



FEATURES GUIDE

MetLife and Aura Identity & Fraud Protection



We make digital security effortless—providing employees and families with proactive protection from identity theft, scams and cybercrime—all in one place.

MetLife and Aura Identity & Fraud Protection

Features guide

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1 in 4

odds of falling victim
to digital crime¹

51x

children are 51x more
vulnerable to identity
theft than parents²

\$35,100

average loss per fraud
for seniors³

Security made simple

Empowering members and their families to stay safe and thrive in an increasingly connected world.

Different where it matters

Together, MetLife and Aura uniquely deliver both a highly rated digital security solution and valuable administrative efficiencies. The MetLife and Aura partnership combines the strength of a trusted benefits leader with the innovation of a modern digital security platform—resulting in a simple, seamless experience for employers and employees alike.

AURA

Aura is an innovative tech company dedicated to creating a safer internet. Highly regarded for its simple interface and advanced technology, Aura's proactive, personalized experience makes it effortless to protect what matters most in today's increasingly connected world.

- **Rated #1** for ease of use by customers⁴
- **650x faster** fraud detection than competitors⁴
- **99% customer retention rate**⁵
- **147M+ data removals** processed to date⁵
- **Highest rated in App Store (4.7 stars)**—highest-rated Identity Theft solution by users on the Apple App Store⁶
- Auto-activates the most features on behalf of employees before they even log in, **ensuring 100% of enrolled employees get protection and value** starting day one⁷
- Market leader in **scam and cyber crime prevention**
- Reinventing **family digital safety and well-being**
- **\$5M in identity theft insurance**^{*} for each enrolled adult to cover eligible losses due to fraud

MetLife

MetLife is a trusted brand with over **155 years of experience** in group benefits with proven financial strength and stability.

- **Broadest portfolio** of employee benefits in the industry⁸
- Our **unmatched product integrations** make it easy for employees to know when and how to use their MetLife benefits
- **Consolidated files, billing and the same trusted account team** across MetLife products
- **Whole-case underwriting**
- **Benefit admin integrations** for added ease of implementation
- **Expertise in employee communications** and re-enrollment campaigns that promote year-over-year persistency and growth

Learn more

Contact your MetLife representative or visit [MetLife.com/identity-and-fraud-protection](https://www.MetLife.com/identity-and-fraud-protection).

^{*}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.

An award-winning combination of powerful security, innovation and modern usability



Identity & Financial Fraud Protection



Aura makes it effortless to keep personal info, credit, finances and assets secure with proactive controls, advanced threat detection and actionable alerts—all in one place.



Credit Monitoring and Alerts

Aura is directly integrated with all three credit bureaus, so members get the fastest, near real-time alerts to any credit-related activity. In a recent 2025 Mystery Shopper Study, Aura was proven to deliver the fastest credit fraud alerts—alerting within three minutes vs. competitors alerting up to 30 hours later.⁴



Credit Reports and Scores

Members can easily monitor their credit health with convenient, one-click access to their annual credit reports.



Monthly Credit Score Tracker and Score Insights

Empowers members to take control of their credit score and keep their credit health on track by monitoring their score trends over time and providing actionable insights into key factors affecting their score.⁹



In-Platform Credit Dispute

Members can conveniently report suspicious or inaccurate information on their credit report right from the Aura app—saving them the time and effort of manually reporting disputes to the credit bureaus.



Credit, Bank and Account Freeze Assistance

With Aura's guided security freeze instructions, we simplify the process of initiating security freezes with more than 10 different agencies—including credit bureaus, banking and utility agencies—to prevent fraudsters from opening new accounts under the member's name.

Identity & Financial Fraud Protection



Home Title Monitoring

Aura automatically detects and begins monitoring home titles associated with the member's identity—notifying them when existing titles are removed, new titles are added or changes to existing titles are detected.



Vehicle Title Monitoring

Aura automatically detects and begins monitoring vehicle titles associated with the member's identity—notifying them when existing titles are removed, new titles are added or changes to existing titles are detected.



Bank Fraud Monitoring

Aura keeps members safe from bank fraud by notifying them if someone tries to modify the personal information on their bank account, add new account holders or open a new account using their information.



Financial Transaction Monitoring

Members can easily link all types of financial accounts from multiple institutions (including banking, investments, loans, Venmo and more) to monitor all financial activity in one convenient, secure place. Members can set dollar thresholds for each linked account to receive alerts when transactions exceed their specified amount.



Tax Fraud Prevention Assistance

Members can get assistance obtaining an Identity Protection PIN from the IRS to prevent fraudsters from filing a tax return in their name.



Someone
becomes the
victim of identity
fraud every

22
seconds¹⁰



High-Risk Transaction Alerts

- Payday loans
- Specialty loans
- Wire transfers

In addition to traditional credit monitoring, Aura monitors and alerts members if their personal information is being used for high-risk transactions that don't require a credit check—like payday and specialty loans, cash advances, wire transfers, loan withdrawals and more.



Utility Account Monitoring

Criminals can open new utility accounts for cable, electricity, gas and water in others' names, leaving them on the hook for unpaid bills that can harm their credit and prevent them from accessing utilities that they critically need. Aura monitors a broad network of utility and telecom providers and alerts the members if we detect new account activity in their name.



Dark Web Monitoring

- SSN, birthdate and other personal information
- Medical and health IDs
- Online accounts and credentials

Members are notified if their personal information (e.g., passport numbers, medical IDs, SSN) or their online account credentials have been found exposed on the dark web.



Digital Vault

Members can securely store and share personal data, sensitive documents and passwords with military-grade encryption. Aura automatically enables monitoring and alerts for all financial and personal information stored in the Vault to help keep accounts and assets secure.



78%

of Americans say
they've experienced
some type of ID
theft event

a 35% increase
compared to 2024.¹¹

Identity & Financial Fraud Protection



SSN and Identity Verification Alerts

Companies often verify the identity of a customer before executing a transaction. Aura monitors an extensive network of ID verification events and alerts the member if a business is attempting to verify their identity, enabling them to either confirm it's them or intervene if not—before it's too late.



Public, Court and Criminal Records Monitoring

- Sex offender registries
- Bankruptcy and foreclosures
- Property and tax liens

Aura monitors an extensive network of public record databases and notifies the member if their personal information is associated with new criminal, court or public records including traffic violations, misdemeanors, state sex offender registries and felony offenses.



USPS Address Monitoring

Identity thieves can use a basic change of address form to divert others' mail to a location where they can access it—and the sensitive personal and financial information inside. Aura monitors address change events and notifies members if their identity is used in a change of address request at the U.S. Postal Service.



Social Media Monitoring and Takeover Alerts

We monitor members' linked social media feeds for reputation and privacy risks and flag inappropriate posts, images, captions, comments and signs of potential account takeover.

With family plans, parents can monitor their children's accounts for cyberbullying, words or phrases linked to or containing profanity, drugs, sexually explicit material, intolerance and more.



Active social media users are up to

46%

more likely to be at risk of identity theft.¹²



Social Media Privacy Checkup

Aura scans social media privacy settings and recommends privacy changes to make it harder for imposters to find and use the member's personal information. Even better, the member can approve the changes with one tap and avoid the time and hassle of changing each account's settings on their own.



Experian Credit Lock

Members can instantly lock—and unlock—their Experian credit file with one tap anytime to help prevent fraudsters from obtaining new loans, credit cards and more using the member's personal information.



Credit Score Simulator

Enables members to explore how various financial decisions—like paying off credit card debt or obtaining a new loan—may impact their credit score, empowering them to make more informed financial decisions and avoid unwanted surprises to their credit score.



Gamertag Monitoring

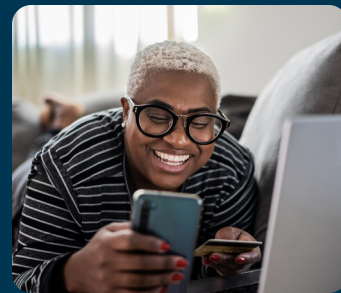
A typical gaming account includes sensitive personal and financial information that an identity thief can use to inflict major damage. Aura monitors the dark web for gamertags and will alert the member if their gamertags have been breached or compromised.



Payday/Specialty Loan Block

Payday loans and other specialty finance arrangements lend money to borrowers without undergoing a credit check. Aura helps prevent criminals from initiating a specialty loan in the member's name with a one-tap block feature that blocks specialty loan events within the monitored lending network.

Scam and Cybercrime Prevention



Powered by Aura's proprietary advanced technology, our intuitive tools proactively protect members' online privacy, remove them from data reseller sites and help detect and block scams, phishing attempts and other cyber threats—reducing risk, minimizing distractions and delivering peace of mind.



Automated Data Broker and Spam List Removal

Data brokers collect and sell personal info to advertisers, telemarketers—and even potential fraudsters. Aura automatically and continuously scans and requests removal of members' personal data from data brokers, people search sites and other public consumer data sources on their behalf to help reduce exposure to scams and fraud. For voluntary programs, this service begins automatically on the effective date with zero action required—even before they log in to their portal or download the app.

Plus, from their Aura account portal, members can authorize Aura to complete opt-outs from additional sources that have blocked fully automated removal services, as well as custom request specific sites from which they wish to have Aura remove their info.



3.4B

phishing emails
are sent by
cybercriminals
per day¹³



National Do Not Call Registry

Aura automatically adds the member's phone number to the National Do Not Call Registry to help protect their privacy and reduce unwanted calls from telemarketers—with zero action required.



Google Search Removal

Aura makes it easy for members to request removal of their personal info from appearing in Google search results, helping to better protect their privacy and online reputation.

Scam and Cybercrime Prevention



Digital Account Cleanup

Aura helps members uncover forgotten or inactive accounts linked to their email addresses. Members get an organized list of discovered accounts—along with privacy summaries and potential risks—so they can easily decide which accounts to keep, secure or delete—reducing their digital footprint and protecting themselves from potential data breaches.



Password Manager

Members can conveniently manage their passwords and access their accounts from wherever they are, across their favorite devices with Aura's proprietary Password Manager. Aura will flag compromised, weak or re-used passwords and use smart automation to help update the passwords to secure their accounts with just a few clicks.

- Unlimited account and password storage
- Dark Web integration to flag breached passwords
- Automatically generate unique passwords
- Bulk password import
- Accessible across devices



Email Alias

Members can choose to mask their real email address to protect their privacy, block unwanted communications from online vendors and reduce the risk of exposure in data breaches.



1 in 4—

odds of
falling victim to
online crime.¹



IP Address Monitoring

IP addresses are necessary for sending information back and forth online, but can be used to steal personal information, including identity and location. Aura will notify members of potential risks from their IP address, explain what the risk is and help them mitigate it.



WiFi Security (VPN)

Aura's VPN (Virtual Private Network) blocks malicious sites and secures members' internet connections with military-grade encryption. Plus, with 100+ virtual locations to choose from, they can access content from anywhere.

- Phishing and Malicious Site Blocking
- Location Change (100+ locations)
- Kill Switch
- Split Tunneling



Antivirus

Aura helps keep members' personal devices and data safe from all types of malware, such as viruses, ransomware, spyware and more. Aura alerts members if suspicious files are discovered and isolated so they can easily review quarantined files to delete or restore.



Mobile Phone Takeover Protection

SIM card takeover happens when scammers contact members' mobile phone carrier and trick them into activating a SIM card so that the scammer can control the member's phone number and device. Aura helps members lock their SIM card with major telco providers to protect their devices and prevent unwanted intrusions.



Unusual Transaction Monitoring

Aura goes beyond just alerting members to transactions that exceed their specified dollar threshold. Aura also alerts them to unusual transactions that fall outside of their typical spending patterns at similar merchants for earlier, more advanced detection of potential fraud.

Scam and Cybercrime Prevention



Safe Web Browsing

Aura blocks distracting ads and intrusive site trackers to keep members' browsing activity private. It also blocks phishing attempts and malicious sites that may steal their personal and financial info.

- Phishing and Malicious Site Blocking
- Anti-tracking
- Ad blocking
- Enhanced browser security



Call Scam Protection

Aura helps protect members from annoying robocalls and costly phone scams. Aura's proprietary AI screens incoming calls from unknown numbers to identify the intent of the call and block spam and scams on their behalf.



Text Scam Protection

Aura helps reduce the risk of falling victim to phishing attempts by screening and quarantining incoming texts from unknown numbers, using AI to help detect and block spam and scams on members' behalf.



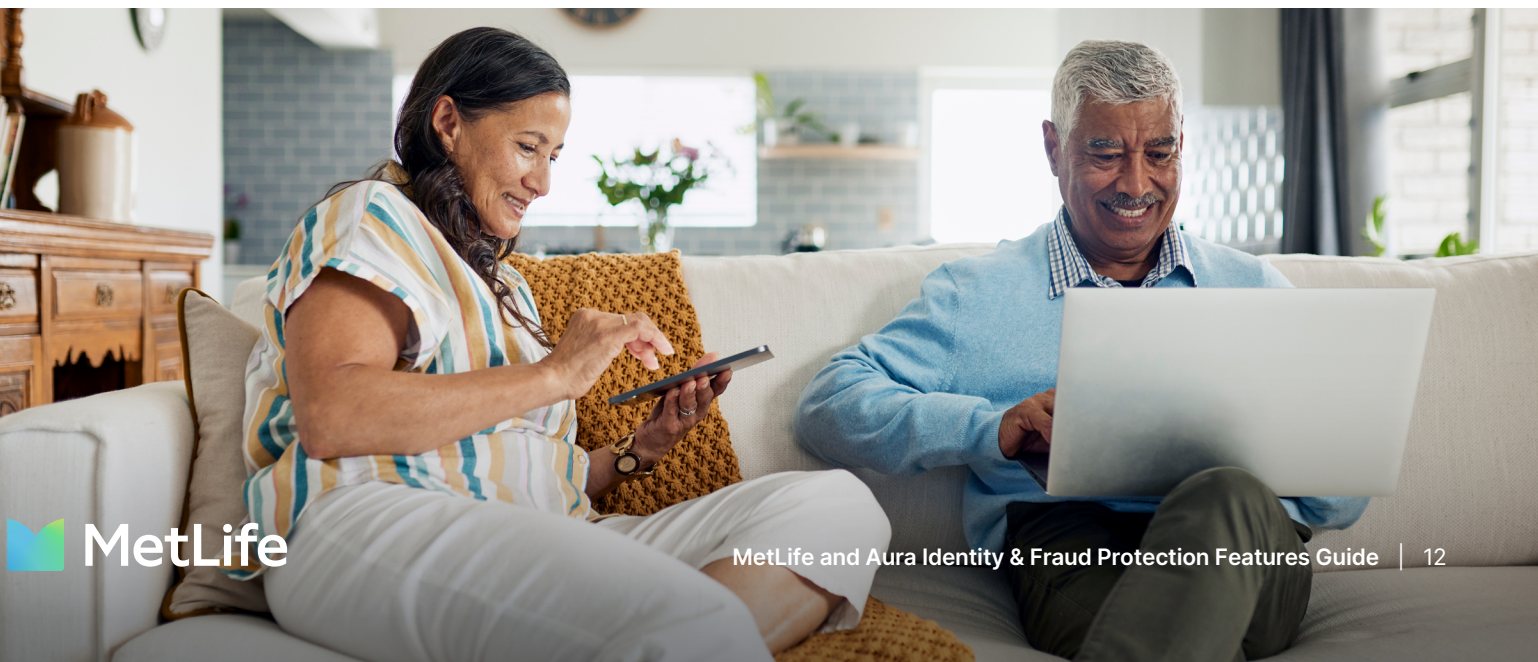
Email Scam Protection

Aura's proprietary AI proactively scans members' linked email inboxes and flags suspicious emails before they open them, helping reduce the risk of falling victim to email scams.



Community Scam Sharing

Aura's frictionless Community Scam Sharing capability empowers members to stay informed of trending scams and play an active role in safeguarding their inner circle by spreading awareness of the threats they encounter—like a neighborhood watch of sorts.



Holistic Family Digital Safety and Well-Being

(Family Plans only)



Aura makes it easy for families to help their vulnerable loved ones stay safe online and build healthier tech habits—delivering meaningful value to members who increasingly balance caregiving responsibilities across generations.

Plus, customers may choose to bundle their Aura family plan offerings with Life360, the leading family location tracking and real-world safety app.



Unrestricted Family Definition

With family plans, members can extend protection to their loved ones across generations.

- Add up to any 10 adults, no matter their relationship, age or whether they live at the same address.
- Each enrolled adult gets their own private, full-feature account and their own \$5M insurance policy.
- Parents and guardians can add unlimited dependent minors. Only the parent can view or manage their children's personal info and receive alerts on their behalf.



Private, Full-Feature Aura Account Per Adult

Each secondary adult member receives their own private, full-feature Aura account.



Sex Offender Geo Alerts

Notifies members of sex offenders within a one-mile radius of their provided address.



Secure Family Sharing for sensitive documents, passwords and threat alerts

Aura makes it easy for family plan members to request and share important documents, passwords and threat alerts with one another to help keep a pulse on everyone's online safety.



86%

of parents express
concern about
their child's
online safety.¹⁴



Digital Caregiving¹⁵

Aura's Digital Caregiving empowers families to assist in managing the digital security of their adult loved ones who need extra support or are unable to independently take action to stay protected on their own. Aura also helps detect early signs of risk before serious harm occurs by monitoring identity, financial and digital activity and surfacing signals like missed bills, unusual account behavior or fraud exposure.



Life360¹⁶ Platinum

(optional employer-level add-on to Family Plans)

Employers may choose to bundle their Aura family plans with Life360, a leading family safety app that helps keep loved ones connected through real-time location sharing and safety alerts. The Platinum plan includes:

- Location tracking for loved ones of all ages, pets and items
- Place Alerts and No-Show Alerts
- Crash Detection and Emergency Services Dispatch
- Individual Driver Reports
- Uber Membership Benefits & Ride Tracking
- Subscription Finder and Tracker
- 24/7 Roadside Assistance and Free Towing (50 mi)
- Stolen Phone Protection
- Disaster Response Assistance
- Travel Assistance Services
- Medical Assistance with 24/7 Nurse Helpline



Digital Parenting Suite

(Family Plans only)

Aura's Digital Parenting Suite arms parents with easy-to-use tools to help navigate raising children in the digital age.



Child Mental Health and Well-Being¹⁷

Designed with child psychologists, parents and kids, Aura's first-of-its-kind functionality offers parents insight into their children's digital world and its impact on their well-being—without compromising privacy. Parents can learn:

- Which apps are being used to message—and the volume and tone
- How the child engages online and how they compare to others
- Insights into how the child's digital habits may be affecting their well-being and helps spot signs of emotional distress
- Alerts to concerning conversations, high-risk apps and known indicators of potential serious health concerns, like suicide or self-harm
- Provides personalized, science-backed recommendations to help parents support their child



Cyberbullying and Online Predator Protection

Protect kids from the mental and potentially physical dangers that emerge from engaging on social media. Aura monitors kids' linked social media accounts and sends an alert when we find words or phrases linked to or containing profanity, drugs, sexually explicit material, intolerance and more.



Parental Controls

Parents can help their kids browse online safely and foster healthy tech habits with Aura's easy-to-use Parental Control features. Aura allows parents to do the following on an unlimited number of children's devices:

- Monitor and limit screen time on kids' devices
- Create customizable schedules
- Pause the Internet on kids' devices
- Use age-based recommendations to easily enable content filters that restrict access to inappropriate websites and apps
- Stay informed about kids' online activity with notifications and separate parent and child dashboards

Holistic Family Digital Safety and Well-Being Digital Parenting Suite



Safe Gaming

Helps parents keep young gamers safe from online predators, toxic gaming behaviors and cyberbullying when playing online video games with 24/7 in-game voice and text chat monitoring for hundreds of the most popular online PC games and gaming communication platforms.



Child Identity Protection

- 3B Child Credit Freeze
- Child SSN Monitoring

Aura monitors an extensive network of public record databases and notifies the member if a fraudster is using their child's credit or personal information for their own gain.

Plus, Aura's 3B Child Credit Freeze wizard simplifies the process and guides parents through creating and freezing their child's credit file across all three major bureaus, preventing fraudsters from opening new accounts or taking out loans in their child's name.



Digital Parenthood Online Community

A free online forum designed to support and empower families as they navigate the challenges and opportunities of raising a connected generation. This resource allows parents to get expert answers to their questions and explore educational content from highly respected organizations in education, mental health and technology. Explore this resource by visiting: digitalparenthood.com.



Children are

51x

**more vulnerable
to identity theft
than parents.²**

The Aura Experience

powered by Aura Intelligence



Aura Intelligence combines Aura's trusted digital security expertise with actionable AI to personalize protection, automate actions and simplify issue resolution—powering a smarter, more effortless user experience.



Effortless Auto-Activation Experience⁷

Using the data provided during enrollment, Aura automatically enables as many protections as possible on behalf of enrolled members on their plan effective date with zero action required, even before they log in to their portal.

Our differentiated auto-activation strategy ensures 100% of voluntary participants receive immediate protection and value from their benefit—even before they log in or download the app.



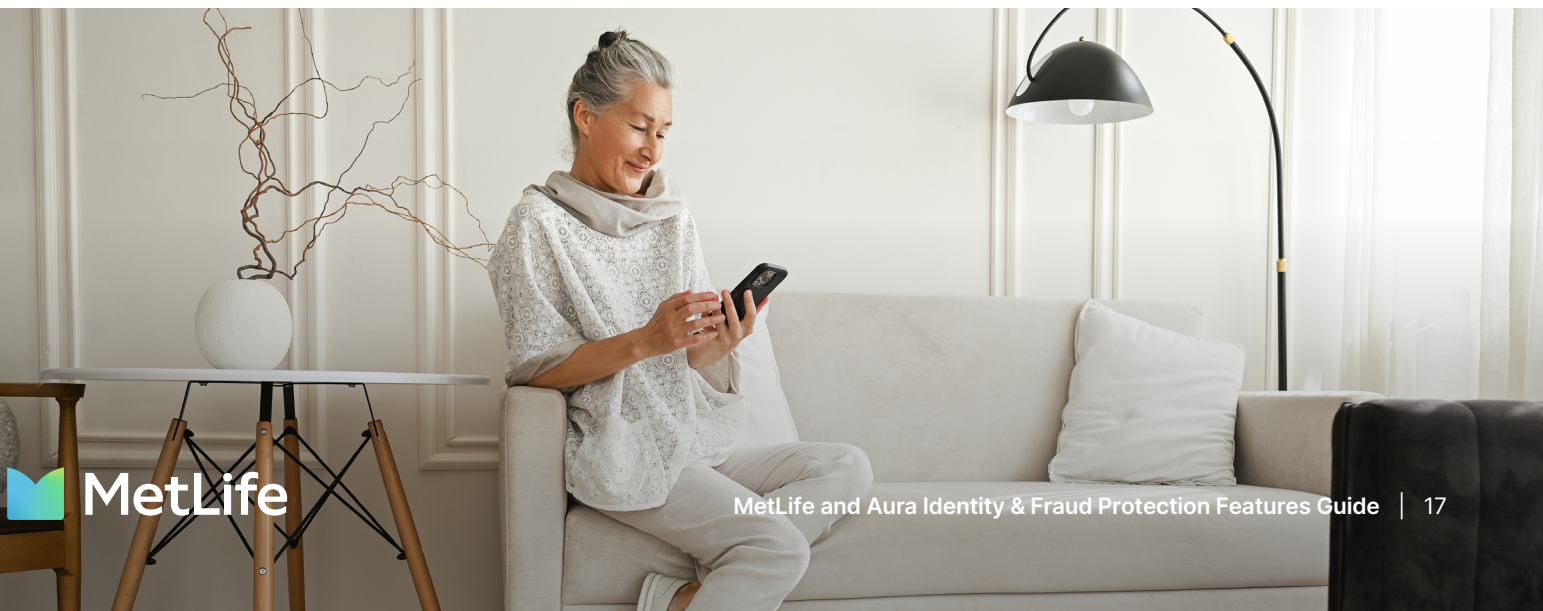
Intelligent Alerts Resolver

Aura reduces alert fatigue by consolidating related risks into a single, guided resolution experience. Aura prioritizes issues, personalizes recommendations based on the member's plan and enables automated or assisted remediation—helping them resolve complex risks quickly and confidently.



Dynamic Dashboard¹⁵

An intelligent dashboard, uniquely tailored to each member. Aura learns each member's preferences and habits, then tailors their dashboard to give them quick, convenient access to the features and services that matter most to them.



The Aura Experience

powered by Aura Intelligence



Intelligent Chatbot¹⁵

A fully integrated, action-oriented assistant—not just a standalone Q&A tool. Accessible through a persistent “Ask Me Anything” entry point, Aura’s Intelligent Chatbot provides expert guidance and seamlessly connects members to the right features, workflows or remediation steps within the Aura platform—helping them make the most of their benefit plan and effortlessly achieve their digital security goals.



24/7/365 Customer Support

Aura’s customer support team is 100% US-based and available 24/7.



Mobile App (iOS & Android)

Members can engage with their Aura benefit from anywhere they go via the all-in-one, highly rated Aura mobile app.



Aura offers the most extensive dark web monitoring among leading identity protection services.¹⁸

Resolution and Reimbursement



Aura provides expert-led fraud remediation and insurance policies—including a \$5M ID theft policy[^] for each adult member and a Cyber policy^{^^}—offering support and reassurance should fraud occur.



\$5M Identity Theft Insurance Policy for Each Enrolled Adult[^]

Aura provides each adult member their own separate \$5M identity theft insurance policy to reimburse for eligible losses and expenses, including added policy endorsements with coverage for:

- 401K and HSA
- Home title identity theft
- Senior family member identity theft
- Deceased family member identity theft
- Reverse record/professional identity theft
- Cyber extortion/ransomware, including Data Recovery and System Restoration

Refer to Aura's Summary of Benefits for additional information:

aura.com/5mininsurance



Cyber Insurance Policy^{^^}

Aura provides members who enroll in Protection Select, Protection Plus or Executive plans a Cyber Insurance Policy with the following cyber-related coverages:

- Cyber Crime, Scams, Social Engineering
- Cryptocurrency Crime
- Cyber Extortion/Ransomware
- Cyber Bullying

Refer to Aura's Summary of Benefits for additional information:

aura.com/legal/cyber-insurance

aura.com/legal/5k-cyber-insurance



Lost Wallet Protection with \$500 Emergency Cash

If a member's wallet is lost or stolen, Aura's Customer Support team will work with them on a remediation plan to help secure their credit cards, bank accounts and IDs to prevent identity theft or fraud. Plus, if their wallet is lost or stolen and they're in a pinch, they can get up to \$500 emergency cash.



White Glove Fraud Resolution Service

Members get a dedicated U.S.-based case manager for the life of the case to help restore their identity and recover their assets if they fall victim to fraud.



Pre-Existing ID Theft Resolution

Aura's experienced team of Resolution Specialists are available to assist members with ID theft incidents that occurred prior to enrolling in the benefit—no matter when the incident occurred or was discovered.



Credit File Fraud Alerts Assistance

Aura's Resolution Specialists will offer to place a fraud alert on the member's credit file on their behalf, ensuring that creditors take additional steps to verify their identity before opening up a new line of credit in their name.



Online Resolution Tracker

We make it easy to stay informed on the status of open resolution cases. Members can view status and communicate with their Resolution Specialist—right from the Aura app.



Aura Account Security

To better protect members' accounts, members may choose to enable additional identity verification steps, like two-factor authentication (web and mobile) and/or biometric authentication (mobile).

Resolution and Reimbursement



Dedicated Security Concierge Team

A dedicated phone line and email address provides Executives direct access to Aura's CIPA-certified Security Concierge team during normal business hours, bypassing standard customer support.



Proactive Outreach for Critical Alerts

The Security Concierge will reach out to the Executive following high-risk, critical alerts and work with them to help resolve the threat to ensure they stay protected.



One-on-One Onboarding Assistance Option

The Security Concierge will proactively contact the Executive for a Welcome Call to offer assistance in setting up their Aura account, provide education on the features and services available with their plan, highlight how to add family members and help them activate key protections to help maximize the protection and value the Executive receives from their benefit starting right away.



Account Management Delegation Option

An Executive may submit a power of attorney (POA) along with the delegated person, so the delegate will be able to take action and contact Aura Support on behalf of the Executive.

Plan features

Identity & Financial Fraud Protection

	Protection	Protection Select*	Protection Plus	Executive
Credit Monitoring and Alerts	1B	3B	3B	3B
Credit Reports and Scores	1B	3B	3B	3B
Monthly Credit Score Tracker and Score Insights ⁹	•	•	•	•
In-Platform Credit Dispute	•	•	•	•
Credit, Bank and Account Freeze Assistance	•	•	•	•
Home Title Monitoring	•	•	•	•
Vehicle Title Monitoring	•	•	•	•
Bank Fraud Monitoring	•	•	•	•
Financial Transaction Monitoring	•	•	•	•
Tax Fraud Prevention Assistance	•	•	•	•
High-Risk Transaction Alerts • Payday loans • Specialty loans • Wire transfers	•	•	•	•
Utility Account Monitoring	•	•	•	•
Dark Web Monitoring • SSN, birthdate and other personal information • Medical and health IDs • Online accounts and credentials	•	•	•	•
Digital Vault	•	•	•	•
SSN and Identity Verification Alerts	•	•	•	•
Public, Court and Criminal Records Monitoring • Sex offender registries • Bankruptcy and foreclosures • Property and tax liens	•	•	•	•
USPS Address Monitoring	•	•	•	•
Social Media Monitoring and Takeover Alerts	•	•	•	•
Social Media Privacy Checkup	•	•	•	•
Experian Credit Lock		•	•	•
Credit Score Simulator		•	•	•
Gamertag Monitoring		•	•	•
Payday/Specialty Loan Block		•	•	•

*Protection Select Plans available January 1, 2027, effective dates.

Plan features

Scam and Cybercrime Prevention

	Protection	Protection Select*	Protection Plus	Executive
Automated Data Broker and Spam List Removal	•	•	•	•
National Do Not Call Registry	•	•	•	•
Google Search Removal	•	•	•	•
Digital Account Cleanup	•	•	•	•
Password Manager	•	•	•	•
Email Alias	•	•	•	•
IP Address Monitoring	•	•	•	•
WiFi Security (VPN)	2 devices per adult	10 devices per adult	Unlimited devices	Unlimited devices
Antivirus	2 devices per adult	10 devices per adult	Unlimited devices	Unlimited devices
Mobile Phone Takeover Protection	•	•	•	•
Unusual Transaction Monitoring	•	•	•	•
Safe Web Browsing	•	•	•	•
Call Scam Protection		•	•	•
Text Scam Protection		•	•	•
Email Scam Protection		•	•	•
Community Scam Sharing		•	•	•

*Protection Select Plans available January 1, 2027, effective dates.

Plan features

Holistic Family Digital Safety and Well-Being (Family Plans only)

	Protection	Protection Select*	Protection Plus	Executive
Unrestricted Family Definition	•	•	•	•
Private, Full-Feature Aura Account per Adult	•	•	•	•
Sex Offender Geo Alerts	•	•	•	•
Secure Family Sharing for sensitive documents, passwords and threat alerts	•	•	•	•
Digital Caregiving ¹⁵		•	•	•
Life360 Platinum¹⁶ (optional employer-level add-on to family plans) • Location Tracking and Place Alerts • Individual Driver Reports • Crash Detection with Emergency Dispatch • 24/7 Roadside Assistance • Disaster Response and Travel Support	Optional Add-on	Optional Add-on	Optional Add-on	Included
Digital Parenting Suite				
Child Mental Health and Well-Being¹⁷ • Online Activity Trends & Benchmarking • Social Style & Connections—Sentiment & Emotional Tone Analysis • Behavior Change Detection • Alerts to known indicators of serious health concerns, concerning conversations and more	•	•	•	•
Cyberbullying and Online Predator Protection	•	•	•	•
Parental Controls • Content filtering and blocking • Screen time management and schedules • Safe search and pause the Internet on kids' device • Online history and usage	•	•	•	•
Safe Gaming	•	•	•	•
Child Identity Protection • 3B child credit freeze • Child SSN monitoring	•	•	•	•
Digital Parenthood Online Community	•	•	•	•

*Protection Select Plans available January 1, 2027, effective dates.

Plan features

The Aura Experience powered by Aura Intelligence

	Protection	Protection Select*	Protection Plus	Executive
Effortless Auto-Activation Experience ⁷	•	•	•	•
Intelligent Alerts Resolver	•	•	•	•
Dynamic Dashboard ¹⁵	•	•	•	•
Intelligent Chatbot ¹⁵	•	•	•	•
24/7/365 Customer Support	•	•	•	•
Mobile App (iOS & Android)	•	•	•	•

Resolution and Reimbursement

\$5M Identity Theft Insurance Policy [^] For Each Enrolled Adult	•	•	•	•
Cyber Insurance Policy ^{^^}		\$5,000	\$50,000	\$50,000
Lost Wallet Protection with \$500 Emergency Cash	•	•	•	•
White Glove Fraud Resolution Service	•	•	•	•
Pre-Existing ID Theft Resolution	•	•	•	•
Credit File Fraud Alerts Assistance	•	•	•	•
Online Resolution Tracker	•	•	•	•
Aura Account Security	•	•	•	•
Dedicated Security Concierge Team				•
Proactive Outreach for Critical Alerts				•
*Protection Select Plans available January 1, 2027, effective dates.				
One-on-One Live Onboarding Assistance Option				•
Account Management Delegation Option				•

*Protection Select Plans available January 1, 2027, effective dates.

[^]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 and Savings Cash Recovery and 401(K) and 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.

^{^^}As a component of Aura's Protection Plus Individual, Protection Plus Family, Protection Select Individual, Protection Select Family or Executive plans, Consumers receive cyber insurance through a group policy issued to Aura which is underwritten and administered by Houston Casualty Company, a Tokio Marine company, which is not an affiliate or subsidiary of MetLife. 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.

[^] 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.

¹ 2023 Identity Fraud Study, Javelin (javelinstrategy.com/research/2023-identity-fraud-study-butterfly-effect/), March 2023.

² 5 Child Identity Theft Statistics Every Parent Should Know, safehome.org/news/child-identity-theft-protection/, June 2023.

³ Senior Identity Theft Statistics, Senior Living (seniorliving.org/identity-theft-protection/statistics/), December 2023.

⁴ Results based on a 2025 mystery shopper consumer study conducted by ath Power Consulting. ath Power Consulting was compensated by Aura to conduct this study. Competitors in study included NortonLifeLock, Allstate, Experian and IdentityForce.

⁵ Based on Aura internal data.

⁶ Highest rated Identity Theft solution by users on the Apple App Store. App Store ratings reflect as of June 1, 2026.

⁷ Auto-activation of identity protection services only available for Voluntary programs; SSN must be provided in the enrollment file for auto-activation. Requires FCRA consent to be obtained during enrollment.

⁸ MetLife has been providing benefits for over 155 years and serves the benefits needs of 96 of the top Fortune 100 companies. Per LIMRA and other industry sources, MetLife has the largest market share among non-medical employee benefit carriers. See www.metlife.com/global-employee-benefits/about-us/ for additional information.

⁹ The score you receive with Aura is provided for educational purposes to help you understand your credit. It is calculated using the information contained in your TransUnion or Experian credit file. Lenders use many different credit scoring systems and the score you receive with Aura is not the same score used by lenders to evaluate your credit.

¹⁰ 2024 Identity Theft Facts and Statistics, National Council on Identity Theft Protection (identitytheft.org/statistics/), 2024.

¹¹ The New Identity Theft Crisis: AI Scams, Child Victims, and Credit Damage Are All Spiking, Debt.com (debt.com/research/identity-theft-research-and-analysis/), December 5, 2025.

¹² 30+ Identity Theft Statistics for 2023, Exploding Topics (explodingtopics.com/blog/identity-theft-stats/), January 2023.

¹³ Top 5 AI Cybersecurity Risks For FinServ, ActiveState (activestate.com/blog/top-5-ai-cybersecurity-risks-for-finserv/), August 2024.

¹⁴ Aura 2024 State of the Youth Report

¹⁵ Features coming in 2026. Aura does not guarantee targeted features to launch in said time period and reserves the right to adjust as business needs adjust.

¹⁶ Life360 is a product of Life360, Inc. which is distributed by Aura and is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product. Features in Life360 plans bundled with MetLife + Aura Identity & Fraud Protection may differ from the Life360 consumer plans of the same name.

¹⁷ Users are responsible for making their own parental decisions. Aura's services are not intended to diagnose, treat, cure or prevent any disease or medical condition. The services are for informational purposes and cannot replace the services of physicians or medical professionals. Always seek the advice of your physician or other qualified healthcare provider with any questions about medical conditions or treatment. Aura's services do not monitor for all content or a child's behavior in real time. Some alerts and/or insights are created using generative AI and may not be fully accurate, complete or timely.

¹⁸ Based on March 2026 competitive research, including McAfee, LifeLock, Norton, IdentityForce, NordProtect, Surfshark or Cloaked.



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