

Partnering with Aura Identity Guard

The total solution for
Cyber Wellness

The industry-leading cybersecurity platform that is more than simple identity theft protection, Aura™ Identity Guard's® Digital Halo provides a comprehensive, robust suite of tools to protect employees and employers for today's digital lifestyle.



Why is Cyber Wellness critical?

With data breaches and cyber threats ever more present, Cyber Wellness is a critical issue not only for employees, but also for the employers who lose workforce productivity from victimized individuals.¹ As the leader in Cyber Wellness, Aura Identity Guard educates employers and their employees on how to take responsibility for their own cyber wellbeing.

Your clients have hundreds of solution providers across a diverse set of industries – like pet insurance, student loan repayment, and fitness programs – and it's challenging to cut through the noise to determine which voluntary benefits will best impact both employers and employees. Now, more than ever with the workplace comingled within the home, protection in cyberspace goes hand in hand with our physical, mental, and financial wellbeing.

How do other voluntary benefits compare? **They don't.**



¹Identity Theft Resource Center. "Identity Theft: The Aftermath 2017." January 2018.

²American Pet Products Association. "2019-2020 APPA National Pet Owners Survey." 2019.

³<https://www.securitymagazine.com/articles/91728-more-than-151-billion-records-exposed-in-2019>

⁴One Legal. "Top court filing statistics from around the country." April 3, 2019.

⁵Forbes. "Student Loan Debt Statistics in 2019: A \$15 Trillion Crisis." February 25, 2019.



Employers are at risk

Cybercrime isn't just an employee's personal problem — it is an organizational problem.⁶ Companies face loss of productivity, increase in time off from work, increase in medical claims and financial stress – impacting overall employee wellness and causing healthcare costs to rise. It can lead to a corporate data breach.⁷ Once a cyberthief has access to an employee's personal information, he has the tools he needs to be able to hack the employee's corporate accounts and, consequently, an organization's sensitive data. .

**81% of
all data
breaches
are the
result of
identity
theft⁹**

The fallout of cybercrime impacts employers

Resolving identity theft is a long process that can take up to 25 working days to complete, according to the Identity Theft Resource Center⁸. Additionally

- **Nearly 50%** of employees used a workaround for corporate security policies
- **More than \$81 million** in total fraud loss in the first half of 2020
- Research reveals an **upward trend** in identity theft reports

Cyber Wellness solutions can help companies and employees protect themselves from the costs, stress, and liabilities that cybertheft poses.

**Employees who
use Cyber Wellness
solutions are nearly
three times more
likely to be aware of
ID theft than those
who don't ...¹⁰**

⁶Identity Theft Resource Center. "The Impacts of Identity Theft on Employees and Their Workplace" September 2020.

⁷<https://www.usatoday.com/story/tech/conferences/2020/02/21/data-breach-tips-mental-health-toll-depression-anxiety/4763823002/>

⁸Identity Theft Resource Center. "Identity Theft: The Aftermath 2017." January 2018.

⁹CTech. "Identity Theft is the Biggest Cybersecurity Concern, Says Cisco Exec." December 16, 2019.

¹⁰Independent research study. October 2019.

Welcome to the Aura™ Identity Guard® Digital Halo

As our digital behavior changed, so have employee needs for cybersecurity solutions that protect every aspect of online life. We provide identity theft security, data privacy tools, VPN, and device intrusion protection-for the most innovative, robust, user-friendly cybersecurity experience available today. Aura Identity Guard Digital Halo provides:



Identity Guard Identity Secure

Powered by IBM® Watson™ AI, Identity Secure provides users with around-the-clock identity theft monitoring and alerts employees to Dark Web activity, new accounts, and other suspicious activity.



Identity Guard Privacy Secure

Privacy Secure puts employees in control of how their personal data is used and sold on the internet by proactively removing their information from data broker/aggregator lists and people-finder sites.



Identity Guard Device Secure

Through VPN, safe browsing, and robust anti-virus tools, Device Secure protects employees' physical devices – including computers, tablets, and mobile phones – against hackers seeking access to sensitive corporate and personal data.



About Aura Identity Guard

For nearly 25 years, Aura Identity Guard's industry-leading products and services have made it easier for customers to manage their identity, and we've helped cybertheft victims recover faster. By coupling superior technology with operational excellence, Aura 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™ AI

Aura 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 can meet each employee's unique needs.

Comprehensive device and network security

Aura Identity Guard is one of the only identity theft solution products to include a comprehensive safe browsing suite, including malware monitoring, VPN, Anti-virus, anti-phishing tools, and HTTPS/flash/ad blockers. These solutions help protect both personal and corporate computers against malware attacks and hacks that may lead to catastrophic data breaches. This added layer of protection can save your organization headaches, money and – in extreme cases – years of clean-up.

Fastest speed and largest breadth of alerts¹¹

The only cyber wellness solution that's fully integrated with all three credit bureaus, Aura 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 hours, like competing solutions – Identity Guard empowers employees to stop identity theft before it spirals out of control, and more easily recover from the fallout.

Aura Identity Guard has the fastest response times in the industry¹²



¹¹Ath Power Consulting. "Review of Speed and Coverage Study." January 2019.

¹²Ath Power Consulting. "Review of Speed and Coverage Study." January 2019.

Proactive protection from unauthorized access

In the current digital life of employees, have peace of mind that they can take control of their personal and financial data. Their information is proactively removed from data broker/aggregator lists and people-finder sites, which reduces unsolicited, pre-approved credit offers and other spam, and unauthorized use of their personal data.

Unparalleled family protection

Most cyberbullying tools only flag word usage and don't have the capabilities to interpret the context of posts and phrases — Aura Identity Guard does. By harnessing the power of IBM® Watson™ AI, our cyberbullying and social insights tools evaluate posts' meaning for more precise identification of bullying, aggressive language, predatory behavior, and indications of self-harm. For parents, this adds up to easier monitoring that helps to ensure your kids are safe online.

One-in-four employees will mistakenly click on a phishing email and infect a corporate network¹³

Enhanced risk management tools

By surveying and collecting information from 100,000 cybertheft victims, our data scientists developed an algorithm for key indicators of ID theft that enables 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 employees mitigate their personal risks and improve their cybersecurity.

¹³The Impacts of Identity Theft on Employees and Their Workplace" September 2020

¹⁴Ath Power Consulting, "Review of Speed and Coverage Study," January 2019.

NEW FEATURES

AVAILABLE IN

Q2 2021

Credit Locks

Password manager

Email masking

Credit card masking

Spam call blocker

Identity Guard delivers nearly 15% more alerts (on average) than industry competitors¹⁴



OPERATIONAL EXCELLENCE

Partner success management and onboarding

Our partner success management team works closely with every employer to ensure a seamless user experience. We guide employers through a proven, step-by-step onboarding process, during which we set up systems and get the solution enrollment-ready for employees. Account managers continuously monitor post-enrollment progress, provide employers with updates, and address any issues that arise.

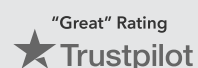
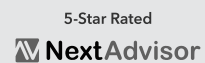
Customer support

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

Employee communications and events

Ensuring that employees maximize Aura Identity Guard's value is one of our top priorities. To meet this objective, we continuously develop communication materials that educate employees on best practices for using Aura Identity Guard and protecting their identities with our robust library of materials and online resources.

80%
of calls are
answered
in 20
seconds or
less



Partner with us.

For nearly 25 years, Aura 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, Aura Identity Guard delivers solutions that help save time and stress, so employers and employees can focus on things that matter.

Unparalleled earning potential

Many of our competitors only offer identity theft products. We don't end with identity theft. Aura's growing suite of cyber wellness solutions address employees' end-to-end cybersecurity needs within one integrated platform that makes it easy for users to opt into new solutions. For your clients, this means increased value. For you, it adds up to continuous opportunities for upselling.

Ease of doing business

We offer all employers robust, dedicated account support to ensure seamless implementations and enrollment launches. Account teams work closely with employers on an ongoing basis to provide utilization reports and business reviews. In short, we work tirelessly to ensure a smooth partnership ... so you don't have to.

Industry-leading commission packages

Cultivating strong broker relationships is critical to our continued success, and we recently revamped our commission structure to better reflect our commitment to developing long-term partnerships. Our new, incentivized approach ensures that as our book of business from you increases, so does your commission percentage.

98%
customer
retention
rate



BROKER INCENTIVE PROGRAM

Aura Identity Guard's Broker Incentive Program consists of three tiered levels that are organized based on revenue potential and/or commitments:

Key Partners

Targeted to Aura's newest partners, commission levels start at 20% and increase as our relationship grows, capping out at 23%.

Major Partners

Designated for partners who exceed \$500,000 in Aura-driven revenue, Major Partners start at a 22.5% commission and cap out at 29%.

Strategic Partners

Partners who exceed \$1 million in revenue for Aura qualify as Strategic Partners and are eligible for commissions that start at 30% and cap out at 40%.

Identity Guard Pricing

Employee-Paid

Voluntary

| Plan | Individual | Family |
|----------|------------|---------|
| Ultimate | \$11.95 | \$20.95 |
| Premier | \$9.95 | \$17.95 |
| Total | \$7.95 | \$13.95 |

Protect your employees. Protect your business.

Hackers are exploiting the pandemic at alarming rates putting your employees at risk of identity theft and your business in danger of a data breach.¹⁵

Aura® Identity Guard can help. Through our **Early Employee Protection Plan**, any employer who agrees to offer Aura Identity Guard as a paid voluntary benefit at the start of their next plan year will receive free Identity Guard coverage for all benefits – eligible employees until the start of their 2022 plan effective date or through the remainder of 2021.

Want to learn more about how you can work with Aura? For more information, please contact:

Aura Identity Guard Employee Benefits
1-800-524-1125
EBSales@aura.com
<https://benefits.aura.com>

Employer-Paid

Ultimate

| # of Employees | Individual | Family |
|----------------|------------------|--------|
| <250 | \$6.20 | \$9.20 |
| 251-1,000 | \$5.70 | \$8.70 |
| 1,001-5,000 | \$5.20 | \$8.20 |
| 5,000+ | Call for pricing | |

Premier

| # of Employees | Individual | Family |
|----------------|------------------|--------|
| <250 | \$5.20 | \$7.20 |
| 251-1,000 | \$4.70 | \$6.70 |
| 1,001-5,000 | \$4.20 | \$6.20 |
| 5,000+ | Call for pricing | |

Total

| # of Employees | Individual | Family |
|----------------|------------------|--------|
| <250 | \$3.25 | \$5.25 |
| 251-1,000 | \$2.75 | \$4.75 |
| 1,001-5,000 | \$2.25 | \$4.25 |
| 5,000+ | Call for pricing | |

¹⁵"Cybersecurity Experts Come Together to Fight Coronavirus-related Hacking." The New York Times. March 25, 2020.

ĀURA™

IDENTITY
GUARD