Enroll in LifeLock
Identity Theft Protection

In today’s world of online shopping, using public Wi-Fi and giving out Social Security numbers as a form of ID, our personal information can be exposed. And identity theft is America's fastest growing crime. Unfortunately, free credit monitoring simply alerts you to credit score changes. LifeLock not only has proprietary technology to detect a variety of identity threats, if you do have an ID problem, our U.S.-based team of specialists can help fix it. That’s why it pays to protect with the best.

Identity theft is America's fastest-growing crime

In 2015 alone, identity fraud cost

have experienced identity theft

HOW TO ENROLL

• Enroll through the dedicated enrollment site below.
  http://tvma.excelsiorenroll.com

• Provide the name, Social Security number, date of birth, address, email and phone number for you and each dependent you wish to enroll.§

• Your LifeLock coverage will begin upon your benefit effective date.

• You will receive a welcome email from LifeLock with instructions on how to take full advantage of your LifeLock membership.

No one can prevent all identity theft.

† LifeLock does not monitor all transactions at all businesses.

¶ 2017 Identity Fraud Study, Javelin Strategy & Research


§ A fee applies for resolution of identity theft events that occur prior to membership.


When a threat is detected, LifeLock notifies members by phone, text or email.¶
No one can prevent all identity theft.

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Must agree to terms and conditions at LifeLock.com/terms.

This 2017 complimentary feature requires you to create and access your LifeLock online portal to take advantage of this feature.

Credit reports, scores and credit monitoring may require an additional verification process and credit services will be withheld until such process is complete.

For LifeLock Ultimate Plus™ Three-bureau Credit monitoring, credit monitoring from Experian and TransUnion will take several days to begin.

Children under the age of 18 will receive a product designed specifically for minors, LifeLock Junior service. Enrollment in LifeLock service is limited to employees and their eligible dependents.

LifeLock Junior® membership is available as an added membership to an adult LifeLock plan.

Million Dollar Protection™ Package benefits are provided by a Master Policy issued by United Specialty Insurance Company, Inc. (State National Insurance Company, Inc. for NY State members). The Master Policy provides coverage for Stolen Funds Reimbursement and Personal Expense Compensation, each with limits of up to $1 Million for Benefit Elite members, and up to $1 Million for Ultimate Plus members. If needed, LifeLock will provide lawyers and experts under the Service Guarantee.

Please see the policy terms, conditions and exclusions at LifeLock.com/legal.

Special member benefit rate starting as low as $8.50 per Month

Based on monthly premiums for LifeLock Standard™ service, member only.
In order to file a U.S. tax return, identity thieves only need a name, Social Security number and date of birth.

**HOW DOES IT HAPPEN?**

Criminals typically file fake returns early in the tax season to avoid detection and beat taxpayers to refunds. On average, more than 9 out of 10 refunds are issued in less than 21 days.\(^1\) They don’t even need a bank account or home address to obtain refunds from a fake tax return.

**TAX / W2 SCAMMING**

Scammers have a new trick up their sleeves: Spoofing emails from a target organization’s CEO, asking human resources and accounting departments for employee W2 information.

This type of scam can open employees up to identity theft because the W2’s have their full name, address, wages and Social Security number. Almost all of the data one would need to fraudulently file someone’s taxes and request a large refund in their name.

The IRS identified approximately $4.1 billion in suspected identity theft tax refund fraud in 2016.\(^2\)

Fighting identity theft tax refund fraud is an ongoing challenge as identity thieves are constantly changing their tactics to avoid controls.\(^2\)

Tax refund fraud is one of the biggest challenges facing the IRS.\(^2\)

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