

IDENTITY THEFT



We're doing more online than ever before—making us more vulnerable to fraud and online threats. Today, identity thieves are becoming more sophisticated and daring than ever before. Identity theft is one of the fastest growing crimes in America. MetLife Identity & Fraud Protection, brought to you by the PEF Membership Benefits Program (PEF MBP), helps safeguard the little things that matter most to you, your identity, money and assets, family, reputation, and privacy.

ADVANTAGES OF METLIFE IDENTITY & FRAUD PROTECTION POWERED BY AURA

Identity & Theft Protection: Aura monitors your personal information, accounts, and online reputation and alerts you if threats are detected. Aura will automatically request removal of your information from online resources to help keep it out of the hands of identity thieves and spammers.

Financial Fraud Protection: Stay a step ahead of threats with credit and bank account monitoring, and financial tools to keep your assets safe. Receive near-real time alerts on suspicious inquiries like if someone opens a loan or credit card in your name.

Privacy & Device Protection: Shop, bank, and connect online more securely and privately with intelligent safety tools that help protect passwords, devices, and WiFi connections from hackers.

Service & Support: Support available with 100% U.S. based customer care available 24/7/365 days. Call center support is available with 80% of all calls answered in 20 seconds or less. Plus, victims of fraud can count on MetLife's white glove fraud resolution services backed by a \$5M insurance policy*.

Family Safety: MetLife makes it easy for parents and caregivers to protect vulnerable loved ones online with fully integrated family digital safety tools. Family plans cover ten (10) additional adults and unlimited minors.

PROTECTION FOR EVERY STAGE OF LIFE

- Children are 51x more vulnerable to identity theft than parents.¹
- One in three Americans have been victim of digital crime.²
- \$34,200 average financial loss for seniors targeted by fraudsters.³

ACCESS TO AN EASY-TO-USE APP

MetLife and Aura offers the broadest protection for you and your family through a comprehensive digital protection app offering access to your account and the ability to update alert preferences from anywhere.

PLAN OPTIONS

- Protection Individual Plan
- Protection Family Plan
- Protection Plus Individual Plan
- Protection Plus Family Plan

PLANS INCLUDE:

- Zero restriction on definition of adult family member
- Family plans that include ten (10) additional adults and unlimited minors
- Each enrolled adult has their own \$5M insurance policy* and private, full-feature portal
- There is no requirement by the member or retiree to obtain a SSN to add adults to their plan
- Child monitoring tools, 3-bureau child credit freeze wizard, and fully integrated parental controls
- The most complete protection, for the best price
- Plan options include payroll and pension deduction
- Prices per plan is the price the member/retiree pays per month
- Rates are guaranteed for three (3) years

Rates:	Protection	Plus
Individual	\$5.55	\$9.95
Family	\$7.95	\$12.95

Pay your monthly fee through payroll or pension deduction, so you don't have to worry about writing a check or missing a payment.

To purchase a MetLife identity theft and fraud protection plan for yourself or your family, you must enroll online with MetLife.



Scan the QR code to learn more, or call 1-800-GET-MET8.

¹Child Identity Fraud Study 2021, Javelin, November 2021.

²30+ Identity Theft Statistics for 2023, Exploding Topics, January 2023.

³Cybercrime Cost Older Americans \$3 Billion in 2021, AARP.org, April 2022.

*As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. 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.



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