



Financial & Digital Protection for Modern Life

A Benefit Designed for Every Employee, Family, and Generation

**Virginia Bankers
Association**

Plan Participation Highlights

01

Overall
Participation

13%

(vs 15% avg participation)

Employee Counts

434 Enrolled Employees

5k Eligible Employees

02

Added Family

39%

(vs 56% avg elect family)

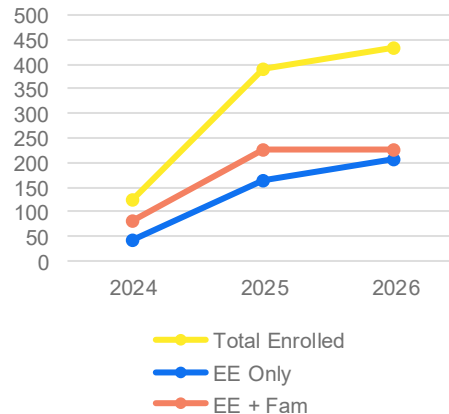
Added Family

61% Employee Only

39% Employee + Family

03

Growth Highlights



Our Engagement Trends in the Last Year

Employee Notifications and Alert Activity - 2025



**Total Activity
Detected**

14,702

Notifications and Alerts provide valuable identity related insights, sharing either that the members information was utilized to open an account, or we've simply detected changes for them to be aware of.

Examples include - New Account Opened, Credit Inquiries, Dark Web Detection, Credit Score Changes, Address Changes, and more!



**"Not Me"
Responses**

44

This indicates that a member responded to an alert that was not due to their own actions and LifeLock stepped in to help protect against possible identity theft. While we do not receive responses to all alerts, these are instances that we were able to impact outcomes.

Overall NLL Restoration Trends

10% of "Not Me" Alerts
become Cases

Top Case Types:

- 1 Bank Account Fraud (38%)
- 2 Credit Card Fraud (27%)
- 3 Loan Fraud (10%) Includes Payday, Student, Auto
- 4 Utilities Fraud (9%)
- 5 Imposter Scam (5%)

8,000+

**Managed Restoration
Cases**

+5%

**Increase in Existing
Account Fraud (yoy)**

What Employees Actually Get

Benefit Premier Plus

\$12.49 Employee
\$21.48 Family



Identity and Financial Protection

Keep my personal information and finances safer

- > Monitoring & Alerts
- > Dark Web Monitoring
- > Identity Restoration & Support
- > Identity Lock & Freeze Center
- > Million Dollar Protection Package (\$3-5 million)
Coming soon, estimated Late 2026



Digital Protection

Help protect my online life from scams and security threats

- > Anti-Virus
- > Cloud Backup
- > Parental Control
- > Scam Protection Pro **NEW**
- > Cyber Crime Insurance (\$50,000)



Privacy Online

Give me control of my personal data

- > VPN
- > Social Media Monitoring
- > Privacy Monitor Assistant
- > Password Manager
- > Anti-Track



Financial Wellness

Help me manage and grow my finances

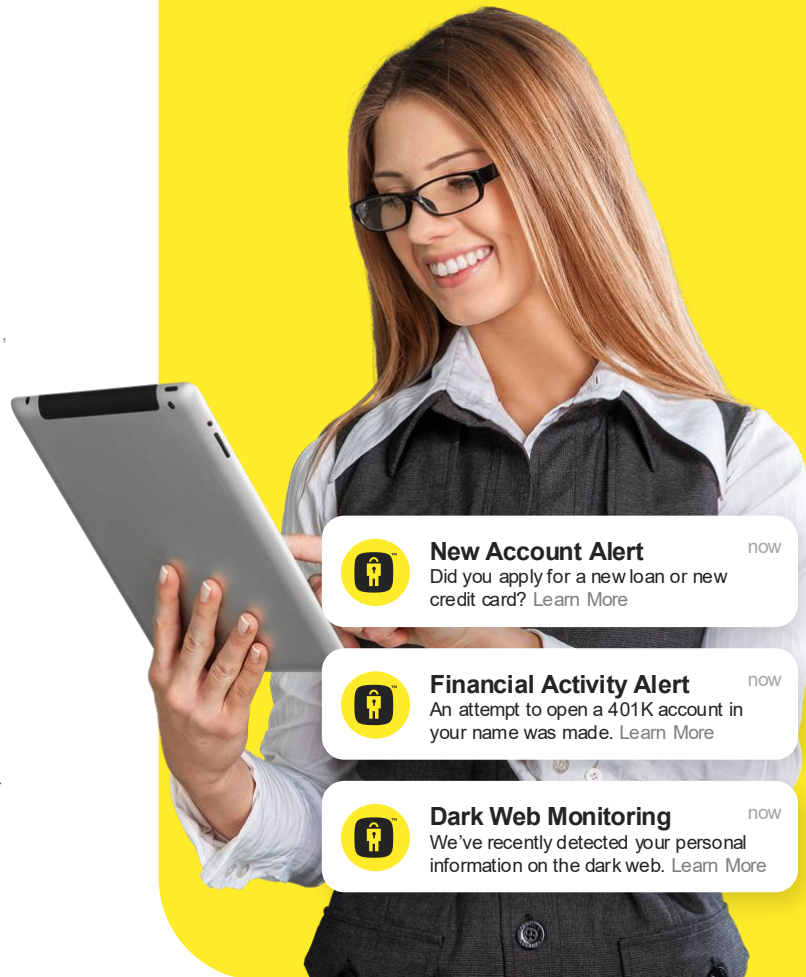
- > Credit Score Insights
- > Credit Monitoring
- > Financial Monitoring
- > Financial Dashboard
Spending Tracker
Financial Insights

NEW

Protected Upon Enrollment

Auto-on features – requires no additional effort.

- ✓ LifeLock Identity Alerts
- ✓ Credit Monitoring
- ✓ New Credit Applications – Credit, Payday, Online Loan Marketplace
- ✓ 24/7 Restoration Support
- ✓ Home Title Monitoring*
*Available with Premier Plus
- ✓ SSN Alerts & Fictitious Identity Monitoring
- ✓ Telcom & Cable Applications for Service
- ✓ Phone Takeover Monitoring (Phone #)
- ✓ \$3-5 Million Dollar Protection Package
*\$5 million coming soon for Premier Plus, estimated Late 2026
- ✓ Dark Web Monitoring + File Sharing Network Searches
- ✓ USPS Address Change Verification
- ✓ Privacy Monitor (Data Brokers)
- ✓ Court Records Scanning*
*Available with Premier Plus
- ✓ \$50,000 Cyber Crime Insurance*
*Available with Premier Plus



New Account Alert

now

Did you apply for a new loan or new credit card? [Learn More](#)



Financial Activity Alert

now

An attempt to open a 401K account in your name was made. [Learn More](#)



Dark Web Monitoring

now

We've recently detected your personal information on the dark web. [Learn More](#)

What Employees Get: Retail Cost vs. Value



\$6-\$12/mo

Financial Wellness & Managing Money

Source: rocketmoney.com



\$14.00/mo

Standalone Child Social Media Monitoring and Parental Controls

Source: bark.com



\$2.92/mo

Standalone Password Manager

Source: keepersecurity.com



\$19.95/mo

Standalone Home Title Monitoring

Source: hometitlelock.com



\$9.17/mo

Antivirus, VPN, and Firewall

Source: bitdefender.com



\$23.10/mo

Standalone Cyber Insurance w/ Family (\$50k) + \$500 deductible

Source: chubb.com

vs



\$7.99-12.49/mo

All services via LifeLock with Norton Benefit Plans



~ \$80/mo with other solutions

We help employers educate and engage employees for stronger benefit enrollment.



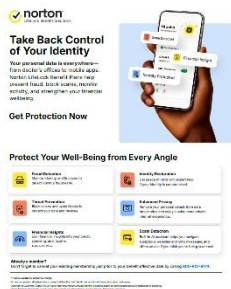
Inform

Create awareness about the benefit offering



Energize

Generate excitement about the benefit



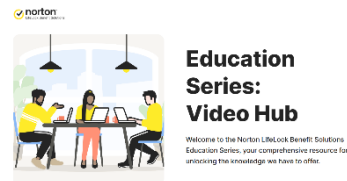
Educate

Help employees navigate what is included with this benefit offering



Foster Awareness

Year-round educational opportunities



Plan Enhancements

Our expansion into Financial Wellness for Benefits



Introducing Secure Financial Wellness

A unified platform to protect, manage, and grow financial health. **Powered by Norton Money.**

Tools for Your Financial Health Journey



Financial Dashboard

All-in-One View

- > One place for your money and tailored to you
- > No more app-hopping
- > Support for majority institutions



Spending Tracker

Expense Categorization & Summary

- > Show where your money goes
- > Track your spending and categorization
- > Stay informed with custom alerts



Financial Insights

Expert Answers in Your Pocket

- > Your smart money assistant, powered by AI
- > Personalized advice
- > Instant answers to budgeting, credit, and savings

Financial Dashboard

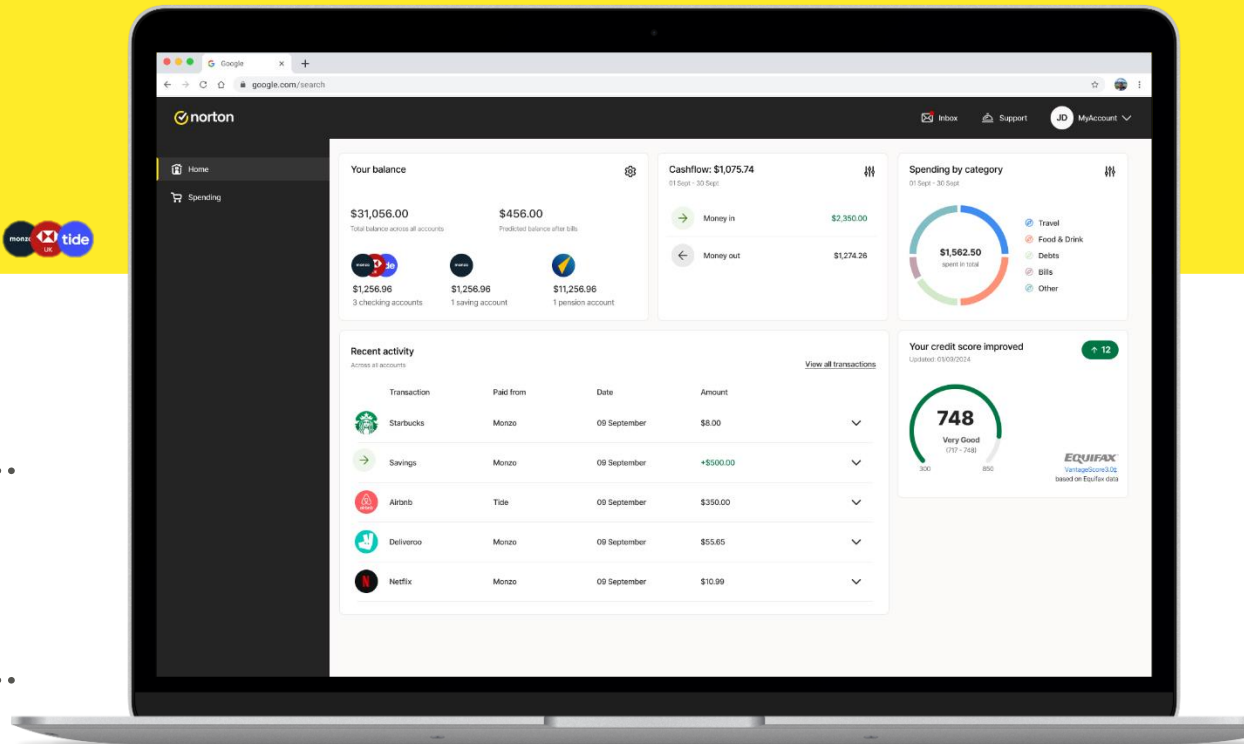
360-degree
financial visibility

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Connect accounts
securely

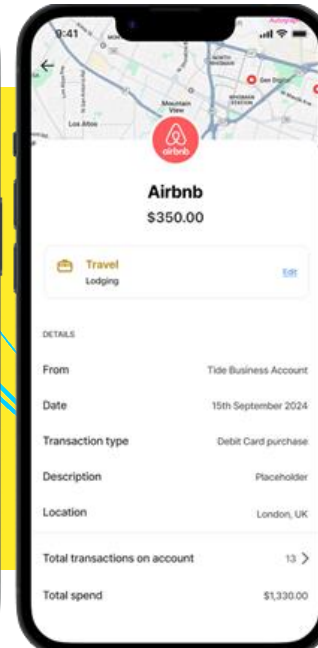
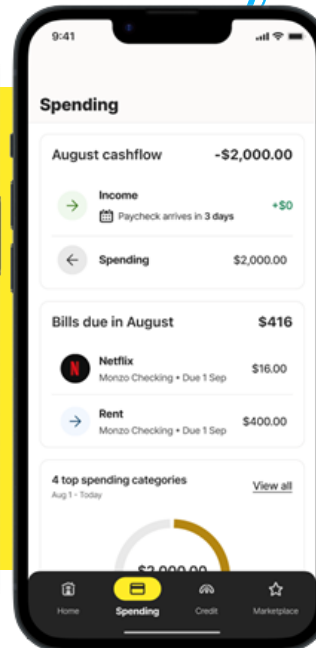
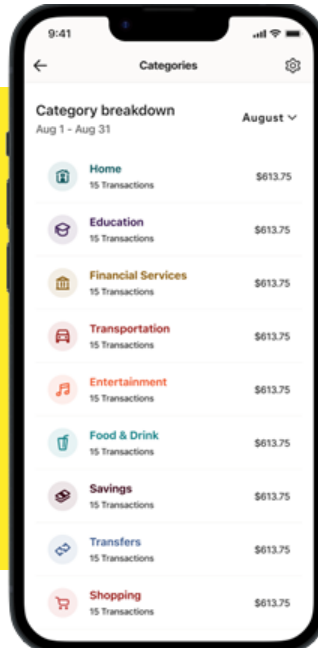
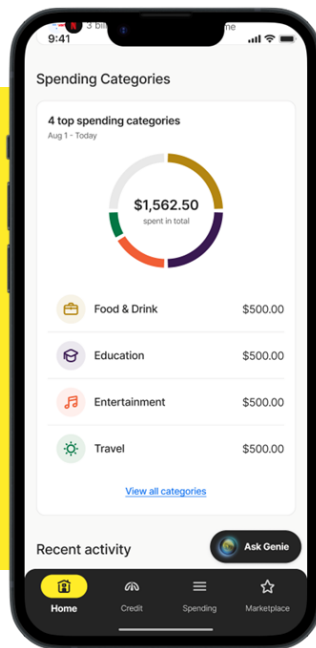
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Simplifies decision
making





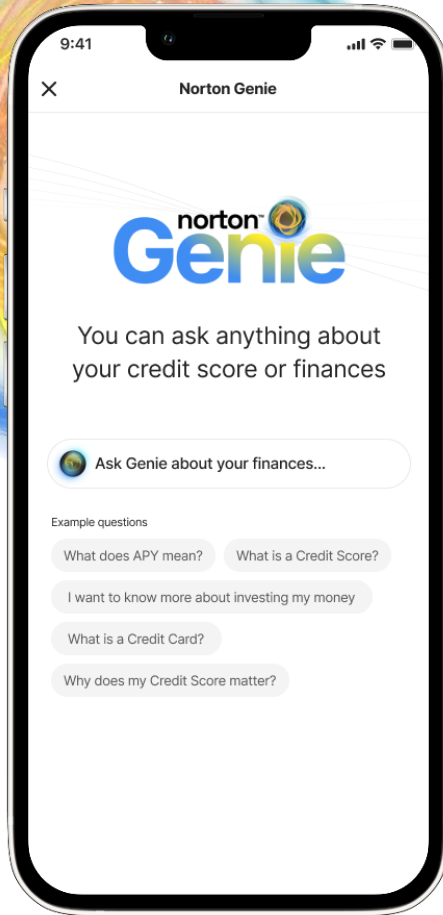
Spending Tracking



Smart
categorization

Monthly spending
summaries

Helps employees stay
in control and on top
of their finances



Financial Insights by Genie

Get clear, instant insights and advice for your finances and answers for your biggest and smallest financial questions with our AI-powered assistant



Understand your finances

Which of my purchases would be eligible for my HSA or FSA?

Explain what my company's 5% match on my 401(k) means?



Plan for the future

What are best ways to handle an unexpected expense?

How much should I be saving from each paycheck?



Know who has your information

Introducing: Card Shield

The Challenge: Stored Credentials are Everywhere

The **top 2 problems** that consumers surveyed associate with **Identity Theft**:



"Your bank or credit card being hacked"
(64%)



Having your personal info stolen
(62%)

Businesses Create Risk

72% of the top 200 merchants across our users store payment credentials

Adoption & Habit

- > **92%** of users made a digital payment in the past year
- > **"Save card"** is the default behavior for many checkouts

Breach Scale

- > **269M** stolen card records posted (2024)
- > Card Not Present fraud cost American consumers **\$10.16 billion (2024)**



THE RESULT

Skimming/theft continues at industrial scale

Introducing: Card Shield by LifeLock

Card Shield identifies where our members credit and debit cards are stored and helps protect from potential misuse or breaches.

01

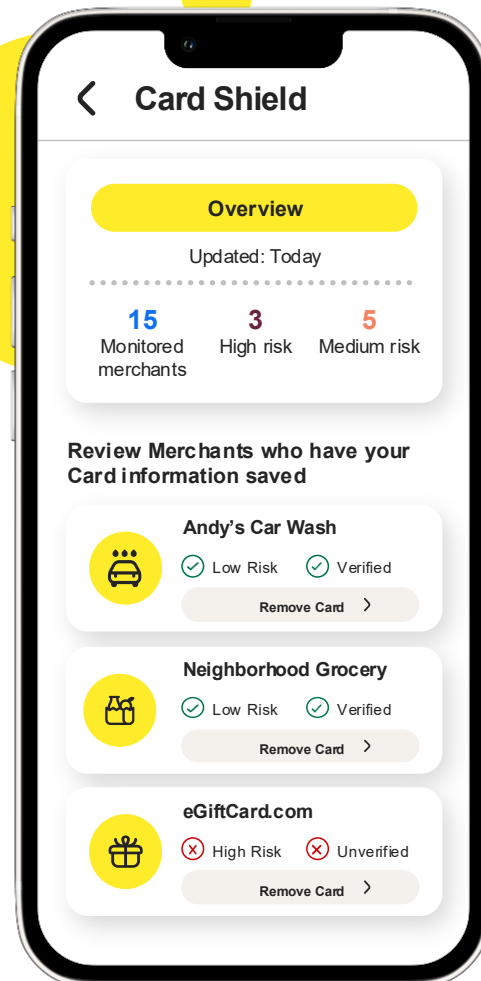
Know where your card data is stored

02

Understand merchant security at a glance

03

Get help removing your information





Even More Coverage for Colleagues

Introducing: Increased Insurance + Added Features

Additional Plan Enrichments Coming in 2026



Identity and Financial Protection

Keep my personal info
and finances safer

- **Auto Title Monitoring**
- **Tax Refund Monitoring**
- **Safe ID by LifeLock**



Digital Protection

Help protect my online life from
scams and security threats

- **Deepfake Protection**
- **Multilingual Scam Protection:**
Genie AI Assistant
- **Password Manager:** Updated
Score, Breach Monitoring, and
Passkeys



Privacy Online

Give me control
of my personal data

- **Data Removal** (auto-on)
- **Data Removal Specialist** (at the
click of the button)



How can we help support your benefit offering?