened: (a) use of force or violence against person or property, (b) commission of an act dangerous to human life or property, and (c) commission of an act, including a Computer Attack, that interferes with or disrupts an electronic or communication system (including the Internet or any part thereof), when the intent or effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy, the functioning of any government, or the health, welfare or safety of any civilian population, or to interfere with the operations of any organization providing goods or services that benefit the defense or economy of any nation, civilian population or segment thereof, or any action taken to hinder or defend any against any of the foregoing. Terrorism shall also specifically include:

- (i) any hostile act by a person(s) acting with the sponsorship, endorsement or assistance of a state or governmental entity designated by the United States Government as a "rogue state," "state of concern," "hostile state" or similar designation;
- (ii) any hostile act by a person(s) who is/are members of, or acting on behalf of, an organization recognized as a hostile or terrorist organization by the United States or any agency thereof or other domestic or foreign governmental or law enforcement agency; or
- (iii) any hostile act that is verified, recognized or determined by a competent and recognized judicial administrative, executive or legislative governmental entity to be an act of terrorism.

D. Pollution

Claims alleging or arising out of the presence of or the actual, alleged or threatened discharge, dispersal, release or escape of pollutants (including nuclear materials), or any direction or request to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants, or in any way respond to or assess the effects of pollutants.

E. Radioactive Contamination Exclusion Clause – Physical Damage

This Policy does not cover any Loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused.

F. Political Risk, Financial Guarantee & Risk Exclusion

This Policy excludes any Loss or liability arising from the following:

- a. Contract frustration business, including but not limited to all forms of non-performance of contractual obligations, import and/or export embargo, non-ratification of contracts, exchange transfer, calling of bonds and guarantees and force majeure indemnities.
- b. Failure to or delay in delivery or supply of any form of property whatsoever, unless as a direct result of physical damage.
- c. Any form of financial guarantee, surety or credit indemnity.

G. Fraudulent Withdrawals by Immediate Family Members

Benefits under section I(G) of this Policy for a Stolen Funds Loss caused by an Unauthorized Funds Transfer will not apply to any Unauthorized Funds Transfer committed or attempted to be committed by an immediate family member of the Insured without signature authority on the affected Account, subject to the following: (a) an immediate family member for purposes of this clause includes only one who is a spouse (or analogous domestic partner recognized by law, such as a civil union), child of the Insured, or child of the Insured's spouse at the time of the Unauthorized Funds Transfer; (b) the foregoing exclusion and limitation is not applicable as long as the Insured files a report with appropriate law enforcement authorities regarding

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the Unauthorized Funds Transfer within fourteen (14) days after the discovery of the Unauthorized Funds Transfer, but in no event later than ninety (90) days after the Unauthorized Funds Transfer is known or discovered by the Insured.

H. Losses Not Reported Within Ninety (90) Days

This Policy does not cover any Loss arising from a Stolen Identity Event or Unauthorized Funds Transfer that is not reported to us within ninety (90) days after it is first discovered by you.

I. Other Exclusions

With respect to coverage under this Policy, there shall be no coverage for any Loss arising directly or indirectly from:

(1) Business Professional Services

Any Business activity, including without limitation, any Loss connected to an Account used for Business purposes.

(2) Public Authority

Any Loss resulting from or arising out of the destruction, confiscation or seizure by order of any government or public authority.

(3) Voluntary Disclosure

Voluntary disclosure of any code or other security information which can be used to gain access to an Insured's Account to someone who subsequently contributes to a Stolen Identity Event. This does not include disclosure of any code or other security information which can be used to gain access to an Insured's Account when the Insured is or was under duress or when the Insured was a victim of fraud.

III. LIMITS OF INSURANCE/LIABILITY

The amounts identified in Appendix A to this Policy, which is enclosed at the end of this document, represent the maximum amounts, in United States Dollars, we will pay you or a third party on your behalf in connection with each Loss that is discovered during the Policy period. The benefit limits to which each Insured is entitled under this Policy will depend on the LifeLock Membership Program in which the Member is enrolled.

IV. PREMIUMS

Premiums for coverage afforded by this Policy are included within the Insured's fees paid to LifeLock under that certain Membership Program. Premiums due from LifeLock to us for coverage afforded by this Policy shall be calculated in accordance with Exhibit 1 to this Policy.

V. OBLIGATIONS OF THE INSURED

As a condition precedent to coverage under this Policy, you shall at all times have the duties and obligations set forth in this section.

(A) If a Stolen Identity Event occurs, you shall promptly, but no later than ninety (90) days after you discover that a Stolen Identity Event has occurred, notify us and LifeLock of the Stolen Identity Event. You shall also follow our written instructions to mitigate potential Loss, which will be provided to you in a claims kit and which will include the prompt notification of the major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement agencies.

(B) The Benefits described in this Policy are available only for costs and expenses actually incurred (referred to herein as "Loss"). In the event that you seek to obtain any of the benefits described above, in connection with a Loss, you shall:

i. Promptly, but no later than ninety (90) days after your discovery of a Loss resulting from a Stolen Identity Event or Unauthorized Funds Transfer, notify us and LifeLock of the Loss, submit to us and LifeLock the written proof of Loss provided to you in a claims kit, and provide any other reasonable information or documentation that LifeLock may request;

ii. Notify the bank or card issuer in strict accordance with the bank's or credit card issuer's terms and

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conditions following the occurrence of an Unauthorized Fund Transfer.

- iii. Take all reasonable steps to mitigate Loss resulting from a Stolen Identity Event including, but not limited to, requesting a waiver for any applicable fees, loan application fees or credit bureau fees;
- iv. Provide all assistance and cooperation we may require in the investigation and determination of any Loss, including but not limited to:
 - Immediately forwarding to us any notices, summons or legal papers received in connection with a Loss or the Stolen Identity Event;
 - Authorizing us to obtain records and other information with regard to any Loss;
 - Cooperating with and helping us to enforce any legal rights you or LifeLock may have against anyone who may be liable to you;
 - Attending depositions, hearings and trials, using reasonable efforts to secure and give evidence, and to obtain the attendance of witnesses with regard to any Loss; or
 - Answering questions under oath at such times as may be reasonably required about any matter relating to this insurance or the Loss, as well as permitting us to inspect your books and records. In such event, your answers under oath shall be signed.
- v. Take all reasonable steps to prevent further Stolen Funds Loss after becoming aware of suffering an Unauthorized Fund Transfer including, but not limited, to promptly contacting the Financial Institution which holds the Account;
- vi. In the event of a Stolen Funds Loss, you shall:
 - Take all reasonable steps to obtain reimbursement for the Stolen Funds Loss from the Financial Institution which holds the Account;
 - Promptly give notice to us of the Stolen Funds Loss and detailed information regarding the Stolen Funds Loss, including without limitation, the type, dates, and amount of Stolen Funds Loss.
 - Send to us at our request, a signed, sworn proof of Stolen Funds Loss, or affidavit containing the information we request to investigate the Stolen Funds Loss. We shall supply you with the necessary forms for this purpose, which you shall complete, execute and return to us within sixty (60) days of our request.
 - Provide us with a complete description of your efforts to obtain reimbursement from the Financial Institution that holds the Account and stated reasons why full or partial reimbursement was not provided; and
 - Provide any other reasonable information or documentation that we may request.

VI. DEFINITIONS

The following definitions shall apply for purposes of this Policy.

- A. **Access Device** means a card, code or other means of access to an Account of the Insured, or any combination thereof, that may be used by the Insured to initiate a Funds Transfer.
- B. **Account** means a U.S. regulated and domiciled checking, savings, money market, brokerage, or credit card Account of the Insured held directly or indirectly by a Financial Institution and established primarily for personal, family or household purposes. For certain Membership Programs, "Account" also includes a 401(k) held in the name of the Member, or the Member's authorized representative.
- C. **Business** means any employment, trade, profession or occupation.
- D. **Commencement Date** means the date on which an Insured becomes covered under this Policy, which date shall be the later of October 1, 2011, or the date on which an Insured becomes enrolled in a LifeLock Membership Program.
- E. **Computer Attack** means transmission of malicious code, Unauthorized Computer Access or Unauthorized Computer Use, whether intentional or unintentional, hostile or otherwise and regardless of whether the perpetrator is motivated for profit, which results in copying or misappropriation of an Insured's identity information.

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F. **Computer System** means computer hardware, software or firmware and data stored thereon, linked together through a network of two or more computers, or accessible through the Internet, including network infrastructure, input, output, processing, storage and off-line media libraries. Computer System also includes those written policies and procedures applicable to the security of a computer network.

G. **Declarations Page** means the Declarations Page dated as of the date hereof and comprising a part of this Policy.

H. **Financial Institution** means a bank, savings, association, credit union, credit institution or company issuing credit, or any other person or entity that directly or indirectly holds an Account belonging to an Insured.

I. **Funds Transfer** means a transfer of funds, including one initiated through an electronic terminal, telephone, computer, or magnetic tape for the purpose of ordering, instructing or authorizing a Financial Institution to debit or credit an Insured's Account. Funds Transfer includes, but is not limited to, point-of-sale transfers, automated teller machine transfers, direct deposits or withdrawals of funds, transfers initiated by telephone, and transfers resulting from debit or credit card transactions, whether or not initiated through an electronic terminal.

J. **Insured** means a person who, at the time of a Stolen Identity Event is (1) enrolled in a Membership Program, and (2) is a US Citizen, Canadian citizen domiciled in the USA, or US resident with a legal right of abode, including members of the US Armed Forces while abroad. Insured also means the parent or legal guardian of a Minor Member.

K. **Insurer** means State National Insurance Company.

L. **Internet** means the worldwide public network of computers as it currently exists or may be manifested in the future.

M. **LifeLock** means LifeLock, Inc.

N. **Loss** means occurrence of any of the coverages described in Section I of this Policy, and includes Losses incurred by a parent or guardian on behalf of a Minor Member as a result of a Stolen Identity Event.

O. **Master Policyholder** means LifeLock, Inc.

P. **Member** means a person who is enrolled in a Membership Program.

Q. **Minor Member** means a minor child or minor dependent of a Member, which minor child or minor dependent is enrolled in a Membership Program.

R. **Membership Program** means those plans and programs offered by LifeLock to its Members both presently and in the future, including without limitation: LifeLock® services, LifeLock Command Center® services, LifeLock Junior® and LifeLock Ultimate®.

S. **Policy** means this Policy, together with any attachments, endorsements, exhibits and appendices hereto, as well as any evidence of coverage provided to an Insured.

T. **Stolen Funds Loss** means the principal amount, exclusive of interest and fees, incurred by the Insured and caused by an Unauthorized Fund Transfer. Stolen Funds Loss shall not include any amount for which the Insured did not seek reimbursement from the financial or credit institution which holds the Account from which funds were stolen, and Stolen Funds Loss shall not include any amount for which the Insured received reimbursement from any source. Stolen Funds Loss shall not include loss of any equities or securities.

U. **Stolen Identity Event** means an occurrence after the Commencement Date and before the Termination Date which includes a single act or a series of related acts, whether committed by one or more persons, of theft of the personal information of an Insured or Minor Member, including without limitation, the Insured's or Minor Member's personal identification, social security number, or other method of identifying the Insured or Minor Member, or one or more uses of such stolen information to establish or use a deposit, credit or other Account, secure a loan, enter into a contract or commit a crime. Stolen Identity Event shall

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not include the fraudulent use of an Insured's Business name, or any other method of identifying any Business activity of an Insured.

V. **Suit** means a civil proceeding seeking money damages that is commenced by the service of a complaint or similar proceeding.

W. **Termination Date** means the earlier of the date an Insured ceases to be enrolled in a LifeLock Membership Program or the cancellation or termination of the Policy.

X. **Unauthorized Computer Access** means the gaining of access to a Computer System by an authorized person(s) or by an authorized person(s) in an unauthorized manner. Unauthorized Computer Access does not include Computer Attack.

Y. **Unauthorized Computer Use** means the use of a Computer System by an unauthorized person(s) or by an authorized person(s) in an unauthorized manner. Unauthorized Computer Use shall also include Computer Attack.

Z. **Unauthorized Funds Transfer** means a Funds Transfer from an Insured's Account initiated by a person other than the Insured without the actual authority to initiate the transfer and from which the Insured receives no benefit. An Unauthorized Funds Transfer does not include: an electronic funds transfer initiated: (i) by a person who was furnished with an Access Device to the Insured's Account by the Insured, unless the Insured has notified the Financial Institution holding the Account that such person is no longer authorized to access the Account, (ii) with fraudulent intent by the Insured or any person acting in concert with the Insured, (iii) or by a Financial Institution or its employee(s).

AA. **401(k)** means a qualified deferred compensation plan in which an employee can elect to have the employer contribute a portion of his or her cash wages to the plan on a pre-tax basis pursuant to subsection 401(k) of the Internal Revenue Code.

VII. DEDUCTIBLE

The benefits provided by this Policy are not subject to a deductible.

VIII. COMMON POLICY CONDITIONS

A. CANCELLATION, TERMINATION AND NONRENEWAL

1. This Policy shall terminate on the date specified in the Declarations Page or, in the event of cancellation or nonrenewal of this Policy, then the date specified in such notice of cancellation or nonrenewal. There shall be no coverage for any Stolen Identity Event or Loss occurring after the effective date and time of such expiration, cancellation or nonrenewal. Termination of this Policy shall not reduce any time periods during which the Insured must report a Stolen Identity Event or Unauthorized Funds Transfer or send us a signed, sworn proof of Loss or affidavit containing the information we request to investigate a claim.

2. If this Policy has been in effect for sixty days, or immediately upon renewal, we will only cancel the Policy in the following circumstances:

- a. Nonpayment of Premium
- b. Any of the following grounds, as stated in this Policy:
 - i. Conviction of the Insured of a crime arising out of acts increasing the hazard insurance against.
 - ii. Acts or omissions by the Insured or his representative constituting fraud or material misrepresentation in obtaining the policy, in continuing the policy or in presenting a claim under the Policy.
 - iii. A substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk in writing the Policy.
 - iv. A substantial breach of contractual duties or conditions.
 - v. Loss of reinsurance applicable to the risk insured against, but only if the absence of reinsurance has resulted from termination of treaty or facultative reinsurance initiated or implemented by the reinsurer or reinsurers of State National.

vi. A determination by the director of insurance or other governing regulatory official or body that the continuation of the Policy would place State National in violation of the insurance laws of this state or would jeopardize the solvency of State National.

e. Acts or omissions by the Insured or his representative which materially increase the hazard insured against.

3. No cancellation shall be effective unless we mail a copy of the notice of cancellation to LifeLock as the Master Policyholder at the address shown in the Policy or to the last known address of LifeLock as the Master Policyholder at least forty-five days before the effective date of the cancellation, except that, if cancellation is for nonpayment of premium, at least ten days' notice of cancellation will be given. The notice must state the specific facts which constitute the grounds for cancellation. Any notice of cancellation will be accompanied by a refund of unearned premium.

4. There shall be no liability on the part of and no cause of action of any nature against us or our authorized representatives, agents or employees, or any licensed insurance producer, for any statement made, unless shown to have been made in bad faith with malice, in any of the following:

a. A written notice of cancellation or in any other oral or written communication specifying the reasons for cancellation.

b. A communication providing information pertaining to such cancellation.

c. Evidence submitted at any court proceeding or informal inquiry in which such cancellation is an issue.

5. We may elect to nonrenew this Policy by mailing a copy of the notice of nonrenewal to LifeLock as the Master Policyholder by certified mail at the address shown in the Declarations Page of the Policy or to the last known address of LifeLock as the Master Policyholder, at least forty-five days before the end of the Policy period, of our intention not to renew the Policy. The transfer of an Insured between companies within the same insurance group or changes in deductibles, premium, amount of insurance or coverage are not refusals to renew. Notice of our intent to not renew the Policy is not required if:

a. We have offered to issue a renewal policy.

b. LifeLock as the Master Policyholder has obtained replacement coverage or has agreed in writing to obtain replacement coverage.

If we provide notice of our intention not to renew the Policy and we subsequently extend the Policy for ninety days at the request of LifeLock as the Master Policyholder, an additional notice of nonrenewal is not required with respect to the extension of the Policy. If we mail the notice of nonrenewal less than forty-five days before expiration of the Policy, coverage under this Policy shall remain in effect until forty-five days after the notice is mailed. Earned premium for any period of coverage that extends beyond the expiration date of the Policy shall be considered pro rata based upon the previous year's rate.

6. We shall mail or deliver to LifeLock as the Master Policyholder at the mailing address shown in the Declarations Page of the Policy written notice of premium increase, change in deductible or reduction in limits or substantial reduction in coverage at least thirty days before the expiration date of this Policy. If we fail to provide the thirty days' notice, the coverage provided to LifeLock as the Master Policyholder remains in effect until notice is given or until the effective date of replacement coverage obtained by LifeLock as the Master Policyholder, whichever occurs first. Notice is considered given thirty days following the date of mailing or delivery of the notice. If LifeLock as the Master Policyholder elects not to renew, any earned premium for the period of extension of the terminated Policy shall be calculated pro rata at the lower of the current or previous year's rate. If LifeLock as the Master Policyholder accepts the renewal, the premium increase, if any, and other changes are effective the day following the prior policy's expiration or anniversary date. For purposes of this Section VIII.A.6, notice shall be considered given if we deliver new Policy terms and conditions thirty days before the expiration date of the Policy.

7. Proof of mailing any notice of cancellation, notice of nonrenewal, or notice of premium or coverage changes to LifeLock as the Master Policyholder at the address shown in the Declarations Page for the

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Policy is sufficient proof of notice.

8. For the purposes of this Section VIII.A, the following terms shall have the following meanings:

- a. "Cancellation" means termination of the Policy at a date other than its expiration date.
- b. "Expiration date" means the date on which coverage under the Policy ends as set forth in the Policy.
- c. "Nonpayment of premium" means the failure or inability of the LifeLock as the Master Policyholder to discharge any obligation in connection with the payment of premiums on the Policy, whether payable directly to us or our agent.
- d. "Nonrenewal" means termination of the Policy at its expiration date.
- e. "Renewal" or "to renew" means the issuance of or our offer to issue a certificate or notice extending the term of the Policy for a specified period beyond the Policy's expiration date.

B. CHANGES

This Policy contains all the agreements between you and us concerning the insurance afforded. This Policy's terms can be amended or waived only by an endorsement issued by us and made a part of this Policy.

C. COVERAGE TERRITORY

Subject to its terms, condition and exclusions, this Policy applies to a Stolen Identity Event or Unauthorized Funds Transfer occurring anywhere in the world, but we shall only pay for Loss incurred in the United States or a branch or office abroad of a United States regulated Financial Institution.

D. LEGAL ACTION AGAINST US

No legal action may be brought or made against us under this Policy unless:

1. There has been full compliance with all the terms of this Policy; and
2. The action is brought within two (2) years and a day after the date on which a Stolen Identity Event or Unauthorized Funds Transfer is first discovered by the Insured.

E. VENUE AND CHOICE OF LAW

Any dispute arising out of this Policy, or with respect to the application of or the interpretation of this Policy, shall be governed by the laws of the state of Arizona, without giving effect to the principles of conflict of laws.

State National and the Insured further agree that, in the event either party commences an action against the other arising out of a dispute under this Policy, such action may only be filed in the state courts in Arizona or in the federal courts located in the state of Arizona.

F. CONCEALMENT, MISREPRESENTATION OR FRAUD

This Policy shall be void if you intentionally conceal or misrepresent a material fact concerning this Policy.

G. BANKRUPTCY

The bankruptcy or insolvency of the Insured or the Insured's estate shall not relieve us of any obligation under this Policy.

H. DUPLICATE COVERAGES

If two or more of this Policy's Coverages apply to the same Loss, we will not pay more than the actual amount of any Loss.

I. OTHER INSURANCE

The benefits provided under this Policy are in excess of your existing insurance and other benefits, if any. If there is any other valid benefit or insurance which would otherwise apply in the absence of this Policy, benefits under this Policy shall be available only to the extent that any Loss is not covered by such other insurance or other benefits. In no event will we pay more than the actual amount of Loss.

J. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

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Your rights and duties under this Policy may not be transferred without our written consent except in the case of death or incapacity of an individual named insured.

If you die or become incapacitated, your rights and duties will be transferred to your legal representative, but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will assume your rights and duties under this Policy, but only with respect to the property in such person's possession.

Appendix A - Benefit Limits

This Appendix A identifies the benefit limits available for each type of Loss covered under the Policy for each Membership Program offered by LifeLock. You will be eligible to receive the maximum benefits for the covered Losses listed under the specific LifeLock Membership Program for which you have subscribed.

	LifeLock Basic LifeLock Command Center LifeLock Ultimate LifeLock Junior LifeLock for Minors LifeLock Data Breach Service	LifeLock Standard	LifeLock Advantage	LifeLock Ultimate Plus
(A) Document Replacement Costs	Up to \$2,000 per Stolen Identity Event	Up to \$2,000 per Stolen Identity Event	Up to \$2,250 per Stolen Identity Event	Up to \$3,000 per Stolen Identity Event
(B) Travelling Expenses	Up to \$2,500 per Stolen Identity Event	Up to \$2,500 per Stolen Identity Event	Up to \$2,750 per Stolen Identity Event	Up to \$3,500 per Stolen Identity Event
(C) Loss of Income	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
(D) Stolen Handbag, Purse or Wallet	Not Included	Up to \$250 total per event (maximum of \$100 for replacement of stolen cash)	Up to \$500 total per event (maximum of \$150 for replacement of stolen cash)	Up to \$1,000 total per event (maximum of \$300 for replacement of stolen cash)
(E) Child/Elderly Care	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
(F) Travel Assistance	Not included	Not included	Not included	Not included
(G) Fraudulent Withdrawals	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$15,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$25,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event**
(H)(I)(J) Legal,	Up to a total of \$1,000,000 per each	Up to a total of \$1,000,000 per each	Up to a total of \$1,000,000 per each	Up to a total of \$1,000,000 per each

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Remediation Service and Case Management Costs	Stolen Identity Event	Stolen Identity Event	Stolen Identity Event	Stolen Identity Event
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*Fraudulent Withdrawals coverage does not include 401(K) Accounts. **Fraudulent Withdrawals coverage includes 401(K) Accounts.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

STOLEN IDENTITY EVENT INSURANCE

AMENDMENT OF POLICY PROVISIONS – NEW YORK

SECTION I – INSURING AGREEMENT

Section I(E) is replaced in its entirety by the following:

E. **Childcare and Elderly Care.** The cost to the Insured or the Insured’s authorized representative, holding a power of attorney or guardianship appointment to act on the Insured’s behalf, of providing additional childcare or care of elderly relatives for which the Insured (or the Insured’s authorized representative holding a power of attorney or guardianship appointment to act on the Insured’s behalf) is directly responsible while having to travel to replace documents, to visit a governmental agency or department of the United States, or of any state or territory of the United States or any political subdivision thereof, or rectify records as a result of a Stolen Identity Event. Childcare and Elderly Care must be provided by a professional care provider, who is not a relative of the insured.

SECTION VI – DEFINITIONS

The following additional definitions shall apply for purposes of this Policy.

BB. **Remediation Services Costs.** The amount of reasonable and necessary expenses paid to investigators and other third-party business providers who are retained by LifeLock and provide any services that are reasonably necessary, viewed in the context of LifeLock’s business and Membership Programs, to restore the good name and identity of the Insured, or to recover Losses of the Insured in accordance with any Membership Program.

CC. **Case Management Services Costs.** The amount of reasonable and necessary expenses paid to a third-party case management service provider retained by LifeLock or incurred directly by LifeLock, on behalf of its Member, as a result of a Stolen Identity Event, subject to the Limits of Insurance as provided in Section III of this Policy.

SECTION VIII – COMMON POLICY CONDITIONS

Section A., CANCELLATION, TERMINATION AND NONRENEWAL is replaced by the following for Insureds who reside in the state of New York:

A. CANCELLATION, NONRENEWAL AND CONDITIONAL RENEWAL

1. This Policy shall terminate on the date specified in the Declarations Page or, in the event of cancellation or nonrenewal of this Policy, then the date specified in such notice of cancellation or nonrenewal. There shall be no coverage for any Stolen Identity Event or Loss occurring after the effective date and time of such termination, cancellation or nonrenewal of the Policy. Termination of this Policy shall not reduce any time periods during which the Insured must report a Stolen Identity Event or Unauthorized Funds Transfer or send us a signed, sworn proof of Loss or affidavit containing the information we request to investigate a claim.

2. We will only cancel, nonrenew or conditionally renew the Policy in the following circumstances:

a. Nonpayment of Premium provided, however, that a notice of cancellation on this ground shall

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inform the Insured of the amount due;

b. Conviction of a crime arising out of acts increasing the hazard insured against;

c. Discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder;

d. After issuance of the Policy or after the last renewal date, discovery of an act or omission, or a violation of any Policy condition, that substantially and materially increases the hazard insured against, and which occurred subsequent to inception of the current policy period;

e. A determination by the Superintendent of Insurance that continuation of our present volume of business would jeopardize our solvency or be hazardous to the interests of our policyholders, our creditors, or the public; or

f. A determination by the Superintendent of Insurance that the continuation of the Policy would violate, or would place us in violation of, any provision of New York's Insurance laws. Notwithstanding the foregoing, any act or omission by an Insured other than LifeLock that would give us the right to cancel, nonrenew or conditionally renew the coverage for that Insured shall not constitute the basis for cancellation, nonrenewal or conditional renewal of the Policy with respect to all Insureds hereunder.

3. Cancellation, nonrenewal or conditional renewal of the Policy under this Section shall not become effective until at least forty-five days, or twenty days if based upon nonpayment of Premium, after we mail or deliver written notice of the cancellation, nonrenewal or conditional renewal to LifeLock at the mailing address shown in the Policy and to affected Insureds under the Policy at each Insured's last known address. If so authorized by us pursuant to a written agreement, LifeLock may mail or deliver any such notice to Insureds on our behalf. Each and every notice of cancellation, nonrenewal or conditional renewal shall set forth the specific reason for the cancellation, nonrenewal or conditional renewal.

If, prior to the effective date of cancellation, nonrenewal or conditional renewal of the Policy, whether initiated by us or LifeLock, an Insured suffers a Loss resulting from a Stolen Identity Event, the Loss shall remain covered in accordance with the Coverage provided under the Policy, notwithstanding the cancellation, nonrenewal or conditional renewal.

4. LifeLock may cancel the Policy for any reason upon thirty days written notice to us and each Insured under the Policy. Such notice shall not be required to be given to Insureds if substantially similar coverage has been obtained from another insurer without a lapse in coverage.

5. Coverage for an individual Insured under the Policy shall terminate upon termination of the Insured's enrollment in a Membership Program.

Section **E., VENUE AND CHOICE OF LAW** is replaced by the following for LifeLock members who reside in the state of New York:

E. VENUE AND CHOICE OF LAW

Any dispute arising out of this Policy, or with respect to the application of or the interpretation of this Policy, shall be governed by the laws of the state of New York, without giving effect to the principles of conflict of laws.

We and Insured further agree that, in the event either party commences an action against the other arising out of a dispute under this Policy, such action may only be filed in the state courts in New York or in the federal courts located in the state of New York.

All other Policy provisions apply.

Identity Theft 101

Understanding identity



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<p>theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>leader in Identity Theft Protection.</p>  <p>▶ Learn more</p>	<p>Individuals is secure.</p>  <p>▶ Learn more</p>
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**LifeLock Service Guarantee and Insurance Coverage**

Effective Date: December 12, 2014

LifeLock Service Guarantee

If you are enrolled in a Protection Program, have paid us (or a third party has paid us) all proper fees for such Protection Program, and have fully complied with the Service Terms including, without limitations the provisions of Section 6 (Your Conduct) of the Service Terms, and you nevertheless become a victim of a fraud committed or attempted using your Personal Information without authority, we will, through the provision of Insurance described below or otherwise, retain and pay for those third party professional services that are reasonably necessary in our judgment to assist you in restoring losses or recovering your lost out-of-pocket expenses caused by such fraud. Benefits provided pursuant to this guarantee cover expenses for such third parties up to a maximum of one million dollars (\$1,000,000) per identity theft event, provided that:

- You notify LifeLock and the Insurer, as applicable, within ninety (90) days of the date you know, or reasonably should have known, that someone has improperly used your Personal Information to commit an act of identity theft;
- You fully cooperate and are truthful with LifeLock and the Insurer, as applicable, and those third parties retained to assist you, and you agree to execute any documents LifeLock and the Insurer reasonably require;
- You fully cooperate with LifeLock and the Insurer, as applicable, in any remediation process, including, but not limited to, providing LifeLock and the Insurer with copies of all available investigation files from any institution, including, but not limited to, banks, credit institutions, or law enforcement agencies relating to the alleged identity theft;
- You agree that LifeLock and the Insurer, as applicable, will not pay or be obligated for any costs or expenses other than as described in this Service Guarantee, including without limitation fees of any service providers not retained by LifeLock or the Insurer;
- You agree that LifeLock reserves the right to investigate any asserted Service Guarantee claim to determine its validity;
- You agree that LifeLock is not an insurance company, is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating;
- You agree the maximum amount covered for third party expenses under this Service Guarantee and the Insurance per identity theft shall not exceed \$1 million in the aggregate; and
- You agree that we and the Insurer, as applicable, will not make payments to you for any loss or liability you may incur.

Should a bank or other credit institution, after reasonable investigation, determine that your reported loss is not due to identity theft, we and the Insurer, as applicable, may rely on such investigation to determine that the Service Guarantee is not applicable to such loss.

THE FOREGOING SERVICE GUARANTEE STATES THE ENTIRE OBLIGATION OF LIFELOCK AND YOUR ENTIRE REMEDY FOR ANY FAILURE OR DELAY IN PERFORMING THE PROTECTION PROGRAMS. EXCEPT AS SET FORTH HEREIN, THE PROTECTION PROGRAMS AND CREDIT

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MONITORING PRODUCT ARE PROVIDED ON AN "AS IS" BASIS WITHOUT ANY WARRANTY WHATSOEVER. LIFELOCK HEREBY DISCLAIMS ALL OTHER WARRANTIES EXPRESS, IMPLIED, OR STATUTORY; ARISING FROM COURSE OF DEALING, USAGE, OR TRADE; AND INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR TITLE. Some jurisdictions do not allow certain limitations of warranties, so the foregoing may not apply to you.

THIS SERVICE GUARANTEE APPLIES ONLY TO THE PROTECTION PROGRAMS.

Your Insurance Coverage

If you are enrolled in any of LifeLock's Protection Programs, you will be insured for certain losses should you become a victim of identity theft. You will be reimbursed for certain out-of-pocket costs and expenses in the following categories:

- (A) Cost of Replacing Documents.
- (B) Traveling Expenses.
- (C) Loss of Income.
- (D) Stolen Handbag, Purse, or Wallet.
- (E) Childcare and /Elderly Care.
- (F) Travel Assistance.
- (G) Fraudulent Withdrawals.

Appendix A to the Insurance Policy (available [here](#)) identifies the benefit limits available for the specific Protection Program for which you have subscribed. All Protection Programs are not available in all states.

The Policy will cover certain expenses that we incur on your behalf for legal costs, remediation services costs and case management services costs per Stolen Identity Event; provided, the maximum amount of such legal costs, remediation services costs and case management services costs coverage under the Service Guarantee and the Insurance shall not exceed \$1 million in the aggregate per Stolen Identity Event.

Please refer to the Insurance Policy for complete terms and conditions of coverage. The Insurance is underwritten by State National Insurance Company (the "Insurer").

You understand and agree that termination of your membership in any of the Protection Programs, for any reason, constitutes your consent to termination of the Insurance provided to you, and no further notice of such termination will be given to you. In the event the Insurance is terminated by the Insurer, we will notify you of such termination and of any replacement Insurance.

<p>Identity Theft 101</p> <p>Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>How LifeLock Works</p> <p>See why LifeLock is a leader in Identity Theft Protection.</p>  <p>▶ Learn more</p>	<p>Help Protect Yourself</p> <p>LifeLock's protection for Individuals is secure.</p>  <p>▶ Learn more</p>
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This Declarations Page is attached to and forms part of the Stolen Identity Event Insurance Policy issued to LifeLock, Inc., as Master Policyholder, and its members as Insureds, policy number LIF-01.

DECLARATIONS PAGE

1. Name and Address of Master Policyholder: LifeLock, Inc.
60 East Rio Salado Parkway, Suite 400
Tempe, Arizona 85281

2. Name and Address of Insurer: State National Insurance Company, Inc.
Administered by Lloyd Guidry, LLC
20821-Z Eva Street #46
Montgomery, TX 77356

3. Limits of Insurance/Liability

LifeLock members will be eligible to receive the maximum benefits for the covered Losses listed under the specific LifeLock Membership Program for which they have subscribed.

Appendix A – Benefit Limits

This Appendix A identifies the benefit limits available for each type of Loss covered under the Policy for each Membership Program offered by LifeLock. You will be eligible to receive the maximum benefits for the covered Losses listed under the specific LifeLock Membership Program for which you have subscribed.

	LifeLock Basic LifeLock Command Center LifeLock Ultimate LifeLock Junior LifeLock for Minors LifeLock Data Breach Service	LifeLock Standard	LifeLock Advantage	LifeLock Ultimate Plus
(A) Document Replacement Costs	Up to \$2,000 per Stolen Identity Event	Up to \$2,000 per Stolen Identity Event	Up to \$2,250 per Stolen Identity Event	Up to \$3,000 per Stolen Identity Event
(B) Travelling Expenses	Up to \$2,500 per Stolen Identity Event	Up to \$2,500 per Stolen Identity Event	Up to \$2,750 per Stolen Identity Event	Up to \$3,500 per Stolen Identity Event
(C) Loss of Income	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen

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	Identity Event	Identity Event	Identity Event	Identity Event
(D) Stolen Handbag, Purse or Wallet	Not Included	Up to \$250 total per event (maximum of \$100 for replacement of stolen cash)	Up to \$500 total per event (maximum of \$150 for replacement of stolen cash)	Up to \$1,000 total per event (maximum of \$300 for replacement of stolen cash)
(E) Child/Elderly Care	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
(F) Travel Assistance	Not included	Not included	Not included	Not included
(G) Fraudulent Withdrawals	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$15,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$25,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event**
(H)(I)(J) Legal, Remediation Service and Case Management Costs	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event

*Fraudulent Withdrawals coverage does not include 401(K) Accounts. **Fraudulent Withdrawals coverage includes 401(K) Accounts.

4. Policy Period:

From: January 1, 2014, at 12:01 Eastern Standard Time

To: December 31, 2016, at 12:01 Eastern Standard Time

5. Renewal Period: Annual Renewal Date commences on January 1st.

6. Territory:

United States of America, and otherwise as specified in the Policy of which this Declarations Page is a part.

<p>Identity Theft 101</p> <p>Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>How LifeLock Works</p> <p>See why LifeLock is a leader in Identity Theft Protection.</p>  <p>▶ Learn more</p>	<p>Help Protect Yourself</p> <p>LifeLock's protection for Individuals is secure.</p>  <p>▶ Learn more</p>
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Summary Description of Benefits for Identity Theft Coverage Master Policy for Members Enrolled in LifeLock Identity Theft Protection Programs

This Summary is provided to inform you that as a customer of LifeLock who is enrolled in a LifeLock Identity Theft Protection Program that includes identity theft insurance (each a "**Membership Program**"), you are entitled to certain benefits under the Master Policy (the "**Policy**"), as referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Policy, even if they are not mentioned in this Summary, and the limit of benefits for the Membership Program for which you have subscribed. A complete copy of the Policy will be provided to you upon request.

The Policy has been issued to LifeLock, Policy Number LIF-01, underwritten by State National Insurance Company, to provide benefits as described in this Summary.

General Information

Should you have any questions regarding any of the Membership Programs provided by LifeLock, or if you would like to obtain a complete copy of the Policy, please call the customer service number located in the membership materials you received from LifeLock.

Benefits

In the event you are the victim of identity theft, we shall pay you the following:

A. Replacement of documents – the cost of replacing documents, including driver's licenses, passports, and birth and marriage certificates, as well as the cost of additional legal expenses such as affidavits and notarizations required in connection with replacing documents as a result of a Stolen Identity Event

B. Traveling expenses – reasonable expenses, including gas, parking and airline tickets, incurred in traveling to obtain replacement documents, to attend meetings or proceedings, or to rectify records as a result of a Stolen Identity Event

C. Loss of income – actual lost income for time necessarily taken off work and away from your work premises, whether whole or partial days, solely as a result of your efforts to amend or rectify records relating to your true name or identity as a result of a Stolen Identity Event

D. Stolen handbag, purse or wallet – actual cost of replacing your stolen handbag, purse or wallet in addition to replacing the cash contained therein, as a result of a Stolen Identity Event

E. Childcare and elderly care – actual costs of providing additional childcare or care of elderly relatives that you are directly responsible for while having to travel to replace documents, attend meetings or proceedings, or rectify records as a result of a Stolen Identity Event

F. Fraudulent withdrawals – the principal amount of money you have lost resulting from an unauthorized transfer of monies from one or more of your checking, savings, money market, or other financial accounts, unless you have received reimbursement from another source or failed to request reimbursement from the entity holding the account from which funds were stolen

G. Legal costs – reasonable and necessary expenses paid to lawyers and other legal professionals appointed by us and with our consent in connection with remediating a Stolen Identity Event, including

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defending any civil lawsuit filed against you, removing any civil judgment entered against you, defending you against any criminal charges filed against you due to the actions of another while using your identity, and assisting you with an audit or other proceeding or hearing conducted by a governmental agency as a result of a Stolen Identity Event

H. Remediation services costs – reasonable and necessary expenses paid to investigators with our consent in connection with remediating a Stolen Identity Event, including the costs of recovering control of your personal identity and recovering losses you incurred

I. Case management services costs – expenses paid to an identity restoration case manager, as needed and approved by us, in complex Stolen Identity Events

For purposes of coverage under the Policy, a Stolen Identity Event is the fraudulent use of your personal identification, social security number, or other method of identifying you, including the fraudulent use of your personal identity to establish credit accounts, secure loans, enter into contracts, withdraw money from one or more of your financial accounts, or commit a crime. A Stolen Identity Event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

Deductible

Receipt of benefits under the Policy is not subject to or conditioned upon the payment of a deductible.

Scope of Coverage

The Policy provides benefits to you only if you report a Stolen Identity Event to us and LifeLock as soon as you become aware of a Stolen Identity Event, but in no event later than ninety (90) days after the Stolen Identity Event is discovered by you.

Additionally, you must follow the instructions in a claims kit that will be provided to you. These instructions will include notifying major credit bureaus, the financial institution from which your monies may have been stolen and appropriate law enforcement agencies. The claims kit will also provide instructions about how to file for benefits under the Policy if the Stolen Identity Event results in losses that are covered under the Policy.

You will only be covered under the Policy if you report the Stolen Identity Event within ninety (90) days of discovery, and you first discover the Stolen Identity Event while enrolled in a Membership Program. You will not be covered if the Stolen Identity Event first occurs after termination of the Policy or termination of your membership in a Membership Program.

Other Insurance

The coverages provided under the Policy shall be excess over any other insurance, including, without limitation, homeowner’s or renter’s insurance. If you have other insurance that applies to a loss under the Policy, the other insurance shall pay first. The Policy applies to the amount of loss that is in excess of the limits of your other insurance and the total of all deductibles and self-insured amounts under all of your other insurance.

Duplicate Coverages

If two or more of this Policy’s Coverages apply to the same Loss, or if you are enrolled in more than one identity theft protection program insured by us, we will not pay more than the actual amount of any loss you incur.

Limits of Insurance

The following identifies the benefit limits available for each type of Loss covered under the Policy for each Membership Program LifeLock offers. You will be eligible to receive up to the maximum benefits for the following covered losses listed under the specific Membership Program for which you have subscribed.

	LifeLock Basic LifeLock Command Center LifeLock Ultimate	LifeLock Standard	LifeLock Advantage	LifeLock Ultimate Plus
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	LifeLock Junior	LifeLock for Minors	LifeLock Data Breach Service	
(A) Document Replacement Costs	Up to \$2,000 per Stolen Identity Event	Up to \$2,000 per Stolen Identity Event	Up to \$2,250 per Stolen Identity Event	Up to \$3,000 per Stolen Identity Event
(B) Travelling Expenses	Up to \$2,500 per Stolen Identity Event	Up to \$2,500 per Stolen Identity Event	Up to \$2,750 per Stolen Identity Event	Up to \$3,500 per Stolen Identity Event
(C) Loss of Income	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
(D) Stolen Handbag, Purse or Wallet	Not Included	Up to \$250 total per event (maximum of \$100 for replacement of stolen cash)	Up to \$500 total per event (maximum of \$150 for replacement of stolen cash)	Up to \$1,000 total per event (maximum of \$300 for replacement of stolen cash)
(E) Child/Elderly Care	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
(F) Travel Assistance	Not included	Not included	Not included	Not included
(G) Fraudulent Withdrawals	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$15,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$25,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event**
(H)(I)(J) Legal, Remediation Service and Case Management Costs	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event

*Fraudulent Withdrawals coverage does not include 401(K) Accounts. **Fraudulent Withdrawals coverage includes 401(K) Accounts.

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Understanding identity theft and how it can affect you



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LifeLock Website Terms of Use

Effective Date: December 12, 2013

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You need not enroll as a member to just visit and view our Site. However, if you elect to obtain or use any identity protection services, credit monitoring services, mobile applications or other products or services from us (each referred to as a "Service") you must register for or enroll in the Service and agree to applicable guidelines, terms and agreements found [here](#) ("Service Terms"). If any of these Terms are inconsistent with the Service Terms for the service you have ordered, the Service Terms will control with respect to that specific Service only.

Changes

WE MAY CHANGE, UPDATE, OR ADD OR REMOVE PROVISIONS OF THESE TERMS AT ANY TIME BY POSTING THE UPDATED TERMS ON OUR SITE. YOUR USE OF OUR SITE AFTER WE HAVE UPDATED THE TERMS SHALL CONSTITUTE YOUR ACCEPTANCE OF ALL OF THE UPDATED TERMS. IF YOU DO NOT AGREE WITH ANY OF THE UPDATED TERMS YOU MUST STOP USING THE SITE.

Eligibility

By using our Site, you represent, acknowledge and agree that you are at least 18 years of age.

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Please review the privacy policy which is available [here](#) (the "Privacy Policy"). The Privacy Policy is incorporated by reference into these Terms and explains how we use and share information that we collect or that you provide to us through our Site. If you elect to use our mobile application and features, you should review our Mobile App Privacy Policy also (available [here](#)), which applies to your use of our mobile application.

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If you breach any of these Terms, the above license will terminate automatically and you must immediately destroy any downloaded or printed Materials.

Links to Third-Party Sites

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Our Site may be linked to other web sites operated by one or more third-parties (collectively, "Third-Party Sites"). Certain areas of our Site may allow you to interact with Third-Party Sites and, in certain situations, you may be transferred to a Third-Party Site through a link but it may appear that you are still on our Site. In any case, you acknowledge and agree that the Third-Party Sites may have different privacy policies and terms and conditions and/or business practices than we do, and you further acknowledge and agree that your use of Third-Party Sites is governed by that Third-Party Site's privacy policy and/or terms and conditions, if any. We may provide you with links to the Third-Party Sites as a convenience, but we do not verify, make any representations or take responsibility for such Third-Party Sites, including, without limitation, privacy policy compliance, the truthfulness, accuracy, quality or completeness of the content, services, links displayed and/or any other activities conducted on or through such Third-Party Sites. YOU AGREE THAT WE WILL NOT, UNDER ANY CIRCUMSTANCES, BE RESPONSIBLE OR LIABLE, DIRECTLY OR INDIRECTLY, FOR ANY GOODS, SERVICES, INFORMATION, RESOURCES AND/OR CONTENT AVAILABLE ON OR THROUGH ANY THIRD-PARTY SITES AND/OR THIRD-PARTY DEALINGS OR COMMUNICATIONS, OR FOR ANY HARM RELATED THERETO, OR FOR ANY DAMAGES OR LOSS CAUSED OR ALLEGED TO BE CAUSED BY OR IN CONNECTION WITH YOUR USE OR RELIANCE ON THE CONTENT OR BUSINESS PRACTICES OF ANY THIRD PARTY.

Links to Third-Party Sites

When using our Site, you agree not to:

- Defame, abuse, harass, stalk, threaten, or otherwise violate the legal rights (such as rights of privacy and publicity) of others.
- Use racially, ethnically, or otherwise offensive language.
- Discuss or incite illegal activity.
- Use explicit/obscene language or solicit/post sexually explicit images (actual or simulated).
- Post anything that exploits children or minors or that depicts cruelty to animals.
- Post any copyrighted or trademarked materials without the express permission from the owner.
- Disseminate any unsolicited or unauthorized advertising, promotional materials, 'junk mail', 'spam', 'chain letters', 'pyramid schemes', or any other form of such solicitation.
- Use any robot, spider, scraper or other automated means to access our Site.
- Take any action that imposes an unreasonable or disproportionately large load on our Site or infrastructure.
- Alter the opinions or comments posted by others on our Site.
- Post anything contrary to our public image, goodwill or reputation.
- Use the Site in any way that is harmful to us or third parties, infringes on the property rights of us or others, or otherwise violates applicable laws.

This list of prohibitions provides examples and is not complete or exclusive. We reserve the right to terminate your ability to post to our Site with or without cause and with or without notice, for any reason or no reason, or for any action that we determine is inappropriate or disruptive to our Site or to any other user of our Site.

We may report to law enforcement authorities any actions that may be illegal, and any reports we receive of such conduct. When legally required or at our discretion, we will cooperate with law enforcement agencies in any investigation of alleged illegal activity related to our Site or in connection with our services.

You agree to indemnify and hold us, and our officers, directors, employees, affiliates, agents, licensors, and business partners, harmless from and against any and all costs, damages, liabilities, and expenses (including attorneys' fees and costs of defense) that we, or any other indemnified party, suffers in relation to, arising from, or for the purpose of avoiding, any claim or demand from a third-party that your use of our Site (including without limitation, your participation in the posting areas or, your Submissions) violates any applicable law or regulation, or the copyrights, trademark rights or other rights of any third-party.

Submissions

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END OF TERMS AND CONDITIONS

APPENDIX: How to apply the Apache License to your work.

To apply the Apache License to your work, attach the following boilerplate notice, with the fields enclosed by brackets "[]" replaced with your own identifying information. (Don't include the brackets!) The text should be enclosed in the appropriate comment syntax for the file format. We also recommend that a file or class name and description of purpose be included on the same "printed page" as the copyright notice for easier identification within third-party archives.

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Identity Theft 101

Understanding identity theft and how it can affect you

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How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.

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Help Protect Yourself

LifeLock's protection for Individuals is secure.

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CALL US AT
1-800-607-
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Send us an email Secure login **STOLEN IDENTITY EVENT****CERTIFICATE OF INSURANCE**

Coverage under this Certificate of Insurance ("COI") is provided under a Master Policy issued to LifeLock, Inc., by State National Insurance Company, Inc. This COI is governed by the conditions, limitations and exclusions of the Master Policy.

A. DEFINITIONS

Throughout this COI, You and Your refer to the person who is a member in the **Membership Program**. Membership must not have expired or been canceled by You or LifeLock. We, Us, Our and State National refer to State National Insurance Company, Inc. In addition, when in bold, certain words and phrases are defined as follows:

Administrator means cynoSure Financial, Inc. **Administrator** has been retained to adjust all claims that are covered under the Master Policy. You may contact LifeLock at 1-800- LIFELOCK (1-800-543-3562) or **Administrator** if You have questions regarding this COI or would like to make a claim. **Administrator** can be reached by phone at 1-855-552-8999, by mail at P.O. Box 7691, St. Clair Shores, MI 48080, or by email at lifelock@cynosurefinancial.com.

Certificate of Insurance or **COI** means this document. The **COI** describes the terms, conditions and exclusions of coverage under the Master Policy. The **COI** is the entire agreement between You and Us. Representations or promises made by anyone that are not contained in this **COI** are not a part of Your coverage.

Commencement Date means the date on which You become covered under the Master Policy, which shall be the earlier of October 1, 2011 or the date on which You become enrolled in a **LifeLock Membership Program**.

Coverage Period means the period starting on the **Commencement Date** and will continue as long as you are enrolled in a **Membership Program** with LifeLock.

Loss means any of the coverages provided under the Master Policy and described in Section B of this **COI** below.

Membership Program means those plans and programs offered by LifeLock to its Members both presently and in the future, including without limitation: LifeLock® services, LifeLock Command Center® services, LifeLock Junior®, and LifeLock Ultimate®.

Stolen Identity Event means an occurrence after the **Commencement Date** and before the **Termination Date** which includes a single act or a series of related acts, whether committed by one or more persons, of theft of Your personal information, including without limitation, Your personal identification, social security number, or other method of identifying You, or one or more uses of such stolen information to establish or use a deposit, credit or other personal account, secure a loan, enter into a contract or commit a crime. **Stolen Identity Event** shall not include the fraudulent use of Your business name, or any other method of identifying any business activity of yours.

Stolen Funds Loss means the principal amount, exclusive of interest or fees, incurred by You and caused by an **Unauthorized Funds Transfer**. Stolen Funds Loss does not include any amount for which You did not seek reimbursement from the financial or credit institution holding the account from which the funds were stolen or any amount for which You receive reimbursement from any source.

Termination Date means the earlier of the date You cease to be enrolled in a Membership Program or the date the Master Policy is cancelled or terminated.

Unauthorized Funds Transfer means a transfer of funds from Your account that is initiated by a person who does not have actual authority to initiate the transfer and from which You receive no benefit.

Unauthorized Funds Transfer does not include an electronic funds transfer initiated: by a person who was given a credit or debit card or other access to the account, unless You have notified the institution holding the account that such person is no longer authorized to access the account; with fraudulent intent by You or any person acting in concert with You, or by the financial institution holding the account or its employees.

Unauthorized Funds Transfer is limited to withdrawals from, deposits to, or utilization of any U.S. regulated and domiciled bank account, brokerage account, credit/debit card account, or store charge card account.

B. COVERED LOSSES

LifeLock members will be eligible to receive the maximum benefits for the covered Losses listed under the specific LifeLock Membership Program for which they have subscribed.

Appendix A – Benefit Limits

This Appendix A identifies the benefit limits available for each type of Loss covered under the Policy for each Membership Program offered by LifeLock. You will be eligible to receive the maximum benefits for the covered Losses listed under the specific LifeLock Membership Program for which you have subscribed.

	LifeLock Basic LifeLock Command Center LifeLock Ultimate LifeLock Junior LifeLock for Minors LifeLock Data Breach Service	LifeLock Standard	LifeLock Advantage	LifeLock Ultimate Plus
(A) Document Replacement Costs	Up to \$2,000 per Stolen Identity Event	Up to \$2,000 per Stolen Identity Event	Up to \$2,250 per Stolen Identity Event	Up to \$3,000 per Stolen Identity Event
(B) Travelling	Up to \$2,500 per Stolen Identity Event	Up to \$2,500 per Stolen Identity Event	Up to \$2,750 per Stolen Identity Event	Up to \$3,500 per Stolen Identity Event

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Expenses				
(C) Loss of Income	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
(D) Stolen Handbag, Purse or Wallet	Not Included	Up to \$250 total per event (maximum of \$100 for replacement of stolen cash)	Up to \$500 total per event (maximum of \$150 for replacement of stolen cash)	Up to \$1,000 total per event (maximum of \$300 for replacement of stolen cash)
(E) Child/Elderly Care	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
(F) Travel Assistance	Not included	Not included	Not included	Not included
(G) Fraudulent Withdrawals	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$15,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$25,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event**
(H)(I)(J) Legal, Remediation Service and Case Management Costs	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event

*Fraudulent Withdrawals coverage does not include 401(K) Accounts. **Fraudulent Withdrawals coverage includes 401(K) Accounts.

C. CONDITIONS FOR COVERAGE

We will either reimburse you for or pay for, as appropriate, any **Losses** resulting from a **Stolen Identity Event** that occur during the **Coverage Period** and are reported by You no later than 90 days after you discover that a **Stolen Identity Event** has occurred. In addition, if You have suffered a **Stolen Funds Loss**, You must notify the bank or card issuer in strict accordance with its terms and conditions and take any and all reasonable steps to attempt to mitigate Your **Losses**.

This **COI** is not transferable to another person or entity without Our written consent except in the case of Your death or incapacity, at which point Your rights and duties under this **COI** will transfer to Your legal representative.

D. EXCLUSIONS

Coverage under the Master Policy and this **COI** does not apply to Losses suffered in the following circumstances:

1. any **Loss** not listed in Section B of this **COI**

2. **Loss** resulting from any dishonest, criminal, malicious or fraudulent acts if You willingly participated in or direct such acts
3. **Loss** resulting from bodily injury, including mental anguish or mental injury and required care, loss of services or death
4. **Loss** resulting from war or terrorism or any act or condition incident to war, strikes or similar labor action
5. **Loss** resulting from pollution or any direction or request to test for, monitor, remove or clean up pollution
6. **Loss** resulting from nuclear radiation or radioactive contamination
7. **Loss** resulting from contract frustration business, failure to deliver or delay in delivery or supply of property, or any form of financial guarantee or credit indemnity
8. **Loss** resulting from a **Stolen Identity Event** that is not reported to Us within 90 days after it is discovered by You
9. **Loss** related to any business activity of Yours or from any account you use for business purposes
10. **Loss** resulting from or arising out of the destruction, confiscation or seizure by order of any government or public authority
11. **Loss** resulting from the voluntary disclosure of any code or other security information that can be used to gain access to any of your accounts to someone who subsequently contributes to a **Stolen Identity Event**, but not if such disclosure was when made when You were under duress or the victim of fraud

E. WHAT TO DO IF YOU ARE THE VICTIM OF A STOLEN IDENTITY EVENT

If you are the victim of a **Stolen Identity Event**, call LifeLock at 1-800-LifeLock (1-800-543- 3562). LifeLock will take some basic information from You and put You in contact with **Administrator**, who will provide you with additional information and provide you with a claims kit.

F. HOW TO FILE A CLAIM

If You are the victim of a **Stolen Identity Event**, call LifeLock at 1-800-LifeLock (1-800-543- 3562) for assistance. LifeLock will assist you in contacting **Administrator** who will obtain additional information from you and provide you with a claims kit. As part of the claims kit, You must provide **Administrator** with the following documents:

1. A fully completed and signed claim form
2. A copy of the complaint you filed with the Federal Trade Commission
3. A copy of any police report(s) you filed reporting the **Stolen Identity Event**

4. Copies of all receipts, bills and other records that support the **Losses** You have incurred

5. Any and all additional documents or information **Administrator** may request to validate a claim.

<p>Identity Theft 101 Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>How LifeLock Works See why LifeLock is a leader in Identity Theft Protection.</p>  <p>▶ Learn more</p>	<p>Help Protect Yourself LifeLock's protection for Individuals is secure.</p>  <p>▶ Learn more</p>
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At LifeLock, our commitment to relentlessly protecting members' identity starts at the top. Meet the people who couple the expertise in their respective fields with a passion for protecting the personal information of our members.

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Chini Krishnan

Founder and CEO Vimo, Inc.

Director

Albert "Rocky" Pimentel

Executive Vice President, Chief Sales and Marketing Officer - Seagate

Director

Tom Ridge

Former United States Secretary of Homeland Security

LifeLock Board of Directors

Todd Davis

Chief Executive Officer LifeLock, Inc.

Todd Davis is a man who knows how to make people take notice. His efforts have been recognized with numerous regional and national business, consumer, and leadership awards, including:

- The 2009 Ernst & Young Entrepreneur of the Year award for Orange County/Desert Cities region for a Top Emerging Company
- *CRM Magazine's* Service Elite Award
- The Arizona Business Leadership Association's Leadership Award
- *Arizona Business Journal's* 25 Most Admired CEOs in 2009

He's been nominated three times for the American Business Award's Best Executive. And under his leadership, LifeLock was also honored with the 2010 Best New Product or Service of the Year Stevie® Award for the LifeLock Identity Alert® system. In 2009, the company received American Business Award's People's Choice Award for its TrueAddress® service.

Gary Briggs

Facebook Chief Marketing Officer

Gary Briggs serves as Chief Marketing Officer for Facebook. Previously, he was an advisor to the CEO of Motorola Mobility, a subsidiary of Google, Inc, where he was Senior Vice President, Marketing for Motorola, overseeing all aspects of product and regional marketing, consumer research, communications, eCommerce and the Motorola Mobility brand and advertising.

Gary joined Motorola upon its acquisition by Google. He was Google's vice president of Consumer Marketing, overseeing Google's marketing efforts for search, commerce, Google+, Google.org, and the Google brand overall. Prior to joining Google in 2010, Gary was CEO at Plastic Jungle, a gift card startup. Before that, Gary worked at eBay for six years in roles as vice president of Consumer Marketing, general manager of eBay Canada, global marketing head of PayPal, and CMO for eBay North America.

Earlier in his career, Gary worked for six years at Pepsi, where he launched Aquafina, Pepsi's joint venture with Starbucks and was director of Brand Pepsi. He also spent two years at IBM running worldwide brand strategy and was an engagement manager at McKinsey.

He earned a Bachelor of Arts degree in 1984 from Brown University and a Masters in Business Administration in 1989 from J.L. Kellogg Graduate School of Management, Northwestern University.

David Cowan

Partner Bessemer Venture Partners

David Cowan, a partner in Bessemer's Menlo Park, Calif. office, joined the firm in 1992. He has invested mostly in network technology, infrastructure SaaS, consumer Internet and data security. His current portfolio includes CrowdFlower, Delivery Agent, LifeLock, LinkedIn, Nominum, ReputationDefender, Smule, Tripwire and Zoosk.

More than 20 of David's startup investments have gone on to IPO. His historical portfolio includes: network-technology companies Ciena (IPO) and P-Com (IPO); Internet-infrastructure services such as PSI-Net (IPO), Keynote (IPO), Flycast (IPO) and Netli (acquired by Akamai); and consumer Web sites Hotjobs (IPO), Blue Nile (IPO) and Playdom (acquired by Disney). In 1995 David co-founded VeriSign as a Bessemer-funded spinout of RSA and served as VeriSign's initial chairman; his other data-security exits have included Counterpane (acquired by BT), Cyota (acquired by RSA), ON (IPO), Postini (acquired by Google), Tumbleweed (IPO), Valicert (IPO) and Worldtalk (IPO).

David received both his A.B. in math and computer science and his MBA degrees from Harvard University. The first Forbes Midas List ranked David among the world's top 10 venture investors. Follow David on Twitter, read his blog *WhoHasTimeForThis?*, his Startup Stuff for Entrepreneurs or his posts on Bessemer Investments. You can also see David perform with his men's a capella singing group Voices in Harmony

Roy A. Guthrie

Director, Nationstar Mortgage Holdings Inc., Bluestem Brands, Inc., Garrison Capital, LLC, and Dell Bank International

Mr. Guthrie served as Executive Vice President and Chief Financial Officer of Discover Financial Services from July 2005 to April 2011. Mr. Guthrie also served as a director of Discover Bank, a subsidiary of Discover Financial Services, from June 2006 to January 2012. Prior to joining Discover Financial Services, Mr. Guthrie served as President and Chief Executive Officer of CitiFinancial International, LTD, a Consumer Finance Business of Citigroup, from September 2000 to July 2004, and he also served on Citigroup's Management Committee throughout this period. From September 2000 to September 2001, Mr. Guthrie served as the President and Chief Executive Officer of CitiCapital. Mr. Guthrie served as Chief Financial Officer of Associates First Capital Corporation from March 1996 to September 2000, while it was a public company, and served as a member of its board of directors from March 1998 to September 2000. Prior to this, Mr. Guthrie served in various positions at Associates First Capital Corporation, including serving as its Corporate Controller from 1989 to 1996. Mr. Guthrie is a director of Nationstar Mortgage Holdings Inc., Bluestem Brands, Inc., Garrison Capital, LLC, and Dell Bank International. Mr. Guthrie holds

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a B.A. in Economics from Hanover College and an M.B.A. from Drake University.

Chini Krishnan

Founder and CEO Vimo, Inc.

With over 20 years of experience in the high technology industry, Srinivasan "Chini" Krishnan is founder and CEO of Vimo Inc., a national leader in providing affordable health insurance to Americans. Chini also serves as an operating partner at Bessemer Venture Partners, where he focuses on the security and consumer Internet opportunities, with an emphasis on financial services. Before Vimo, Chini founded Valicert Inc., a Bessemer-funded company and leader in communications security across the Internet. At Valicert, Chini held multiple operational roles, including CTO, and helped complete several acquisitions. Valicert went public in 2000 and ultimately merged with Tumbleweed Communications (NASDAQ:TMWD) in 2003.

Prior to founding Valicert, Chini was product-marketing manager at Enterprise Integration Technologies (EIT), where he was closely involved in releasing the world's first secure browser. Chini holds a B.S. in Computer Science from the Indian Institute of Technology and an M.S. in Computer Science from Duke University.

Albert "Rocky" Pimentel

Executive Vice President, Chief Sales and Marketing Officer - Seagate

Albert "Rocky" Pimentel is responsible for Seagate's global sales, sales operations, product line management, marketing and retail activities. Prior to joining Seagate in 2011, Pimentel served on the company's Board of Directors.

Pimentel also was a member of the early Seagate management team, working with founders Al Shugart and Finis Conner. He also was part of the founding management team at Conner Peripherals.

Since that time, his diverse career experience has included chief operating officer and chief financial officer at McAfee, and senior vice president and CFO at LSI Logic. He also has served as a member of the Board of Directors at Xilinx, and has held senior leadership positions at Glu Mobile, Zone Labs, WebTV Networks and Redpoint Ventures.

Governor Tom Ridge

Former Secretary of Homeland Security and former Governor of Pennsylvania.

The Honorable Tom Ridge is the president and CEO of Ridge Global. As the company's chief executive, Ridge leads a team of international experts that help businesses and governments address a range of needs throughout their organizations, including risk management, global trade security, emergency preparedness and response, strategic growth, infrastructure protection, technology integration, crisis management and other issues that encompass a diverse portfolio.

Following the tragic events of September 11th, 2001, Tom Ridge became the first Assistant to the President for Homeland Security and, on January 24, 2003, became the first Secretary of the U.S. Department of Homeland Security. During his tenure, Secretary Ridge worked with more than 180,000-plus employees from a combined 22 agencies to create an agency that facilitated the flow of people and goods, instituted layered security at air, land and seaports, developed a unified national response and recovery plan, protected critical infrastructure, integrated new technology and improved information sharing worldwide. Before the events of September 11th, Tom Ridge was twice elected Governor of Pennsylvania. He served as the state's 43rd governor from 1995 to 2001.

Born August 26, 1945, in Pittsburgh's Steel Valley, Ridge was raised in a working-class family in veterans' public housing in Erie. He earned a scholarship to Harvard, graduating with honors in 1967. After his first year at The Dickinson School of Law, he was drafted into the U.S. Army, where he served as an infantry staff sergeant in Vietnam, earning the Bronze Star for Valor, the Combat Infantry Badge and the Vietnamese Cross of Gallantry. After returning to Pennsylvania and to Dickinson, he earned his law degree

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and was in private practice before becoming assistant district attorney in Erie County. He was elected to Congress in 1982. He was one of the first Vietnam combat veterans elected to the U.S. House of Representatives and was overwhelmingly re-elected by Pennsylvania voters five times.

Throughout his public and private sector career, Tom Ridge has received numerous honors, including the Woodrow Wilson Award, the Veterans of Foreign Wars' Dwight D. Eisenhower Award, the John F. Kennedy National Award, the Ellis Island Medal of Honor, the American Bar Association's John Marshall Award, the National Guard's Harry S. Truman Award, the Pennsylvania Wildlife Federation's Conservationist of the Year Award, U.S.-Mexico Chamber of Commerce's Good Neighbor Award, the American Cancer Society's prestigious National Medal of Honor, the Mister Rogers Award, the Champion of Public Television Award, the Intrepid Freedom Award and the Esperanza Leadership Award. Secretary Ridge has also been awarded honorary degrees and awards from many national and international academic institutions.

Tom Ridge and his wife, Michele, have two children.

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**Management**

At LifeLock, our commitment to relentlessly protecting members' identity starts at the top. Meet the people who couple the expertise in their respective fields with a passion for protecting the personal information of our members.

LifeLock Executive Leadership Team

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Todd Davis

President
Hilary Schneider

Chief Financial Officer
Chris Power

EVP, Chief Legal Officer and Secretary
Clarissa Cerda

EVP, Corporate Development
Villi Iltchev

SVP, Enterprise Sales and Alliances
Don Beck

Chief Product Officer
Steve Seoane

Chief Marketing Officer
Seth Greenberg

Chief Executive Officer, ID Analytics
Larry McIntosh

Todd Davis

Chief Executive Officer

As the Chairman and Chief Executive Officer, Davis has committed the last ten years to building an organization at the forefront of helping to combat identity theft crimes. His efforts have been recognized with numerous regional and national business, consumer, and leadership awards, including:

- The 2009 Ernst & Young Entrepreneur of the Year award for Orange County/Desert Cities region for a Top Emerging Company
- *CRM Magazine's* Service Elite Award
- The Arizona Business Leadership Association's Leadership Award
- *Arizona Business Journal's* 25 Most Admired CEOs in 2009

He's been nominated three times for the American Business Award's Best Executive. Under his leadership, LifeLock was also honored with the 2010 Best New Product or Service of the Year Stevie® Award for the LifeLock Identity Alert® system. In 2009, the company received American Business Award's People's Choice Award for its TrueAddress® service.

Before leading LifeLock, Davis served as the managing partner of a successful marketing organization and was in the executive management of multiple technology startup companies. It was in those roles that Davis was able to raise millions of dollars in investment capital from both private investors and venture capital firms such as Draper Fisher Jurvetson, Wasatch Venture Fund, and ParTech International.

A 1990 graduate of Baylor University with a double major in entrepreneurship and management, Davis was

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quick to climb the corporate ladder at Dell Computer. While at Dell, he signed \$3 million to one of the largest accounts in the company's history and was responsible for more than \$15 million in annual revenue. He also achieved the Dell Vision Award and was distinguished with the Circle of Excellence honor and membership in the President's Elite Circle in his first year with the company.

Hilary Schneider

President

Hilary Schneider was previously a Senior Advisor for TPG Capital. Prior to this role, Schneider was Executive Vice President Yahoo!, Americas, where she was responsible for Yahoo!'s North and South American business and reported directly to Yahoo!'s CEO Carol Bartz. Schneider, who joined Yahoo in 2006, previously led the company's U.S. region, Global Partner Solutions and Local Markets and Commerce divisions.

Prior to Yahoo!, Schneider held senior leadership roles at Knight Ridder, Inc. where she was CEO of Knight Ridder Digital before moving to co-manage the company's overall newspaper and online business. Before joining Knight Ridder, Schneider served as president and CEO of Red Herring Communications, overseeing Red Herring Magazine, RedHerring.com and Red Herring's events unit.

Schneider also held a number of roles at Times Mirror including president and CEO of Times Mirror Interactive and General Manager of the Baltimore Sun. Prior to her role at Times Mirror, Schneider was vice president of Corporate Finance at Drexel Burnham Lambert.

Schneider currently serves on the Board of Directors of Vail Resorts, Inc. (NYSE: MTN) and LogMeIn, Inc. (NASDAQ:LOGM), Primedia, and Water.org

Schneider holds a B.A. in economics from Brown University and an M.B.A. from Harvard Business School.

Schneider is an Arizona native and has family here in the Phoenix area. She is married to Jim Heerwagen and has three teen-age sons. In her spare time, Hilary likes to road bike, knit and grow heirloom tomatoes.

Chris Power

Chief Financial Officer

Chris Power joined LifeLock in January 2011 as Chief Financial Officer. Prior to LifeLock, Power served as the Chief Operating Officer and Chief Financial Officer with NetQuote, Inc. where he helped lead the successful sale of the company to private equity interests. His experience serving in the CFO role has included both public and private companies including Salary.com, Monster Worldwide and Nortel Networks. Power brings over 20 years of financial, strategic and operational expertise helping drive profitable expansion in high growth, high tech environments.

Power has a BA degree in Commerce and Economics from University of Toronto and also received his MBA from University of Toronto.

Clarissa Cerda

EVP, Chief Legal Officer and Secretary

Clarissa Cerda is EVP, Chief Legal Officer and Secretary of LifeLock. Cerda serves on the LifeLock executive leadership team and manages LifeLock's legal, compliance and government affairs. She brings more than 20 years' experience of lawyering and negotiation, effective management, and strategic advising in fast-paced, technology corporations, leading law firm and the White House.

Before joining LifeLock, Cerda served as vice president, general counsel, and chief privacy officer of Initiate Systems, Inc. and as vice president, general counsel, and assistant secretary for Open Port Technology, Inc. Prior to that, she served as a Corporate and Securities partner at Sonnenschein Nath & Rosenthal and as the assistant counsel to the President of the United States in the White House. She currently sits on the board of directors of the Minority Corporate Counsel Association. Previously, Cerda has held various

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national positions on the American Bar Association (ABA), including the co-chair of the ABA's Science and Technology Law Section's Privacy Committee. In 2012, Clarissa was named Intellectual Property Attorney of the Year by the Arizona Corporate Counsel.

Cerda graduated from Harvard College with an A.B. in government. She earned an M. Phil. from the University of Western Australia and a J.D. from the University of Michigan Law School. She also undertook post-doctoral studies in European Community Law at l'Université Libre de Bruxelles.

Villi Iltchev

EVP, Corporate Development

Villi Iltchev joined LifeLock in August of 2013 as Executive Vice President of Corporate Development. In this role, he will help accelerate LifeLock's growth through partnerships, alliances, and potential acquisitions. Previously, Villi led the acquisitions and investments team at Salesforce.com. He has executed numerous acquisitions in his career, including recent key growth acquisitions such as ExactTarget, Edgespring, Heroku, Jigsaw, Rypple and Golnstant. Prior to Salesforce.com, Villi led the Corporate Development team for the enterprise hardware business at Hewlett-Packard. Previously, he was a Vice President on the technology investment banking team at Merrill Lynch where he advised technology companies on strategic and financing projects.

Villi holds a B.S. from Erskine College, a MPA from Clemson University, and a MBA from the Darden School of Business at the University of Virginia.

Don Beck

SVP, Enterprise Sales and Alliances

Don Beck joined LifeLock in June 2013 as SVP of Sales and Business Alliances. Prior to LifeLock, Beck served as Chief Executive Officer with Involver, a social media marketing company that sold to Oracle in July 2012. Throughout his career, Don held key executive positions in numerous companies including Webroot, Postini (sold to Google in 2006), Adobe, JD Edwards and IBM. Beck has a track record of scaling businesses and brings over thirty years of sales, marketing and operational experience in the high tech sector.

Beck holds a B.A. in Marketing from Michigan State University and an M.B.A. from Miami University. He is an active mentor with Tech Starts in Boulder, Colorado.

Steve Seoane

Chief Product Officer

Steve Seoane brings over 15 years of experience building and using scores and analytic products to meet the fraud, authentication, compliance, and credit risk needs of many leading companies and government agencies. In the role of Chief Product Officer for LifeLock, Seoane will drive improvements to existing offerings and bring new products to market that address the growing problem of protecting and validating identity for members and enterprises.

Prior to joining LifeLock, Seoane held executive positions at ID Analytics and LexisNexis Risk Solutions, most recently as Vice President of Analytics and Data Acquisition. Previously, he worked in Capital One's US Card, responsible for credit policy and marketing strategy of bankcards to the U.S. Hispanic population. He has extensive experience working with credit bureau data, non-traditional public record data, state-of-the-art data mining and model development technologies. Seoane also served as an engineering officer and instructor at the U.S. Naval Academy.

Seth Greenberg

Chief Marketing Officer

Seth Greenberg joined LifeLock as its Chief Marketing Officer in July 2013. As CMO, Greenberg's focus is on enhancing the LifeLock brand, raising awareness and driving new member adoption. Previously, Greenberg served as Vice President, social, advertising, brand and digital strategy for Intuit. Prior to that role, Greenberg held positions of increasing responsibility at the company, including six years as the digital leader of TurboTax where his team helped more than double the business. Additionally, he also served as Head of Global Media and Digital Marketing representing all Intuit brands including, Quickbooks, Quicken, and Mint.com. Before Intuit, he was the CEO and Owner of EHOBBIES.

Larry McIntosh

Chief Executive Officer, ID Analytics

Larry McIntosh most recently served as the chief marketing officer of ID Analytics, responsible for leading the company's corporate strategy. In this role, he oversaw product management, marketing, privacy and government relations, and the company's successful entry into new markets including credit risk, authentication and compliance, and consumer identity protection. He also played a key role in the recent acquisition of ID Analytics by LifeLock, Inc., the leading provider of consumer identity theft protection.

McIntosh has over 30 years of marketing, management, and relevant industry experience. Most recently, McIntosh was the Senior Vice President of Worldwide Corporate Marketing at McAfee, where he leveraged McAfee's capabilities and domain expertise to position the company as the leader in security risk management. Prior to McAfee, McIntosh served as Chief Marketing Officer of Foundstone, Inc. (acquired by McAfee in 2004) and Group Director, Corporate Marketing at HNC Software (now Fair Isaac).

McIntosh has held senior-level positions at several well-known companies, including CBS Storerunner Network, Inc., Frito-Lay Inc., and Pepsi-Cola International.

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At LifeLock, we not only help protect your identity but also continuously investigate new ways to help keep you safe. Read the latest LifeLock developments and events, or explore the recent media articles concerning identity theft.

For media inquiries, please contact media@lifelock.com.

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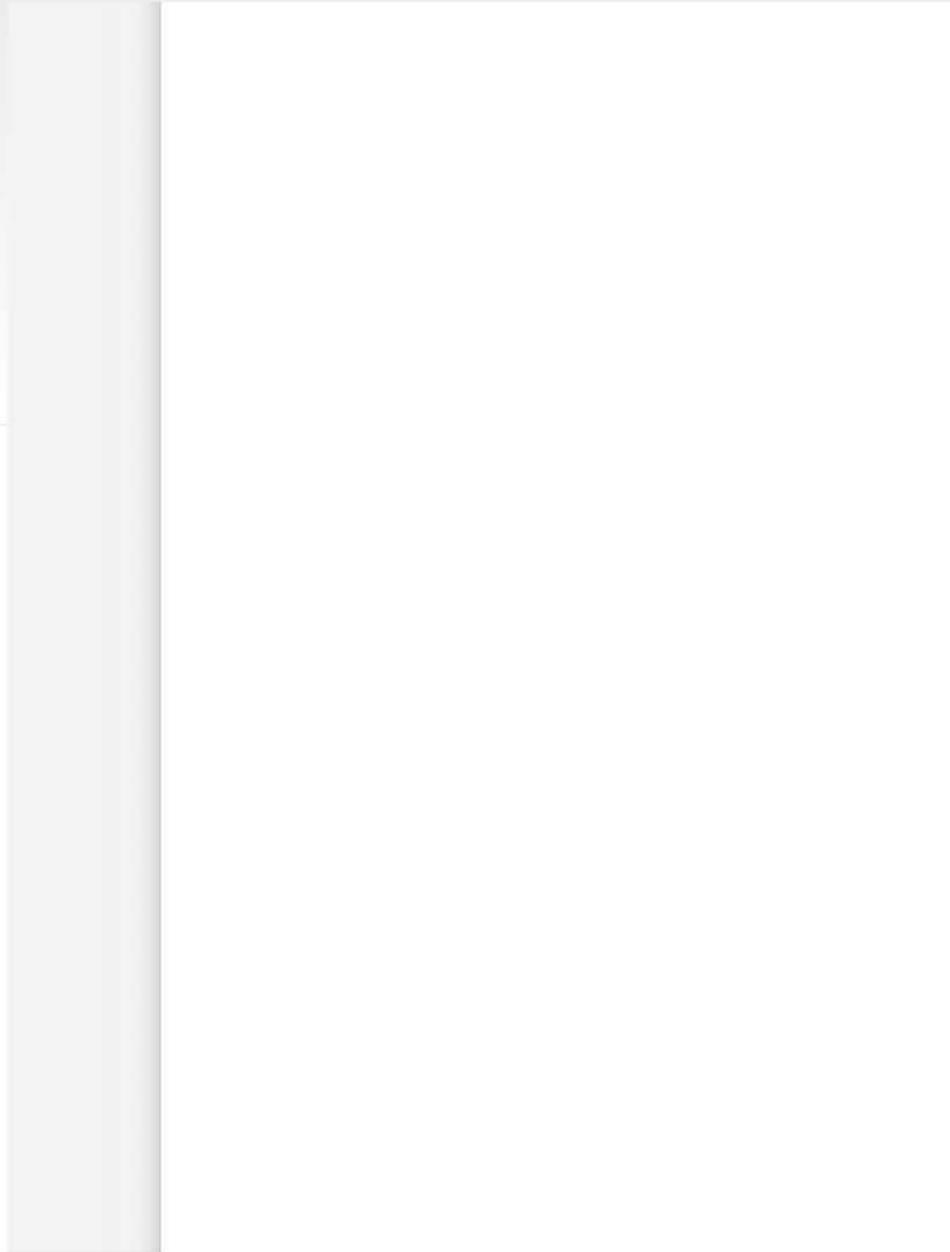
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Contact Preferences Center

Take full advantage of your LifeLock membership

Identity theft is constantly evolving. As a LifeLock member you can stay up-to-date on the latest scams, receive tips for staying safe, and learn about the latest LifeLock news. Personalize your communications preferences below and start taking advantage of all your LifeLock member benefits.

PLEASE NOTE: LifeLock will never spam you. Your personal information is governed by our [Privacy Policy](#).

Your Email Preferences

Here is the email address we have on file for you:

Please enter this email address:

I would like to receive: (check the box to subscribe, uncheck to unsubscribe):

- New Product Announcements
- LifeLock Discounts & Special Offers
- Newsletter
- Scam Alerts
- Identity Alerts

Please note: if you are a LifeLock member, you will continue to receive email and/or postal mail related to your membership and identity, including Identity Alert notifications.

To unsubscribe from all electronic and postal mailings [click here](#)*

To return to LifeLock, [click here](#), or visit www.LifeLock.com.

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Identity Theft Protection

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Using an identity theft protection service is the best way to protect your personal information from being misused, but there are many industry best practices you can put in place on your own for free—if you're willing to put in the time and effort.

For added convenience and peace of mind, you can choose a third-party service to do the work for you. In most cases, a service provides more advanced identity theft protection than you can achieve on your own. For more information, read the complete description of the techniques you can start doing today.

Learn about these topics :

Basics

The key to doing effective identity theft protection on your own is to understand the complexity of the task, the knowledge needed to do it correctly and the amount of time you can put into it.

- ▶ Tips to Avoid Medicare Card Fraud
- ▶ Beware of These Scams While on Vacation
- ▶ What To Do if Your Company Has a Data Breach
- ▶ Back to School: How to Keep Your Child's Identity Safe
- ▶ Check a Hotel's PCI Before Checking In
- ▶ What's the Difference Between Identity Theft Insurance and Credit Card Monitoring?

Children/Family/Home

Children's identities are a gold mine. There is no credit history to get in the way and the child usually won't access information for a very long time—so the likelihood of getting caught is low. Identity criminals can attach any name and birthdate to these Social Security numbers, and they can even sell them to other shady characters. Learn how to protect the identities of your children and family, as well as your personal business, property and finances at home.

- ▶ Identity Thieves Target Outgoing Mail
- ▶ Back to School: How College Students Can Protect their Identities
- ▶ Back to School: How to Keep Your Child's Identity Safe
- ▶ What To Do If Your School or Your Child's School Has a Data Breach
- ▶ Moving? ID Theft Should Be The Last Thing on Your Mind
- ▶ Why Teens Are at Risk for Identity Theft

Computers and Technology

Learn how computers and technology can affect your identity for better or worse, as well as serve as a means to protect you from identity theft.

- ▶ Russian Crime Ring Steals Billions of Passwords, Online Records
- ▶ Identity Theft vs. Credit Card Fraud
- ▶ ATMs Could be Vulnerable to Hackers
- ▶ Why Teens Are at Risk for Identity Theft
- ▶ 5 Steps to Protect Your Identity on Facebook
- ▶ Beware of Fraud When Looking for Love Through Online Dating

Smartphones

You're not the only one watching your phone's every waking move. Identity thieves want nothing more than to crack into your smartphone and steal everything hidden inside—your personal information, passwords and data. Learn about ways to protect yourself from someone accessing your phone data.

- ▶ Why Teens Are at Risk for Identity Theft
- ▶ What is Caller ID Spoofing?
- ▶ Vishing
- ▶ 5 Steps to Protect Your Identity on Facebook
- ▶ Phone and Utilities Fraud
- ▶ SMSishing

Your Money and Finances

From fraudulent charges, to stolen money, to an altered financial or criminal background, identity theft can have a serious cost to your wallet and name.

- ▶ Tax Forms from Another State Pose Problem
- ▶ Now is the Time to Plan for Retirement
- ▶ Card Skimming Scams on the Rise
- ▶ What is a Credit Freeze?
- ▶ Ordering Free Credit Reports
- ▶ Are Debit Cards Dangerous?

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IRS Cracks Down on Stolen ID Tax Fraud

By Marcia Simmons

April 14, 2014

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- Tax Schemes Collect Millions in Fraudulent Refunds

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With the April 15 tax deadline looming, the Internal Revenue Service is cracking down on stolen identity tax fraud. The IRS is investigating more than 1,800 active identity theft and refund fraud cases — nearly 300 of those started this year.

In 2012, the IRS issued \$4 billion in fraudulent tax refunds to criminals who were using other people's personal information, according to a government report.

However, in a recent address to the National Press Club, IRS Commissioner John Koskinen noted that in 2013, the IRS "protected \$17.8 billion from refund fraud."

"We're also doing a lot better at helping identity theft victims clear up their IRS accounts after they have been victimized. The time for resolving a new case has been reduced from over 300 days to roughly 120 days. But there's still room for improvement, and we intend to do even better," Koskinen told the group.

The amount of time the agency dedicates to identity theft related investigations has increased 216 percent over the last two years. In 2013, the IRS initiated about 1,492 criminal investigations for identity theft, an increase of 66 percent over the prior year.

A majority of false claims made with stolen identities are made online. Misuse of e-filing ID numbers assigned to tax preparers is a new focus for criminal investigations this year. Nearly 400 stolen or fraudulently acquired ID numbers have been revoked or suspended this year.

The IRS Criminal Investigation division has 25 field offices across the country looking into stolen identity refund fraud, one of the fastest-growing crimes in the nation. Since January, the Criminal Investigation division has initiated 295 cases and seen 221 indictments. The average amount of time served for these types of cases is four years.

"We remain committed to allocating investigative time and resources to bringing to justice those who steal honest taxpayers' identities for their own personal gain," Chief of IRS Criminal Investigation Richard Weber said in a statement. "Virtually every Criminal Investigation field office is working identity theft and refund fraud cases."

These investigations led to 23 enforcement actions in one week from Miami, the No. 1 city in the nation for identity theft. In Los Angeles, 10 tax preparers were indicted for seeking millions of dollars in false refund claims.

Recent convictions based on these more aggressive investigations include a Georgia tax preparer sentenced to 22 years in prison and ordered to pay \$7 million for stealing thousands of identities and filing more than \$19 million in bogus refund claims, as well as a Miami man who filed 53 false claims with stolen identities.

Marcia Simmons is a freelance writer living in the San Francisco Bay Area. Her work has appeared in Every Day with Rachael Ray, Shape, Go, Geek, among other publications. She has also served as managing editor for the North Bay Business Journal and an editor for the Project Censored series of books.

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Stolen Identity Tax Fraud Hits Florida

By Marcia Simmons
February 07, 2014

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Hundreds of Stolen Patient Identities Used to Claim Fraudulent Tax Returns

Five people in south Florida have pleaded guilty to using pilfered medical records to claim more than \$775,000 in fraudulent tax refunds.

Authorities discovered the scheme when a confidential source tried to buy drugs from one of the defendants and was instead offered access to hundreds of medical records.

Michael Ali Bryant sold 250 identities to the investigators' source and provided instructions on how to use them to file false tax returns online, according to a [press release from the Miami Division of the Federal Bureau of Investigation](#).

An Internal Revenue Service investigation found 226 false claims linked to Bryant, totaling \$775,879. The IRS paid refunds for 78 of those returns to the tune of \$221,576.

The stolen identities came from a medical services provider where Bryant's co-defendant Angela Dione Rosier worked.

Rosier gave login credentials for the patient database to Tiffany Shenae Cooper, who then stole patient information with assistance from Rosier and Marquis Onigirin Moye.

Bryant's wife, Latina Rashawn Bryant, was also involved in the identity theft and tax fraud.

Michael Bryant will be sentenced in April.

Cooper and Rosier will be sentenced at the end of February and Latina Bryant and Moye will be sentenced in March.

HR Staffer Sentenced for Using Worker IDs in Tax Fraud Scheme

Jennifer Meier Hunt was sentenced last week to two years and six months in federal prison for claiming fraudulent tax refunds using identities stolen from a Tampa-area staffing service, according to a [press release from the U.S. Attorney's Office](#).

A confidential informant told the Federal Bureau of Investigation in April 2011 that some employees of staffing company Kforce were stealing identities from the company database and using TurboTax.com to file false tax returns, according to [reporting by the Tampa Tribune](#).

The investigation revealed that Hunt used stolen identities to e-file 75 returns worth \$187,687.

Hunt received \$97,238 to debit cards from the 47 fraudulent returns that were accepted by the Internal Revenue Service.

As part of the sentence, the court also ordered her to return the proceeds of the tax refunds she stole.

Marcia Simmons is a freelance writer living in the San Francisco Bay Area. Her work has appeared in Every Day with Rachael Ray, Shape, Go, Geek, among other publications. She has also served as managing editor for the North Bay Business Journal and an editor for the Project Censored series of books.

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Bankrupt by 16: ID Theft and Your Child

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Let's play pretend. Imagine Johnny: an adorable little baby with great parents and a bright future. If little Johnny was running, jumping and sparking up eloquent conversations before his first birthday, his parents would probably be applauding and uploading videos to YouTube. Behold the toddler prodigy.

But if the same little tike had three credit cards, car loans and a mortgage, he probably wouldn't evoke the same reaction (unless, of course, he was on TV commercial). This would instead be a bright red flag waving vigorously. And that bright future? It's suddenly looking a whole lot dimmer.

Why Children

Children are 51 times more likely to have their identities stolen than adults. And 26% of children targeted are under 11 years old.

What's the appeal? A clean credit history. A clean criminal background. And the unlikelihood of getting caught. Were you checking your credit score at age 10?

It's the perfect situation for identity thieves. They can wrack up years of credit, debt, employment history and more without getting caught—often not until the child applies for his first credit card.

And it's not an easy thing to fix. The victim could be rejected for credit, student loans, credit cards, rental applications and more. Thus, creating a huge hurdle at every pivotal point of young Johnny's life. It could take years to fully recover from all the damage.

Mom to the Rescue

You'd think that such a large threat would spark great interest in protecting the future financial welfare of our children, and that there'd be some type of system in place to monitor the use of children's Social Security numbers. Unfortunately, there isn't. It's up to the parents to keep their child protected.

Besides enrolling your child in identity theft protection (ahem), there are a few other steps to take.

1. Check your child's credit report every year until they turn 18. No report is a good report.
2. Know the warning signs. If your child starts receiving pre-approved credit cards or other suspicious offerings, identity theft may have occurred.
3. Be cautious with your child's personal information. Avoid using your child's Social Security whenever possible, don't post too many details on social media and be careful leaving information around. Many identity thieves know their victims.

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Protecting Kids from ID Thieves

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Protect Your Kids from ID Thieves



Modern life has taken a lurch in recent years toward greater transparency. We share our locations, our desires, our likes and dislikes, who we are with and who we think about, day and night, live online. And this oversharing puts us at risk for identity theft and fraud.

Kids are no exception.

An estimated 142,000 identity frauds are perpetrated on children each year in the U.S., reports security research firm ID Analytics.

What can you do to help keep your kids safe while not denying them access to being online? Follow this age-stepped guide, which spotlights the facts and the risks, and offers expert advice.



Birth and Infancy

BY THE NUMBERS

99%

4+ million

babies are born in the U.S. every year!

32%

Increase from 2010 to 2011 in data breaches at health organizations in the U.S.?

18 years

FTC-001999

of mothers give birth in hospitals (2009)¹

>10% of minors have had their Social Security numbers used to perpetrate fraud, according to a Carnegie Mellon University study²

Time it could take to discover a child's identity has been stolen

WHERE THE KIDS ARE VULNERABLE

- Birth certificates and Social Security numbers stored in quasi-public places (insecure hospital records)
- Ages, addresses and names appearing in birth announcements in newspapers and on Facebook and Twitter

"Thieves just add 20 years to the child's age and apply for credit in his or her name," says Stephen Coggeshall, Ph.D., chief technology officer at ID Analytics in San Diego, Calif.

PROTECT YOUR FAMILY

Consider applying for your newborn's Social Security number directly from the Social Security Administration, rather than in the hospital. Just remember that you'll need it soon to obtain medical coverage and apply for some government services, as well as to claim your children on tax returns. Limit birth announcements to family and close friends. Put all documents with personal information—especially SSNs—in a safe or a bank safety deposit box.

Schools and Sports

BY THE NUMBERS

- 26** Number of states in which schools collect Social Security numbers of students, even though state law does not require it⁴
- 16** Number of states that warehouse students' Social Security numbers⁵
- 40+** Number of states that do not have clear data retention policies for student information, according to a 2009 study from the Fordham Law School Center on Law and Information Policy, making them "likely to hold student information indefinitely"⁵

North Carolina, 2009: Thousands of postcards with student Social Security numbers printed on the front are accidentally mailed out.⁶

New York, 2009: 15 boxes of students' birth certificates and Social Security cards are dumped onto a sidewalk outside a school.⁶

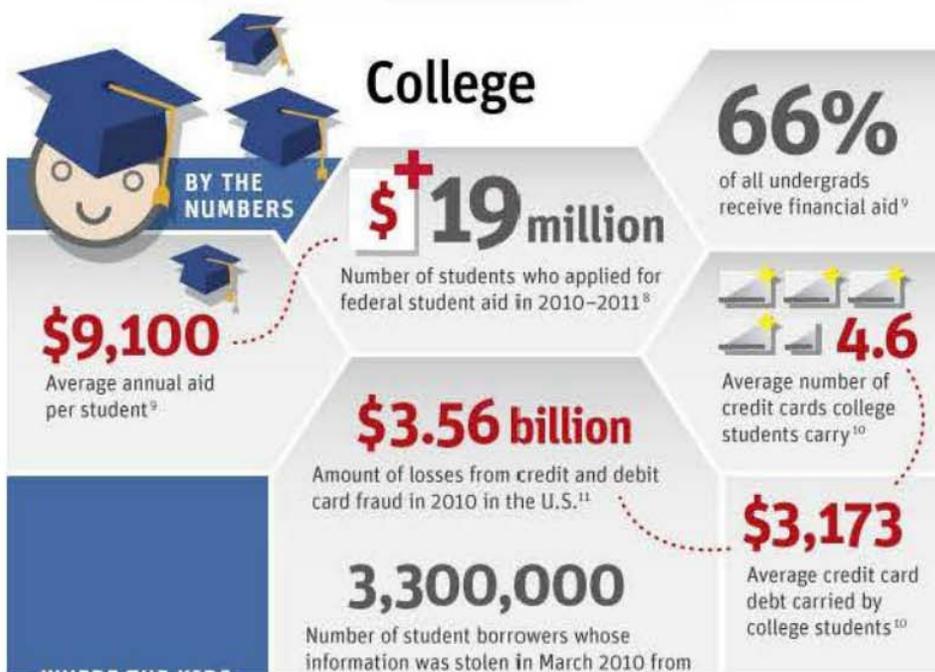
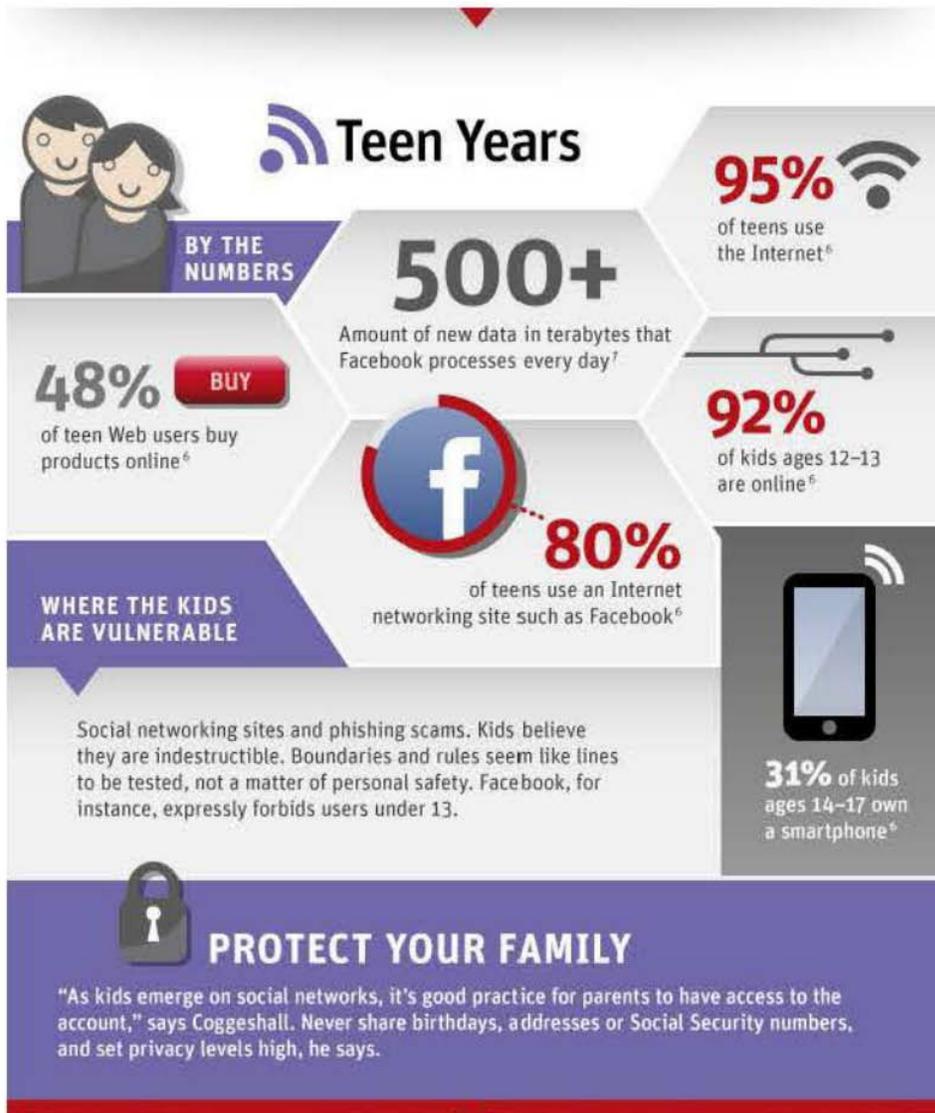
WHERE THE KIDS ARE VULNERABLE

- Every situation in which you or your child is asked to provide his or her Social Security number. Increasingly, private sports leagues and preschools have come to rely on the unique identifier.

PROTECT YOUR FAMILY

Give out your child's SSN only in situations where the law requires it, and those times are few. Always ask. Educate your child about the importance of protecting his or her information.

FTC-0002000



FTC-0002001

WHERE THE KIDS ARE VULNERABLE

Educational Credit Management Corp.¹²

The federal government sets the bar high on privacy when applying for aid; college financial aid offices, however, can be less secure. Also, new habits, friends and surroundings can disorient a young student. ID thieves know that students often begin using checking accounts, sign cellular contracts and obtain their first credit cards. Carrying revolving debt leads to a steady flow of credit applications and statements headed to mailboxes and email inboxes.

If you suspect student loan fraud, contact the Office of the Inspector General of the U.S. Department of Education: oig.hotline@ed.gov or 1-800-MIS-USED.



PROTECT YOUR FAMILY

"If you get account statements, get them electronically. Don't leave them lying around in a dorm room," says Coggeshall. Open Wi-Fi networks are a problem, he points out, and public computers can be bugged with devices that track keystrokes. "Treat public computers as if everything you are typing is observed by the world," Coggeshall explains. "That means no sites that need passwords, and definitely not your bank." Tell your child to avoid co-signing documents for others—if new roommates disappear overnight, your kids will be stuck with the bills.

SOURCES:

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- 3 Power, R., "Child identity theft: New evidence indicates identity thieves are targeting children for unused Social Security numbers," <http://www.cylab.cmu.edu/files/pdfs/reports/2011/child-identity-theft.pdf>
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Be a Safe and Savvy Shopper this Holiday Season

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Whether you decided to shop the pre-Black Friday specials offered at stores like Target, Home Depot, Walmart, Toys R Us, Best Buy and Sears, or you're braving the holiday crowds, shop with care.

If you like the feeling of browsing brick-and-mortar stores for shopping deals as the season of credit card swiping takes off, here are some ways to keep your identity safe and secure:

1. Leave your Social Security card and checkbook tucked away in a safe place at home.

A stolen Social Security Number is an open door into what could become a nightmare. Identity thieves could open new credit cards and loans using it, in addition to wreaking other havoc on your life. And the numbers in your checkbook make it easy for a thief to transfer cash directly from your bank account.

2. Only carry necessary credit cards, ideally no more than two.

Credit cards generally offer more protection and less risk than debit cards, because funds are not being directly withdrawn from your bank account. Credit-card companies generally allow more time for you to report an unauthorized transaction, while banks are more restrictive about reporting unauthorized debit card purchases.

3. Be aware of shoulder surfers.

With cell phones, thieves can snap pictures of credit cards and credit applications, or record entire conversations, while they appear to be texting or talking on the phone.

4. Watch out for skimming devices.

Skimming, whether on a handheld device or on a point-of-sale device (like a credit card machine at the checkout line), steals your credit or debit card information during an otherwise legitimate purchase or transaction.

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- Debit vs. Credit Card ID Theft
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5. Use common sense.

Keep your wallet or purse close to you at all times, and be aware of your surroundings.

This can be difficult amid the hustle and bustle of big crowds rushing for the best deals, but well worth the effort to protect your identity.

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Tax Schemes Collect Millions in Fraudulent Refunds

By Marcia Simmons
March 12, 2014

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Tax season is in full swing, and unfortunately, even people we trust with our personal information often have full access to easily commit tax fraud and identity theft. From tax preparers being convicted of stealing identities to claim millions in false tax refunds to a former military hospital employee charged with filing 1,000 fraudulent tax returns, the crimes are widespread.

Military hospital employee charged with stealing soldier identities

A former military-hospital employee is being charged with stealing soldier identities for tax fraud, [according to the U.S. Attorney's Office](#).

Tracy Mitchell is accused of using her position as an employee at Fort Benning Hospital in Georgia to steal service member identities and use their information to file 1,000 false tax returns claiming more than \$2.2 million. Federal agents found more than \$300,000 in cash stored in a safe at Mitchell's home in Phenix City, Alabama.

"Identity theft is a horrible crime, but stealing identities from those who are serving our country is absolutely deplorable," said U.S. Attorney George Beck in a news release. "While the defendant is presumed innocent, my office will vigorously prosecute those who prey on our military."

If convicted, Mitchell faces up to 20 years in prison for each wire fraud count and a mandatory two-year sentence for the identity theft counts.

Two Miami men convicted in \$35 million stolen ID tax scheme

Two tax preparers have been convicted of claiming \$35 million in false refunds using stolen identities, [according to the Federal Bureau of Investigation](#).

FTC-0002006

Delvin "Doo Doo" Jean-Baptiste of Royal Tax Multiservices and Herve Wilmore Jr. of Worldwide Income Tax Multiservices received \$14 million in fraudulent returns.

Along with co-conspirators, these defendants used the personal information of dozens of people, many deceased, to prepare and file false and fraudulent income tax returns with the IRS.

When sentenced in June, Jean-Baptiste and Wilmore each face up to 20 years in prison for each wire fraud count and seven more years for conspiracy and identity theft.

False tax returns uncover 300-employee data breach

More than 300 employees of the University of Pittsburgh Medical Center were affected by a data breach and identity theft scheme, the [Pittsburgh Post-Gazette reports](#).

Employees discovered their identities were stolen when they got letters in the mail from Ally Bank confirming that they had established new online accounts.

Someone used the employees' identities to electronically file false tax returns. Initially, officials thought the theft only affected 22 employees.

University officials still have not found the source of the breach and are working with the IRS, FBI, postal inspectors, U.S. Attorney's Office and the Secret Service, according to a [statement to TribLive](#).

Marcia Simmons is a freelance writer living in the San Francisco Bay Area. Her work has appeared in Every Day with Rachael Ray, Shape, Go, Geek, among other publications. She has also served as managing editor for the North Bay Business Journal and an editor for the Project Censored series of books.

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