PROTECTION PLAN FEATURES

MetLife · AURA
Identity & Fraud Protection

Protection Plan

Identity & Financial Fraud Protection

- Credit Monitoring & Alerts 1 Bureau
- Annual Credit Report 1 Bureau
- Monthly Credit Score Tracker & Score Insights[1]
- In-Platform Credit Dispute
- Credit, Bank & Utility Account Monitoring
- Home & Vehicle Title Monitoring
- Bank Fraud & Transaction Monitoring
- High Risk Transaction Alerts
- Dark Web Monitoring
- Digital Vault
- SSN & Identity Authentication Alerts
- Public & Court Records Monitoring
- USPS Address Monitoring & Utility Account Monitoring
- Social Media Monitoring & Takeover Alerts
- Social Media Privacy Checkup & Optimization

Scam & Cybercrime Prevention

- Automated Data Broker & Spam List Removal
- National Do Not Call Registry
- Google Search Removal
- Digital Account Cleanup
- Password Manager
- Email Alias
- Safe Web Browsing with Anti-Tracker & Ad Blocker
- IP Address Monitoring
- Wi-Fi Security / VPN (2 devices per enrolled adult)
- Antivirus (2 devices per enrolled adult)
- Mobile Phone Takeover Protection
- Unusual Transaction Alerts

Holistic Family Safety & Wellbeing (with family plans only)

- Unrestricted Family Definition
- Private, Full-Feature Aura Account Per Adult
- Sex Offender Geo Alerts
- Secure Family Sharing

Digital Parenting Suite

- **Child Mental Wellbeing Insights[2]**
  - Online Activity Trends & Benchmarking
  - Social Style & Connections
  - Sentiment & Emotional Tone Analysis
  - Behavior Change Detection
  - Personalized Parent Insights & Recommendations
- Cyberbullying & Online Predator Protection
- **Parental Controls**
  - Content Filtering & Blocking
  - Screentime Management & Schedules
  - Safe Search & Pause the Internet
  - Online history & usage
  - Safe Gaming
- **Child Identity Protection**
  - Child SSN Monitoring
  - 3 Bureau Child Credit Freeze Wizard

The Aura Experience
Powered by Aura Intelligence

- Intelligent Alert Resolver
- Dynamic Dashboard*
- Intelligent Chatbot*
- 24/7/365 US-Based Support

Resolution & Reimbursement

- $5,000,000 ID Theft Insurance Policy per adult^
- White Glove Fraud Resolution Service
- Full-Service Resolution for Pre-Existing ID Thefts
- Credit File Fraud Alerts Assistance
- Online Resolution Tracker

COVERAGE OPTIONS

Individual plans include coverage for the employee only.

Family plans cover the employee
+ unlimited dependent minors
+ any 10 additional adult loved ones

^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.

*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.

1. 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 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.
2. 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.

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No one can prevent all identity theft or monitor all transactions effectively.

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