MetLife · ĀURA
Identity & Fraud Protection

RICH'S®

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

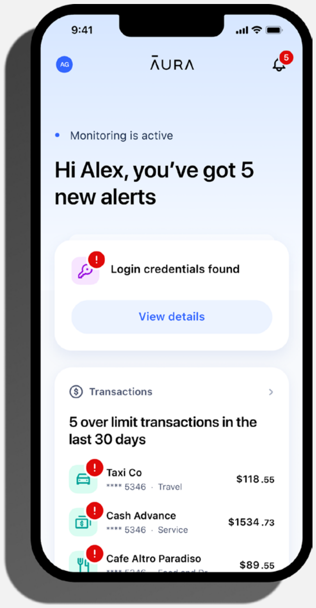
Keep your private information private.

Why Identity and Fraud Protection matters

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

The average consumer's digital activity

22	168	8+
devices[1]	online passwords[2]	hours/day online[3]



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

Facts and stats

The FBI receives over 2,412 fraud complaints daily.[4]

Victim losses were reported to be over $12.5 billion last year.[4]

50% of Americans are worried about their digital security, like having their personal data breached.[1]

Why you need MetLife and Aura Identity & Fraud Protection

Benefits of Identity & Fraud Protection powered by Aura

Identity Theft & Financial Fraud Protection
Keep your personal, credit, and financial info secure in one place and protected with proactive controls, advanced threat detection and actionable alerts.

Scam & Cybercrime Prevention
Our powerful suite of advanced digital tools helps catch and block scams, spam and phishing attempts.

Smart Family Safety
With unique features like Secure Family Sharing and a Digital Parenting Suite, we make it easier than ever for you to help loved ones safely navigate the digital world.

Digital Parenting & Mental Health
Aura's AI[5] tracks and analyzes patterns of digital behavior, social connections, language and more to help you understand your child's digital world and spot signs of stress or other meaningful changes in their well-being. Plus, tools to help protect your kids from fraudsters, cyberbullies, mature content, and more.

Resolution & Reimbursement
You can rely on 24/7 US-based support and expert fraud resolution. Plus, each enrolled adult is covered by an individual $5M ID theft insurance policy[6]. And an Aura provided $50K cyber insurance policy.[7]

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.*

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 age, relationship or 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[6] and 24/7/365 U.S.-based customer support.

What is Digital Parenting & Mental Health?

All family plans have the capability to go beyond content blocking and screen-time limits to track and analyze patterns of digital behavior, social connections, sentiment and language —helping you understand how your child's digital behavior may impact their mental well-being. Aura's AI spots meaningful shifts in the child's online behavior, and more, informing parents and providing personalized insights and recommendations for what to do next.

Enroll at benefits.rich.com or contact your HR representative to **learn more**.

Questions? Aura's customer service 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/about-deloitte/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. 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.
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.
7. As a component of Aura's 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.

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.

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