

1

Identity & Fraud Protection

[^]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 Plus Individual, Protection Select Family, 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.

^{*}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.

[®]The features you received are dependent upon the plan(s) that your employer offers.

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.

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.

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. | 200 Park Avenue | New York, NY 10166

© 2026 MetLife Services and Solutions, LLC

L5342145[exp0428][All States and][All Territories]