



Digital Security Made Simple

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

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.

Identity & Financial Protection

Aura safeguards members' personal information, credit, finances and assets with proactive controls, advanced threat detection and actionable alerts—all in one trusted experience.

Scam & Cybercrime Prevention

Powered by Aura's proprietary advanced technology, our intuitive tools proactively protect employees' 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.

Holistic Family Digital Safety & Well-Being

Employees can extend protection to their children and any 10 adult loved ones they choose with an unrestricted definition of family. Aura's unmatched family digital safety and well-being suite makes it easy for families to help their vulnerable loved ones stay protected and build healthier tech habits—delivering meaningful value to employees who increasingly balance caregiving responsibilities across generations.

Customers may choose to bundle their Aura family plan offerings with Life360, the leading family location tracking and real-world safety app.¹

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.

Members get access to the highly-rated Aura mobile app and 24/7 US-based support. Plus, 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.

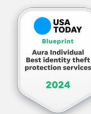
Why Choose Us?

MetLife and Aura set the standard for simplicity & effectiveness

- **Effortless auto-activation approach** delivers more protection than any other solution with zero action required – even before portal login!²
- Aura's **smarter, more personalized user experience** helps maximize protection while minimizing time and effort for members
- A proprietary suite of advanced **scam & cybercrime prevention** features
- **Unrestricted** definition of “family”
- **Unique family digital safety tools** with first-of-their-kind functionality to help families protect vulnerable loved ones online and keep a pulse on their wellbeing
- **Exclusive Aura + Life360 Platinum family safety bundle option**
- **Supercharged by MetLife, the #1 brand in employee benefits³** – with streamlined administration and service, and unparalleled cross-product connectivity

[^] 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.

^{^^} As a component of Aura's Protection Select Individual, Protection Select Family, Protection Plus Individual, Protection Plus 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.



	Protection	Protection Select (1/1/27+)	Protection Plus		Protection	Protection Select (1/1/27+)	Protection Plus
Identity & Financial Fraud Protection							
Credit Monitoring & Alerts	1B	3B	3B	SSN & Identity Authentication Alerts	•	•	•
Credit Reports & Scores	•	•	•	Public & Court Records Monitoring	•	•	•
Monthly Credit Score Tracker & Insights ⁴	•	•	•	USPS Address & Utility Account Monitoring	•	•	•
Credit, Bank & Utility Account Freeze	•	•	•	Social Media Monitoring & Takeover Alerts	•	•	•
Home & Vehicle Title Monitoring	•	•	•	Social Media Privacy Checkup & Optimization	•	•	•
Bank Fraud & Financial Transaction Monitoring	•	•	•	Experian Credit Lock		•	•
High-Risk Transaction Alerts	•	•	•	Credit Score Simulator		•	•
Dark Web Monitoring	•	•	•	Gamertag Monitoring		•	•
Digital Vault	•	•	•	Payday/Specialty Loan Block		•	•
Scam & Cybercrime Prevention							
Automated Data Broker & Spam List Removal and National Do Not Call Registry	•	•	•	Antivirus & Wi-Fi Security/VPN	2 devices per adult	10 devices per adult	Unlimited devices
Google Search Removal	•	•	•	Mobile Phone Takeover Protection	•	•	•
Digital Account Cleanup	•	•	•	Unusual Transaction Alerts	•	•	•
Password Manager	•	•	•	Call Scam Protection		•	•
Email Alias	•	•	•	Text Scam Protection		•	•
Safe Web Browsing with Anti-Tracker & Ad-Blocker	•	•	•	Email Scam Protection		•	•
IP Address Monitoring	•	•	•	Community Scam Sharing		•	•
Holistic Family Digital Safety & Well-Being (with family plans only)							
Secure Family Sharing for sensitive docs, passwords & threat alerts	•	•	•	Digital Parenting Suite			
Sex Offender Geo Alerts	•	•	•	Child Mental Health & Well-Being ⁵ - Online Activity Trends & Benchmarking - Social Interactions & Emotional Tone Analysis - Personalized Parent Insights & Recommendations - Alerts to known indicators of serious health concerns, concerning conversations & more	•	•	•
Digital Caregiving* - Delegated Access - Advanced Monitoring & Alert Sharing - Intelligent Trend Detection - Digital Well-Being Insights		•	•	Cyberbullying & Online Predator Protection	•	•	•
 Life360 Platinum ¹ (Optional ER-level Add-On) - Location Tracking & Individual Driver Reports - Crash Detection with Emergency Dispatch - 24/7 Roadside Assistance - Stolen phone protection up to \$500 - Disaster Response & Travel Support	•	•	•	Parental Controls - Content filtering & blocking - Screentime management & schedules - Safe Search & Pause the Internet on kids' device - Safe Gaming	•	•	•
				Child Identity Protection - SSN Monitoring - 3-bureau Child Credit Freeze	•	•	•
The Aura Experience, powered by Aura Intelligence				Resolution & Reimbursement			
Effortless Auto-Activation Experience ²	•	•	•	White Glove Fraud Resolution Service for new & pre-existing incidents	•	•	•
Intelligent Alerts Resolver	•	•	•	Online Resolution Tracker	•	•	•
Dynamic Dashboard*	•	•	•	\$5M Identity Theft Insurance^ for each adult	•	•	•
Intelligent Chatbot*	•	•	•	Lost Wallet Protection with \$500 Emergency Cash	•	•	•
24/7/365 US-Based Support	•	•	•	Cyber Insurance Policy^^		\$5,000	\$50,000

Contact your benefits broker or MetLife representative today.

Scan to learn more or visit metlife.com/identity-and-fraud-protection



Protection Select plans available for January 1, 2027 and later effective dates.

¹ 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. Both Aura and Life360 respect user privacy and do not and will not sell the personal information of Life360 members who subscribe to the Life360 services through Aura’s employee benefits channel. The Life360 memberships available through Aura’s employee benefits channel will be unique premium memberships, which means that ads will not be shown in the Life360 app to those members, and those members’ data will not be used for ad purposes nor shared with Life360’s advertising partner(s) or other third parties who are not service providers for Life360.

² Voluntary programs only. Voluntary programs only. Requires FCRA consent to be obtained during enrollment and SSN included in the enrollment file.

³ 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 <https://www.metlife.com/global-employee-benefits/about-us/> for additional information.

⁴ 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 Equifax 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.

⁵ 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.

* 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.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC, is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.

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