

Smart, simple identity and fraud protection all in one place.

Keep your private information private.



Why Identity and Fraud Protection matters

We're doing more online than ever before—making us more vulnerable to fraud and online threats. MetLife + Aura Identity and Fraud Protection help safeguard the things that matter to you most: your identity, money, assets, family, reputation and privacy.

The average consumer's digital activity

22

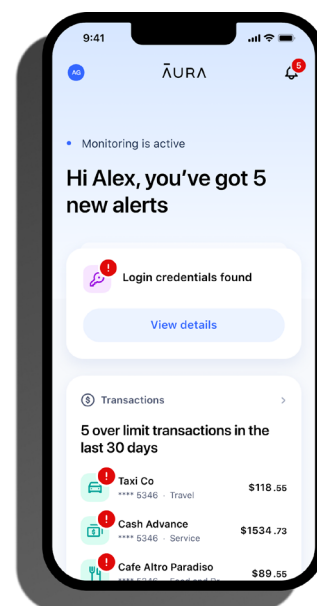
devices¹

168

online passwords²

8+

hours/day online³



The Aura app keeps all your digital security solutions in one place.

Digital identity theft and fraud activity

2,412+

fraud complaints received by the FBI daily.⁴

\$12.5B

victim losses were reported over last year.⁴

50%

of Americans are worried about their digital security and data breaches.⁵

What are the benefits of MetLife + Aura Identity & Fraud Protection

Identity & Financial Fraud Protection

Aura safeguards your 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 your online privacy and help detect and block scams, phishing attempts, and other cyber threats – reducing risk, minimizing distractions, and delivering peace of mind.

Holistic Family Safety & Wellbeing

With an inclusive, unrestricted definition of family, you can extend protection to your children and any 10 adult loved ones you choose. Aura's unmatched family digital safety & wellbeing suite makes it easy to help keep your vulnerable loved ones safe online and build healthy tech habits.

The Aura Experience

Aura Intelligence combines trusted expertise with actionable AI to personalize protection, automate responses, and resolve issues quickly—so digital security feels effortless. And if fraud happens, you can rely on 24/7 U.S.-based customer support and experienced fraud remediation specialists.

Plus, each enrolled adult is covered by an individual \$5M ID theft insurance policy[^].



How it works

Consider this scenario:

Mark received an email from what appeared to be his bank requesting he update his account info. He did so, and shortly after, he received an alert about an attempt to add a new user to his bank account. Mark suspected a phishing scam and alerted Aura's fraud expert team right away. A Resolution Specialist helped him quickly resolve the issue.*

**This is a hypothetical example for illustrative purposes only.*

MetLife +Aura identity and fraud protection is an all-in-one digital security in an app that's SIMPLE to use, so it's EASY to stay safe online. Keep your registered accounts and identity safe. Protect your finances and credit. Protect your Wi-Fi network and devices.

Have questions? Aura's customer support team is available 24/7/365.
Call 1-844-931-2872.

Why sign up?

Find out with some FAQs

Why is having identity and fraud protection so important?

Everything you do is online, which makes your personal info more vulnerable. Get peace of mind knowing that you've taken a big step in protecting yourself from online threats, identity theft and fraud.

What are some of the benefits of this protection?

Aura offers robust protection by monitoring your personal info, credit, finances and devices and alerting you of suspicious activity. It's proactive protection to help stop threats before they strike. If you are a victim of fraud, an experienced Resolution Specialist will help you navigate credit bureaus, help initiate credit freezes or a credit lock and work with you to resolve your fraud incident.

Who can I protect with a Family plan?

Account owners can add up to 10 adults to their plan. There are no restrictions on adult family members, irrespective of where they live, their age, their relationship or their financial dependence on the employee. Each adult member gets their own private, full-feature Aura account.

Account owners may also add unlimited minors (under 18) to their plan if they have parental guardianship rights. The minor's alerts will only be available for the account owner to review.

How do I pay for my identity and fraud protection?

Fees will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment. For Employer-paid plans, any buy-up is paid via credit card directly to Aura.

What else do I get?

Every digital security plan comes with \$5 million identity theft insurance[^] and 24/7/365 U.S.-based customer support.

Enroll today or contact your HR representative to **learn more.**

Have questions? Aura's customer support team is available 24/7/365. Call 1-844-931-2872.

1. "Consumers Benefit From Virtual Experiences, but Need Help Managing Screen Time, Security and Tech Overload," <https://www2.deloitte.com/us/en/pages/aboutdeloitte/articles/press-releases/connectivity-and-mobile-trends.html>. Accessed April 2024.
 2. "How Many Passwords Does The Average Person Have in 2024?" <https://nordpass.com/blog/how-many-passwords-does-average-person-have/>. Accessed April 2024.
 3. "Average time spent per day with digital media in the United States from 2011 to 2024." <https://www.statista.com/statistics/278544/time-spent-with-media-in-the-us/>. Accessed December 2024.
 4. Federal Bureau of Investigation Internet Crime Report 2023. https://www.ic3.gov/AnnualReport/Reports/2023_IC3Report.pdf. Accessed December 2024.
 5. "How concerned are adults about their digital security online?" <https://www.security.org/resources/data-removal-service-usage-study/3>. Accessed March 2026.
- [^]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 that 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 coverage exclusions. Coverage may not be available in all jurisdictions.

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

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.

Child Online Safety

Keep your most important assets safe
and monitor their mental wellbeing



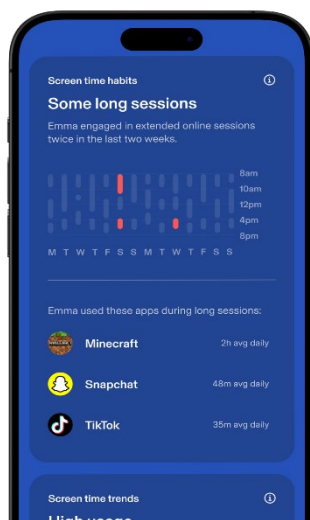
In today's digital world, families have growing concerns when it comes to their children's online behavior and its impact on their mental wellbeing.

Digital Parenting & Mental Health

Designed in partnership with child psychologists, parents and children, Aura's AI* powered tools provide you with a clearer picture of your child's digital behaviors—without compromising privacy.

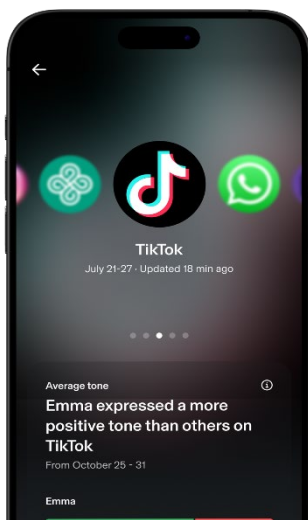
By analyzing language patterns, emotional expression and online interactions across apps, platforms and websites, Aura detects signs of stress, procrastination or mood shifts, and offers you personalized insights and recommendations to support your child's digital wellbeing.

Scan to learn more
about Digital Parenting
& Mental Health



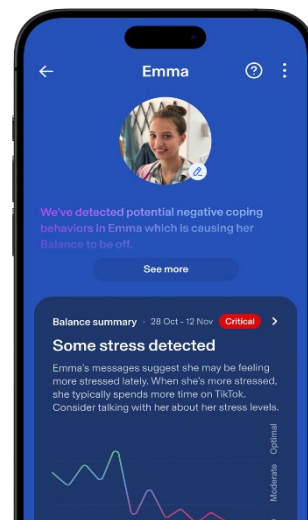
Trends & Patterns

Provides you with a personalized view of trends—and shifts—in your child's online routines, social interactions and device usage patterns to help spot meaningful changes in their well-being.



Social Interactions

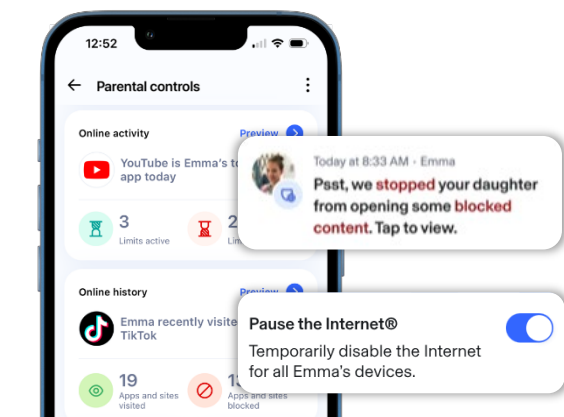
Provides visibility into your child's social connections and engagement style. Offers insights about their unique social persona based on their social patterns and how they compare to other kids.



Personalized Insights

Helps you support your child's digital well-being with personalized insights based on their online activity and unique social persona, including tips, recommendations, and even conversation starters.

Customizable, easy-to-use child online safety features



Parental Controls

Monitor and manage your child's online activity. Set time limits, create customizable schedules, apply age-appropriate content filters to restrict access to certain apps and websites, and more—all from the Aura mobile app.

Child Identity Protection

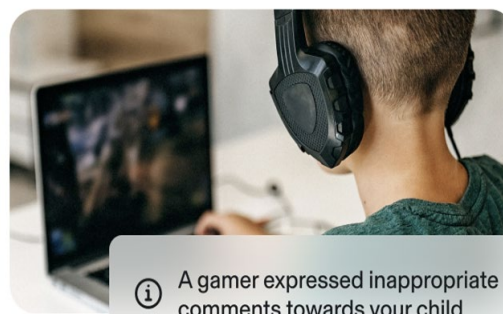
With SSN monitoring, 3-bureau child credit freeze and more, Aura helps safeguard your child's clean credit and personal information to stop fraudsters from opening accounts using your child's identity.

Child Cyberbullying Protection

Allows you to monitor your child's linked social media accounts and receive alerts for phrases that may be linked to violence, harassment, intolerance, and other potentially harmful behavior.

Safe Gaming

With 24/7 in-game voice and text monitoring for hundreds of the most popular online PC games and gaming communication platforms, you'll receive alerts to help keep your child safe from online predators, toxic gaming behaviors and cyberbullying.



 A gamer expressed inappropriate comments towards your child

Have questions? Aura's customer service team is available 24/7/365. Call 1-844-931-2872.

Who can I cover with a family plan?

You can add unlimited dependent minors (under 18) to your family plan. Only you, the primary member, will have visibility of your children's information and receive alerts on their behalf.

You can also add up to 10 additional adult loved ones to your family plan. There are no restrictions on the definition of adult "family member", irrespective of their relationship, where they live, their age, or whether they depend on you financially. Each adult member gets their own private, full-feature Aura account.

What happens when my child turns 18 years old?

When your child turns 18, they will be removed from your Parental Control and their personal information will be deleted. You can then invite them to join your family plan as an adult. They will receive their own private Aura account.

What are some of the key Parental Control features?

- ▶ **Content Blocking & Filtering:** Customize which apps, websites and content your kids can view online
- ▶ **Screen Time Limits & Schedules:** Set daily time limits or limits for specific apps, sites and content. Create customizable schedules with set times when internet access is restricted.
- ▶ **Activity History:** View all the apps and websites your kids have accessed or were blocked from accessing
- ▶ **Pause the Internet:** Easily pause & un-pause internet access on your child's device with just a tap, like when it's time for dinner or homework.
- ▶ **Safe Search:** Filters out explicit content from search results on Google, Bing, DuckDuckGo, and YouTube.

What devices do Parental Controls work on?

Parental Controls features work on Apple iPhones and iPads (iOS 15.1 or later) and Android devices (Android 10.0 or later).

Why is monitoring my child's SSN important?

Scammers can get a hold of your child's SSN and then fraudulently utilize their information for their own personal gain. That is why Aura scans the dark web, public records, and more and alerts you if your child's information is found. Additionally, we've made it easier for you to submit a credit freeze for your child across Equifax, Experian, and Transunion so their clean credit file remains that way.

What does the Child Mental Health functionality do?

Aura tracks and analyzes patterns of your child's digital behavior, social connections, sentiment and language over time to establish a personalized baseline of their digital wellbeing. Aura's AI* spots meaningful shifts in your child's online behavior, informing you and offering personalized insights and recommendations to support your child's wellbeing.

How does Aura incorporate expert advice to deliver the child mental health focused features?

Aura's Chief Medical Officer Dr. Scott Kollins, a licensed clinical psychologist and digital health veteran, leads a team of child psychology experts. Dr. Kollins and his team are deeply involved in developing Aura's next-gen youth mental health focused tools.

Aura's in-house team works alongside members of the Digital Parenthood Coalition, including Boston Children's Hospital, American Academy of Pediatrics Center of Excellence on Social Media and Youth Mental Health, and Aura's Parent and Teen Research Panels to incorporate clinical expertise with real-world insight as they shape and refine each feature.

Do you offer any additional resources for parents navigating raising kids in the digital age?

Yes! Aura has created a Digital Parenthood Online Community; a free online forum designed to support and empower parents in today's digital world.

Visit www.digitalparenthood.com to explore educational content and other resources from highly respected organizations in education, mental health and technology.

Still have questions? Call Aura Customer Support anytime at 1-844-931-2872.

*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.

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.



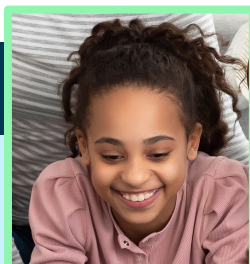
MetLife Consumer Services, Inc. | New York, NY 10166
© 2025 MetLife Services and Solutions, LLC

L4631538[exp0727][All States and][All Territories]

Digital protection for every stage of life

Each of life's new chapters brings with it exciting priorities and opportunities. But as we spend more time online, they can also bring unexpected challenges, including digital security concerns that can impact families and finances.

MetLife + Aura Identity and Fraud Protection can help protect your employees and up to 10 adults and unlimited minor children from online identity theft, scams and cybercrime. Here's how it can digitally defend them at every life stage.



Kids and Teens

Ages 0 – 17

Protect their identity and helps manage their online activity

51x

Children are 51x more vulnerable to identity theft than parents¹

- Safeguard SSN & helps prevent fraudulent activity
- Limits time online and filters content
- Protects from cyberbullies and online predators



Young Adults

Ages 18 – 25

Helps establish credit and manages online reputation

~89%

Young adults on social media get scam attempts weekly²

- Monitors and locks credit
- Monitors social media privacy and activity
- Allows users to surf the web safely, protects passwords and internet connection



Adulthood

Ages 26 – 40

Prepare financially for major life milestones

35%

Millennials account for ~35% of total fraud cases in the US³

- Protect assets, including home and vehicle titles
- Make more informed financial decisions with credit simulation
- Add loved ones to their plan as their family grows



Middle Age

Ages 40 – 60

Helps prevent ID theft and aids in retirement preparation

3.3 billion

Fell victim to stolen credentials in 2025 alone⁴

- Removes personal info from data brokers and other online sources
- Protects investment accounts and assets from fraud
- Allows passwords and important information to be shared with loved ones



Seniors

Ages 61 and up

Empower loved ones to help protect them from scammers

\$35,100

average loss per fraud for seniors⁵

- Securely store and share important documents with family members
- Share alerts with family members to help resolve issues
- Protect from phone & text scams using AI

Why MetLife + Aura Identity & Fraud Protection is important

Here's how it works:

Identity & Financial Fraud Protection

Aura safeguards your 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 your online privacy and help detect and block scams, phishing attempts, and other cyber threats – reducing risk, minimizing distractions, and delivering peace of mind.

Holistic Family Safety & Wellbeing

With an inclusive, unrestricted definition of family, you can extend protection to your children and any 10 adult loved ones you choose. Aura's unmatched family digital safety & wellbeing suite makes it easy to help keep your vulnerable loved ones safe online and build healthy tech habits.

The Aura Experience

Aura Intelligence combines trusted expertise with actionable AI to personalize protection, automate responses, and resolve issues quickly—so digital security feels effortless. And if fraud happens, you can rely on 24/7 U.S.-based customer support and experienced fraud remediation specialists. Plus, each enrolled adult is covered by an individual \$5M ID theft insurance policy⁶.

Have Questions?

Aura's Customer service team is available 27/7/365. Call 844-931-2872.

1. 5 Child Identity Theft Statistics Every Parent Should Know, <https://www.safehome.org/news/child-identity-theft-protection/>, June 2023.
2. Identity Theft Awareness, (https://www.omniwatch.com/resources/identity-theft-survey/?utm_source=chatgpt.com), September 2025.
3. Most Worrying Identity Theft Statistics for 2023, (<https://fortunly.com/statistics/identity-theft-statistics/>), August 2023.
Child Identity Fraud Study 2021, Javelin (<https://javelinstrategy.com/child-identity-fraud-study>), November 2023.
4. Techradarpro, (<https://www.techradar.com/pro/security/in-2026-cybercrime-has-reached-a-point-of-total-convergence-new-research-claims-ai-attacks-are-taking-over-so-how-can-your-business-stay-safe>), March 2026.
5. Elderly Financial Scam Statistics, Consumer Affairs (<https://www.consumeraffairs.com/finance/elderly-financial-scam-statistics.html>), June 11, 2023.
6. 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.

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

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.