

We Make Digital Security *Effortless*

MetLife and Aura Identity & Fraud Protection

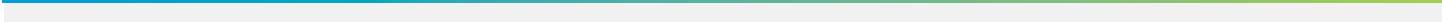
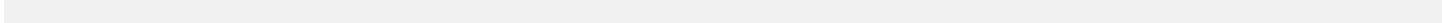
Providing employees and families with proactive protection from identity theft, scams, and cybercrime — all in one place.



MetLife and Aura Identity & Fraud Protection

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1 in 4 odds of falling victim to digital crime¹	51X Children are 51x more vulnerable to identity theft than parents²	\$35,100 average loss per fraud for seniors³

We Make Digital Security *Effortless*

MetLife and Aura Identity & Fraud Protection is an AI-powered solution that helps keep employees and their families safe from online threats and scams — all in one easy-to-use app. Plus, there's the added convenience and efficiency of working with the MetLife team you trust.

Different Where It Matters

Together, MetLife and Aura uniquely deliver both a highly rated digital security solution and valuable administrative efficiencies.

The powerful partnership combines the strengths of each company to bring employees an innovative, award-winning solution backed by the long-standing leader in employee benefits.

̄URA

Aura is an innovative tech company dedicated to creating a safer internet. Highly regarded for its simple interface and advanced technology, Aura's proactive, personalized experience makes it effortless to protect what matters most in today's increasingly connected world.

- **Highly rated by industry experts** — Named a Leader in both Prevention and Resolution in Javelin's 2024 Identity Protection Services Provider Scorecard, rated Best Identity Theft Protection Service by U.S. News in 2024, and more
- **Highest-rated user experience**^{4,5}
- **Highest rated in App Store (4.7 stars)** — Highest-rated Identity Theft solution by users on the Apple App Store⁶
- Auto-activates the most features on behalf of employees before they even log in, **ensuring 100% of enrolled employees get protection and value** starting day one
- **Leader in cybercrime prevention** and smart family safety
- Leading the way in **family safety** with the broadest definition of family
- **\$5M in identity theft insurance**⁷ for each enrolled adult to cover eligible losses due to fraud



MetLife is a trusted brand with over **155 years of experience** in group benefits with proven financial strength and stability.

- **Broadest portfolio** of employee benefits in the industry⁸
- Our **unmatched product integrations** make it easy to know when and how to use MetLife benefits
- **Consolidated files, billing, and the same trusted account team** across MetLife products
- **Whole-case underwriting**
- **Benefit admin integrations**
- **Expertise in employee communications** and re-enrollment campaigns that promotes year-over-year persistency and growth

Learn more

Contact your MetLife representative or visit [MetLife.com/identity-and-fraud-protection](https://www.MetLife.com/identity-and-fraud-protection).

An award-winning combination of powerful security, innovation, and modern usability



Identity & Financial Fraud Protection

We make it effortless to keep personal info, credit, finances, and assets secure with proactive controls, advanced threat detection, and actionable alerts — all in one place.



Credit Monitoring & Alerts

Speed matters when it comes to stopping fraud and minimizing damage to your credit. Aura is directly integrated with all three credit bureaus, so you can get the fastest, near real-time alerts to any credit inquiries or changes made to your credit file.



Credit Reports & Scores

Easily monitor your overall credit health with convenient one-click access to your annual credit reports.



Monthly Credit Score Tracker⁹

Keep a pulse on your monthly credit score, get insights into key factors affecting your score, and monitor trends over time to keep your credit health on track.



In-Platform Credit Dispute

Conveniently report suspicious or inaccurate information on your credit report from your Aura app, saving you the time and effort of manually reporting disputes with the credit bureaus.



Credit, Bank, & Account Freeze Assistance

With our guided security freeze instructions, we simplify the process of initiating security freezes with more than 10 different agencies – including credit bureaus, banking, and utility agencies – to prevent fraudsters from opening new accounts under your name.



Home Title Monitoring

We automatically detect home titles associated with your identity and notify you when existing titles are removed, new titles are added, or changes to existing titles are detected.



Vehicle Title Monitoring

We automatically detect vehicle titles associated with your identity and notify you when existing titles are removed, new titles are added, or changes to existing titles are detected.



Bank Fraud Monitoring

Stay safe from bank fraud by getting notified when someone tries to modify your bank account's personal information or add new account holders to access your funds.



Financial Transaction Monitoring

Easily link all types of financial accounts from multiple institutions (including banking, investments, loans, Venmo, and more) to monitor all your financial activity in one convenient, secure place. Get alerted when transactions exceed your set dollar amount thresholds.



Tax Fraud Prevention Assistance

Get assistance obtaining an Identity Protection PIN from the IRS to prevent fraudsters from filing a tax return in your name.

7 hours

average time
per day Americans
spend online¹⁰

Credit

Aura

now

New credit account detected

Aura

3m ago

An attempt to access your credit file
was blocked

3,158

publicly reported
data breaches in
2024, resulting in a
211% year-over-year
increase in victims¹¹



High-Risk Transaction Alerts

We go beyond traditional credit monitoring to monitor and alert you if your personal information is being used for high-risk transactions that don't require a credit check – including cash advances, wire transfers, loan withdrawals, and more.

- Payday loans
- Specialty loans
- Wire transfers



Utility Account Monitoring

Criminals can open new accounts for cable, electricity, gas, and water in your name, leaving you on the hook for unpaid bills that can harm your credit and prevent you from accessing utilities that you critically need. We monitor a broad network of utility and telecom providers and alert you when we detect new account activity in your name.



Dark Web Monitoring

Get notified if your personal information or online account credentials have been exposed on the dark web so that you can take action to secure your accounts.

- SSN, birthdate, and other personal information
- Medical and health IDs
- Online accounts and credentials



Digital Vault

Securely store and share sensitive data, digital files, and passwords with military-grade encryption – all in one place. We'll automatically enable monitoring and alerts for all financial and personal information stored in the Vault to help keep accounts and assets secure.



Online Safety Scan

When activating your account for the first time, Aura will help ensure your protection is optimized by running an initial security screening that scans the dark web and other online sources for threats.



Safety Checklist

Aura will provide a personalized Safety Checklist on a scale ranging from low to high and recommend specific features to activate and safeguards to put in place.



SSN & Identity Verification Alerts

Companies often need to verify the identity of a customer before executing a transaction. We monitor an extensive network of ID verification events and alert you if a business is attempting to verify your identity so that you can intervene before it's too late.



Public, Court, & Criminal Records Monitoring

We monitor an extensive network of public record databases and notify you when your personal information is associated with new criminal, court, or public records including traffic violations, misdemeanors, state sex offender registries, and felony offenses.

- Sex offender registries
- Bankruptcy and foreclosures
- Property and tax liens



USPS Address Monitoring

Identity thieves can use a basic change of address form to divert your mail to a location where they can access your mail and the sensitive personal and financial information inside. Aura monitors USPS address change events and notifies you when your identity is used in a change of address request at the US Postal Service.



Social Media Monitoring & Takeover Alerts

We monitor your social media feeds for reputation and privacy risks and flag inappropriate posts, images, captions, comments, and signs of potential account takeover.

Family plans also enable parents to monitor their children's accounts for cyberbullying, words or phrases linked to or containing profanity, drugs, sexually explicit material, intolerance, and more.



Social Media Privacy Checkup

We scan your social media privacy settings and recommend privacy changes that would make it harder for imposters to find and use your personal information. Even better, you can approve the changes with one tap and avoid the time and hassle of changing each account on your own.

1000%
increase in social
media account
takeovers in the
last 12 months¹²



Experian Credit Lock

Instantly lock and unlock your Experian credit file with one tap to control your credit and prevent fraud.



Credit Score Simulator

Explore how various financial decisions may impact your credit so that you can make informed choices and avoid unwanted surprises to your credit score.



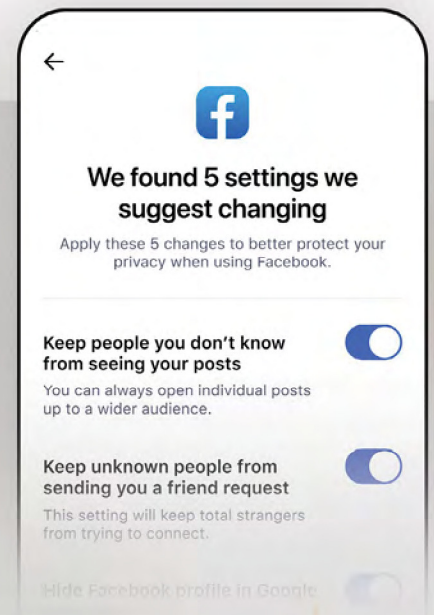
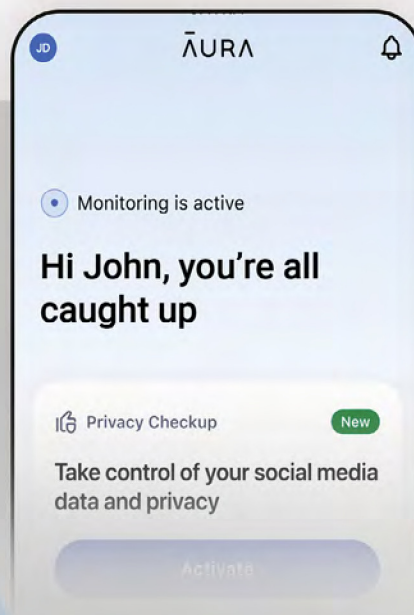
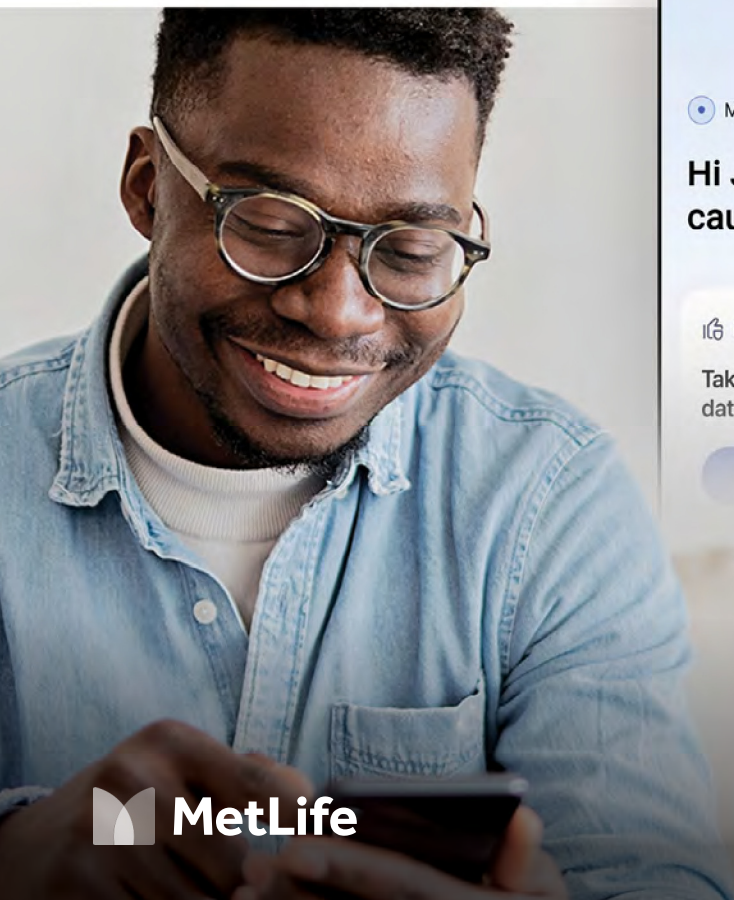
Gamertag Monitoring

A typical gaming account includes sensitive personal and financial information that an identity thief can quickly use to inflict major damage. We monitor the dark web for gamertags and alert you if the gamertag has been breached or compromised.



Payday/Specialty Loan Block

Payday loans and other specialty finance arrangements lend money to borrowers without undergoing a credit check. We help prevent others from initiating a specialty loan in your name with a one-tap block feature that blocks specialty loan events within the monitored lending network.



Scam & Cybercrime Prevention

Our powerful suite of advanced tools helps proactively catch and block scams, spam, and phishing attempts to reduce distractions and bring peace of mind.



Automated Data Broker & Spam List Removal

Data brokers collect and sell personal info to advertisers, telemarketers, and potential fraudsters. Aura automatically and continuously scans and requests removal of your personal data from data brokers, people search sites, and other public consumer data sources on your behalf with no action required. Removing your data from online sources protects you from identity theft and scams, and helps reduce robocalls, robotexts, and junk mail.

- Continuous monitoring and removal
- Begins on effective date, even before you download the app
- Solicitation reduction

3.4B

**phishing emails
are sent by
cybercriminals
per day¹³**



Password Manager with Automated Password Change

Using a password manager just got easier. Conveniently available on web, mobile, and browser extension so that you can generate strong passwords and access your accounts from wherever you are, on any device. We'll flag compromised, weak, or re-used passwords and use smart automation to help you replace the password and secure the account with a single click.

- Unlimited account and password storage
- Automatically generate strong passwords
- Dark web integration to flag breached passwords
- Bulk password import
- Accessible across devices



Email Alias

Mask your email address to protect your privacy, block unwanted communications from online vendors, and reduce the risk of exposure in data breaches.

- Keep your email address hidden
- Access your aliases on any device
- Block unwanted emails with one click



82.6%
of phishing
emails exhibit some
use of AI¹⁴



Safe Web Browsing

Block distracting ads and intrusive site trackers to keep your browsing activity private. Block phishing and malicious sites that may steal your personal and financial info.

- Phishing and malicious site blocking
- Anti-tracking
- Ad blocking
- Enhanced browser security



IP Address Monitoring

Your IP address is necessary for sending information back and forth online and can be used to steal your personal information, including your identity and location. Aura will notify you of potential risks from your IP address, explain what the risk is, and help you mitigate it.



WiFi Security (VPN)

Aura's VPN (Virtual Private Network) blocks malicious sites and helps protect your internet connection with military-grade encryption to prevent cyber criminals from accessing your online activity. Plus, with 100+ virtual locations to choose from, you can access content from anywhere.



Antivirus

Keep your personal devices and data safe from all types of malware, such as viruses, ransomware, spyware, and more. Get alerted when suspicious files are discovered and isolated so you can easily review quarantined files to delete or restore.

- Anti-ransomware
- Anti-malware
- Anti-spyware



AV/Threat Scan for Mobile (Android)

Get help staying safe from viruses, ransomware, spyware, trojans, and more. Aura's mobile AV works quietly in the background to scan, isolate, and remove infected files without slowing or decreasing your internet bandwidth.



Mobile Phone Takeover Protection

SIM card takeover happens when scammers contact your mobile phone's carrier and trick them into activating a SIM card so that they can control your phone number and device. Aura helps users lock their SIM card with major telco providers to protect their device and prevent unwanted intrusions.



Unusual Transaction Monitoring

We go beyond just alerting you to transactions that exceed your specified dollar amount threshold. We also alert you to transactions that fall outside of your typical spending patterns at similar merchants for more advanced detection of potential fraud.



Call Protection

Stay safe from annoying robocalls and costly phone scams. Aura's proprietary AI screens incoming calls from unknown numbers to identify the intent of the call and block spam and scams on your behalf.

- Spam and robocalls
- Scam calls



Text Protection

Aura helps reduce the risk of falling victim to phishing attempts by screening and quarantining incoming texts from unknown numbers. We use AI to help identify the intent of the text and block scams on your behalf.



Email Protection

Aura's machine learning models can analyze patterns in email metadata, language, and sender behavior to detect potential phishing attempts faster and more accurately than traditional rule-based systems and flag those suspicious messages to help members reduce the risk of falling victim to email scams.

Between
September 15, 2024,
and February 14,
2025, there was a

17.3%

increase in phishing
emails compared
to the previous six
months¹⁴

Smart Family Safety

(with Family Plans only)

As leaders in Family Safety, we know modern families come in all shapes and sizes, and we are dedicated to protecting them. Our integrated experience was purpose-built for all families.



Unrestricted Family Definition

Family plans extend protection with a generous and inclusive definition of family.

- Add up to 10 adults no matter their relationship, age, or whether they live at the same address.
- Each enrolled adult gets their own private, full-feature account and their own \$5M insurance policy.⁷
- Parents and legal guardians can add unlimited children under 18 years old. Only the employee will have the ability to view and manage their children's personal info and receive alerts on their behalf.



Sex Offender Geo Alerts

Aura automatically alerts you to known and new sex offenders within a 1-mile radius of your provided address so you're more empowered to keep your family safe.



Secure Family Sharing

Aura makes it easy for family plan members to request and share important documents, passwords, and threat alerts with one another to help keep a pulse on everyone's online safety.

Young adults on social media are up to

46%

more likely to be at risk of identity theft¹⁵

Millennials account for

~35%

of total fraud cases in the US¹⁶

Digital Parenting & Mental Health

(with Family Plans only)

Aura's AI¹⁷ tracks and analyzes patterns of digital behavior, social connections, language, and more to help parents understand their child's digital world and spot signs of stress or other meaningful changes in their well-being. Plus, tools to help parents protect their kids from fraudsters, cyberbullies, mature content, and more.



Child Mental Health & Online Balance¹⁷

Designed with child psychologists, parents and kids, Aura's intelligent features offer parents personalized insights into their kid's online world, helping spot meaningful changes in their well-being and providing personalized recommendations to help parents support their child's digital well-being.

Some of the key insights include:

- Device habits that may be keeping your child up at night or distracting during the school day
- Your child's unique Social Persona based on their engagement patterns and how they compare to other kids
- Changes in online habits, social interactions, and expressed tone
- Alerts to known indicators of potential serious health concerns like suicide or self-harm



Safe Gaming

Keep young gamers safe from online predators, toxic gaming behaviors, and cyberbullying when playing online video games with 24/7 in-game voice and text chat monitoring for hundreds of the most popular online PC games and gaming communication platforms.



Cyberbullying & Online Predator Protection

Protect kids from the mental and potentially physical dangers that emerge from engaging on social media. Aura monitors your kids' linked social media accounts and alerts you when we find words or phrases linked to or containing profanity, drugs, sexually explicit material, intolerance, and more.



Digital Parenthood Online Community

A free online forum designed to support and empower families as they navigate the challenges and opportunities of raising a connected generation. This resource allows parents to get expert answers to their questions and explore educational content from highly respected organizations in education, mental health, and technology. Explore this resource by visiting: www.digitalparenthood.com.



Parental Controls

Let your kids browse online safely with Aura's easy-to-use Parental Control features. Aura allows parents to do the following on an unlimited number of children's devices:

- Monitor and limit screen time on kids' devices
- Create customizable schedules and pause the internet on kids' devices
- Use age-based recommendations to easily enable content filters that restrict access to inappropriate websites and apps
- Stay informed about your kids' online activity with notifications and separate parent and child dashboards



Child Identity Protection

Aura monitors an extensive network of public record databases and notifies you if a fraudster is using your child's credit or personal information for their own gain.



Child Safety Checklist

Aura recommends features to activate and safeguards to put in place to help parents keep their kids safe online.



Child SSN Monitoring

We monitor an extensive network of public record databases and notify you when your child's personal information is found exposed online or being used by someone else.



Three-Bureau Child Credit Freeze

Identity thieves target individuals with clean credit profiles for financial fraud, making children particularly vulnerable. Protect your children from credit fraud with Aura's guided workflow that simplifies and consolidates the steps required to quickly create and freeze your child's credit file with all three major credit bureaus.

2x

**higher depression
risk for teens with
heavy screen usage¹⁸**

1 in 19

**children were
victims of identity
theft last year¹⁹**

Resolution & Reimbursement

Manage your digital security on the go via the highly rated Aura app. Get 24/7 US-based live member support, expert fraud resolution, an Aura-provided \$5M ID theft insurance policy,⁷ an Aura-provided \$50K cyber insurance policy,²⁰ and more.



\$50,000 Cyber Insurance Policy²⁰

Aura provides employees who enroll in Protection Plus or Executive plans a Cyber Insurance Policy²¹ with an aggregate policy limit of \$50,000 for the following cyber-related coverages:

- Cybercrime, scams, social engineering
- Cryptocurrency crime
- Cyber extortion/ransomware
- Cyber bullying
- Data recovery and system restoration

Refer to Aura's Summary of Benefits for additional information: www.aura.com/legal/cyber-insurance.



\$5M Identity Theft Insurance Policy⁷

Aura provides each adult member their own separate \$5M identity theft insurance policy⁷ to reimburse for eligible losses and expenses, including coverage for:

- 401K and HSA
- Home title identity theft
- Senior family member identity theft
- Deceased family member identity theft
- Reverse record/professional identity theft
- Cyber extortion/ransomware

Refer to Aura's Summary of Benefits at www.aura.com/5mininsurance for additional details.



\$500 Emergency Cash for Lost/Stolen Wallet

If your wallet is lost or stolen, Aura's Customer Support team will work with you on a remediation plan to help you secure your credit cards, bank accounts, and IDs to prevent identity theft. Plus, access up to \$500 emergency cash with lost/stolen wallet to help in a financial pinch.



White Glove Fraud Resolution Service

Get a dedicated U.S.-based case manager for the life of the case to help you recover your identity and assets if you're a victim of fraud.



Restoration Services for Pre-Existing Fraud Incidents

Aura's experienced team of Resolution Specialists are available to assist you with ID theft incidents that occurred prior to becoming a member — no matter when the incident occurred or was discovered.



Credit File Fraud Alerts Assistance

Aura's Resolution Specialists will offer to place a fraud alert on your credit file on your behalf, ensuring that creditors take additional steps to verify your identity before opening up a new line of credit in your name.



Unemployment & Tax Fraud Resolution

Receive assistance resolving unemployment and tax fraud quickly with Aura's experienced team of specialists.



Online Resolution Tracker

We make it easy to stay informed on the status of your open resolution case. View case status and communicate with your Resolution Specialist right from the Aura app.



24/7/365 Customer Care

Aura's Customer Support team is available 24/7 to assist members.



Mobile App

Engage with your Aura benefit from anywhere you go with the all-in-one, highly rated Aura mobile app. Available for iOS and Android.



Aura Account Security

To better protect your account, you may choose to enable additional identity verification steps, like two-factor authentication (web and mobile) and/or biometric authentication (mobile).

- Two-factor authentication (web and mobile)
- Biometric authentication (mobile)

Plan Features

Identity & Financial Fraud Protection

Protection

Protection Plus

Credit Monitoring & Alerts	1 Bureau	3-Bureau
Credit Reports & Scores	1 Bureau	3-Bureau
Monthly Credit Score Tracker ⁹	•	•
In-Platform Credit Dispute	•	•
Credit, Bank, & Account Freeze Assistance	•	•
Home Title Monitoring	•	•
Vehicle Title Monitoring	•	•
Bank Fraud Monitoring	•	•
Financial Transaction Monitoring	•	•
Tax Fraud Prevention Assistance	•	•
High-Risk Transaction Alerts	•	•
Utility Account Monitoring	•	•
Dark Web Monitoring	•	•
Digital Vault	•	•
Safety Checklist	•	•
SSN & Identity Verification Alerts	•	•
Public, Court, & Criminal Records Monitoring	•	•
USPS Address Monitoring	•	•
Social Media Monitoring & Takeover Alerts	•	•
Social Media Privacy Checkup	•	•
Experian Credit Lock		•
Credit Score Simulator		•
Gamertag Monitoring		•
Payday/Specialty Loan Block		•

Scam & Cybercrime Prevention

Protection

Protection Plus

Automated Data Broker & Spam List Removal



Password Manager with Automated Password Change



Email Alias



Safe Web Browsing (Anti-Tracker, Ad Blocker)



IP Address Monitoring



WiFi Security (VPN)

2 Devices Per Adult

Unlimited Devices Per Adult

Antivirus

2 Devices Per Adult

Unlimited Devices Per Adult

AV/Threat Scan for Mobile (Android)



Mobile Phone Takeover Protection



Unusual Transaction Monitoring



Call Protection



Text Protection



Email Protection



Smart Family Safety (With Family Plans Only)

Protection

Protection Plus

Unrestricted Family Definition



Sex Offender Geo Alerts



Secure Family Sharing



Digital Parenting & Mental Health (With Family Plans Only)

Protection

Protection Plus

Child Mental Wellbeing Insights¹⁷

Daytime and Nighttime Trends & Benchmarking



Social Persona & Connections



Sentiment & Emotional Tone Analysis



Behavior Change Detection



Personalized Parent Insights & Recommendations



Safe Gaming



Cyberbullying & Online Predator Protection



Parental Controls

Content Filtering & Blocking



Screentime Management & Schedules



Safe Search & Pause the Internet



Child Identity Protection

Child SSN Monitoring



3-Bureau Child Credit Freeze Wizard



Resolution & Reimbursement	Protection	Protection Plus
\$50,000 Cyber Insurance Policy ²		•
\$5M Identity Theft Insurance Policy ⁷	•	•
\$500 Emergency Cash for Lost/Stolen Wallet	•	•
White Glove Fraud Resolution Service	•	•
Restoration Services for Pre-Existing Fraud Incidents	•	•
Credit File Fraud Alerts Assistance	•	•
Unemployment & Tax Fraud Resolution	•	•
Online Resolution Tracker	•	•
24/7/365 Customer Care	•	•
Mobile App	•	•
Aura Account Security	•	•

MetLife.com

¹ 2023 Identity Fraud Study, Javelin (<https://javelinstrategy.com/research/2023-identity-fraud-study-butterfly-effect/>), March 2023.

² 5 Child Identity Theft Statistics Every Parent Should Know, <https://www.safehome.org/news/child-identity-theft-protection/>, June 2023.

³ Senior Identity Theft Statistics, Senior Living (<https://www.seniorliving.org/identity-theft-protection/statistics/>), December 2023.

⁴ Ranked #1 by Security.Org and IdentityProtectionReview.com. They may be compensated as a marketing affiliate of Aura, but their ratings are all their own.

⁵ Compared to Norton LifeLock and Allstate as of December 2022.

⁶ Highest rated Identity Theft solution by users on the Apple App Store. App Store ratings reflect as of August 2025.

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 Based on publicly available marketing materials and product information. MetLife has not confirmed accuracy. Information may be incomplete or outdated. Should not be used to make factual representations in the sales process.

⁹ 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.

¹⁰ Alarming Average Screen Time Statistics (2025), Exploding Topics (<https://explodingtopics.com/blog/screen-time-stats>), March 2025.

¹¹ ITRC 2024 Annual Data Breach Report, Identity Theft Resource Center (<https://www.idtheftcenter.org/publication/2024-data-breach-report/>), January 2025.

¹² 2022 Consumer Impact Report, Identity Theft Resource Center (<https://www.idtheftcenter.org/post/identity-theft-resource-center-2022-consumer-impact-report-reveals-effects-social-media-account-takeover/>), September 21, 2022.

¹³ Top 5 AI Cybersecurity Risks For FinServ, ActiveState (<https://www.activestate.com/blog/top-5-ai-cybersecurity-risks-for-finserv/>), August 2024.

¹⁴ Phishing Threat Trends Report, KnowBe4 (https://www.knowbe4.com/hubfs/Phishing-Threat-Trends-2025_Report.pdf), March 2025.

¹⁵ 30+ Identity Theft Statistics for 2023, Exploding Topics (<https://explodingtopics.com/blog/identity-theft-stats>), January 2023.

¹⁶ Most Worrying Identity Theft Statistics for 2023, (<https://fortunly.com/statistics/identity-theft-statistics/>), August 2023.

¹⁷ 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.

¹⁸ Associations between screen time and lower psychological well-being among children and adolescents: Evidence from a population-based study, Science Direct (<https://www.sciencedirect.com/science/article/pii/S2211335518301827>), May 2025.

¹⁹ Javelin 2024 Child & Family Cybersecurity Study: Social Media and Children: A Dangerous Game of Trust and Deceit, (<https://landing.escalent.co/hubfs/24-5014J-CS-2024%20Child%20&%20Family%20Cybersecurity%20Study.pdf>).

²⁰ 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.

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.