

Detailed Product Comparison between IdentaVault and LifeLock®

| Feature | Why IdentaVault is better than LifeLock® | IdentaVault Platinum | LifeLock® Command Center |
|-----------------------------------|---|----------------------|--------------------------|
| Price (MSRP) | IdentaVault Platinum offers superior protection and costs substantially less than LifeLock® Command Center. | \$_____/month | \$15/month |
| Identity Monitoring | Our comprehensive identity protection network provides the earliest and most comprehensive detection solution available in the market by looking for fraud involving your name each and EVERY HOUR. The database of 650 billion data points allows us to detect fraud within seconds of occurrence, often weeks before detection by traditional solutions, thus minimizing or potentially eliminating any damage done to your identity and financial profile. In the event we detect suspicious activity, you will immediately be notified. If you verify the activity as fraudulent, the transaction can be halted before real damage can occur. | ✓ | ✓ |
| Identity Restoration | Our ICFE (Institute of Consumer Financial Education) certified agents provide a faster, easier and more effective restoration process assisting you every step of the way. Our agents will work diligently on your behalf to restore your identity to pre-theft status. | ✓ | ✓ |
| Real Time Fraud Alerts | With up-to-the hour information, our identity monitoring network can literally halt crimes as they occur by locking your personal information the moment you verify fraudulent activity. This early detection limits and potentially eliminates damage to your good name. | ✓ | ✓ |
| Reduce Credit Offers | Comparable Solution | ✓ | ✓ |
| Payday Loan Monitoring | Comparable Solution | ✓ | ✓ |
| 24-Hour Member Support | Comparable Solution | ✓ | ✓ |
| Identity Insurance | You are insured by an actual insurance policy that is underwritten by Chartis Insurance (AIG). The policy covers up to \$25,000 for lost wages and out of pocket reimbursements.* Money is paid directly to IdentaVault members. LifeLock® offers a "Service Guarantee" NOT an insurance policy. This guarantee does not cover direct out-of-pocket expenses and does not pay any money directly to its members. | ✓ | |
| Identity Score | Our identity score delivers a concrete, easy to understand assessment of your current identity theft risk. The identity score provides insight into whether your personally identifiable information is being used fraudulently to obtain assets, goods or services. In addition to a specific Identity Score, you will receive a qualitative risk assessment (Low, Moderate, or High) that lets you know where you stand in terms of identity theft risk. Each month you will receive email with access to your identity score. You will also receive email alerts each time your identity score changes. | ✓ | |
| Identity Report | Our identity report inventories the positive and negative drivers of your identity score. In the event we detect fraudulent or suspicious activity, the identity report provides you and the identity restoration specialist with the specifics needed to limit damage and restore your identity. Each month you will receive email with access to your identity report. Additionally, you will also receive email alerts each time your identity report changes. | ✓ | |
| Instant Fraud Stops | Leveraging the power of our ID Network, we can block certain fraudulent transactions before an account is opened or a transaction is completed. | ✓ | |
| Anti-Virus Protection | Our anti-virus software provides real time protection against viruses and other malware with industry leading technology. | ✓ | |
| Anti-Spyware Protection | Our class I antispymware software blocks concealed programs that track a customer's online and offline activity including password stealers, trojans, worms, keystroke loggers, and other malware. | ✓ | |
| Anti-Phishing Protection | Our anti-phishing software blocks webpages that attempt to steal your credit card data and personal information. | ✓ | |
| Anti-Spam Protection | Our anti-spam software stops unwanted email from reaching your email inbox, marking unsolicited and junk mail as SPAM. | ✓ | |
| Software Firewall | Our software establishes a two-way firewall which automatically secures your internet connection and helps prevent outsiders from accessing your Wi-Fi network. | ✓ | |
| Automatic Software Updates | Our automatic software updates ensure that the newest software product and signature files are downloaded and installed automatically and on a regular basis. | ✓ | |
| Computer System Tune Up | Our tune up function optimizes your computer performance by removing unnecessary files and registry entries. | ✓ | |
| Chat Encryption | Our chat encryption encrypts your chat sessions so your conversations stay protected and private. | ✓ | |
| Digital File Vault | Our file vault enables you to create encrypted, password-protected drives (or vaults) on your computer where you can securely store your confidential and sensitive documents. | ✓ | |
| Digital File Shredder | Our file shredder protects you by permanently removing deleted information and all traces of confidential data. | ✓ | |

*Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. 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. LifeLock is a registered trademark of LifeLock, Inc.