



# 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 parents<sup>1</sup>

- 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

**30% – 46%**

Young adults on social media are up to 46% more likely to be at risk of Identity Theft<sup>2</sup>

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



## Adulthood

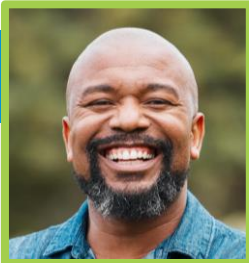
Ages 26 – 40

Prepare financially for major life milestones

**35%**

Millennials account for ~35% of total fraud cases in the US<sup>3</sup>

- 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

**1 in 4**

Odds of falling victim to digital crime<sup>4</sup>

- 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 seniors<sup>5</sup>

- 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:

### Online protection features

#### 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 & Mental Health

Aura's AI<sup>6</sup> 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.<sup>7</sup> And an Aura provided \$50K cyber insurance policy.<sup>8</sup>

## 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. 30+ Identity Theft Statistics for 2023, Exploding Topics (<https://explodingtopics.com/blog/identity-theft-stats>), January 2023.
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 2021.
4. 2023 Identity Fraud Study, Javelin (<https://javelinstrategy.com/research/2023-identity-fraud-study-butterfly-effect>), March 2023.
5. Elderly Financial Scam Statistics, Consumer Affairs (<https://www.consumeraffairs.com/finance/elderly-financial-scam-statistics.html>), June 11, 2021.
6. 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.
7. 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.
8. 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.<For new groups offering Protection Plus and are effective 7/1/2025 and later.>

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

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