

Cybertheft is the fastest-growing crime in the US.¹

Aura Identity Guard[®] empowers employees to take control of their personal identity and data security.

AURA



IDENTITY
GUARD

For nearly 25 years, Identity Guard's industry-leading products and services have made it easier for customers to manage their identity and faster for them to recover from cybertheft. By coupling superior technology with operational excellence, Identity Guard delivers solutions that help employees save time and stress ... so they can focus on the things that matter.

How are we different?



Exclusive partnership with IBM[®] Watson[™] artificial intelligence.

Identity Guard is the only solution in the market that combines the power of IBM[®] Watson[™] AI with best-in-class cyber wellness solutions to deliver comprehensive coverage and impactful, tailored cybersecurity insights that meet each customer's unique needs.



Unparalleled family protection.

By harnessing the power of IBM[®] Watson[™] AI, our cyberbullying and social insights tools dive deeper into the context of posts than competing solutions for more precise identification of bullying, aggressive language, predatory behavior and indications of self-harm. For parents, this adds up to easier monitoring and more accurate alerts that help to ensure that your kids are safe online.



Comprehensive safe browsing tools.

Identity Guard is one of the only identity theft solution products to include a comprehensive safe browsing suite, including malware monitoring, anti-phishing tools, and HTTPS/flash/ad blockers. These solutions help protect both personal and corporate computers against malware attacks, and hacks.



Enhanced risk management tools.

By surveying and collecting data from 100,000 cybertheft victims, our data scientists developed an algorithm for key indicators of ID theft that enable us to assess each individual's cybertheft risk. Identity Guard uses this intel and leverages IBM[®] Watson to provide tailored, personalized insights, best practices, and suggestions to help you mitigate your personal risks and improve your cybersecurity.



Personalized threat alerts.

IBM[®] Watson[™] AI constantly scans the Internet for information about and articles discussing cybersecurity threats – such as data breaches – and curates them for you, based on your individual profiles and needs. This personalized approach ensures that you only receive, high-value alerts and content applicable to your life.

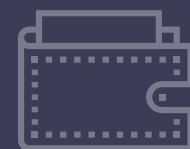
IDENTITY THEFT BY THE NUMBERS ...

14,400,000

victims of identity theft in 2018¹



Employees who have an ID theft protection solution are nearly **3X** more likely to be aware of a compromised identity than those who do not have one²



Out-of-pocket fraud costs doubled from 2016 to 2018, to

\$1,700,000,000¹



Fastest speed and largest breadth of alerts.³

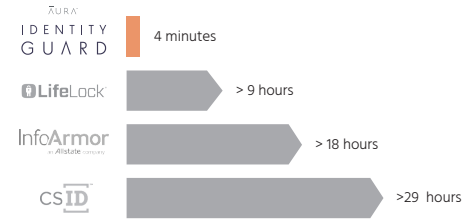
The only cyber wellness solution that's fully integrated with all three credit bureaus, Identity Guard has the fastest alert speeds and largest breadth of coverage in the industry. By delivering more alerts than competitors and alerting customers to suspicious activity within minutes – instead of days, like competing solutions – Identity Guard empowers employees to stop identity theft before it spirals out of control, and more easily recover from the fallout.



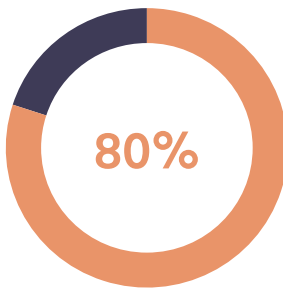
Customer support.

Identity theft and the subsequent remediation process are often stressful, complicated, and time-consuming for a person to navigate. Identity Guard's U.S.-based, internal team of ID protection experts is available 24/7 to answer technology-related questions, review account alerts that might indicate fraud, and help victimized employees reclaim their identity.

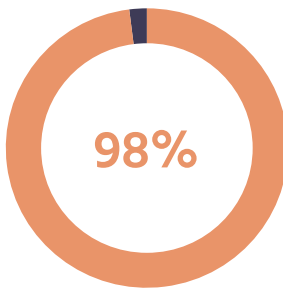
AVERAGE SPEED OF ALERT RESPONSE



Identity Guard customers receive nearly 15% more alerts, on average, than industry competitors³



80% of calls to our customer service center are answered in 20 seconds or less



98% customer retention rate



9.8 / 10



Identity Guard
Customer Service
855.443.7748

Identity Guard Features

	PREMIER	TOTAL
IBM® Watson™ AI	✓	✓
\$1 Million insurance with stolen funds reimbursement ⁴	✓	✓
U.S.-based customer care	✓	✓
Risk management score	✓	✓
Online identity dashboard	✓	✓
Mobile application	✓	✓

We'll Alert You Of

Your personal information on the dark web	✓	✓
High-risk transactions like account takeovers and tax refunds	✓	✓
Potential threats detected by IBM® Watson™ AI	✓	✓
Requests to open checking or savings accounts with your info	✓	✓
Monthly credit score ⁵	✓	✓
3-bureau credit monitoring	✓	○
1-bureau credit monitoring	○	✓
Bank account takeovers	✓	✓
3-bureau credit report	✓	○

Additional Tools for Protection

Anti phishing mobile app	✓	✓
Safe browsing extension	✓	✓
Social insight report	✓	○

Family Plan Additional Features

Your child's information on the dark web	✓	✓
Cyberbullying on social media	✓	✓

³Ath Power Consulting. "Review of Speed and Coverage Study." January 2019.

⁴Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions

⁵The score you receive with Identity Guard is provided for educational purposes to help you understand your credit. It is calculated using the information contained in your TransUnion credit file. Lenders use many different credit scoring systems, and the score you receive with Identity Guard is not the same score used by lenders to evaluate your credit.