



A Guide to Identity Theft Protection

Identity theft protection tips,
advice, and solutions for
employers and employees.



What is Identity Theft?

Identity theft occurs when someone steals your personally identifiable information (PII) and uses it without your permission to commit fraud.

Personal information can include your Social Security number, full name, email address, and online login and passwords. If cybercriminals have enough of your information, they could steal from existing bank accounts, sell it on the dark web, open accounts in your name, or purchase goods or services using your details.

5
SECONDS

There's a victim of identity theft every **5 seconds**.


38x

Getting notified of a breach means you could be nearly **38x** as likely to become a victim of identity theft.¹

75
MILLION

More than **75 million** Americans have been affected by identity theft.²

It can take months or even years before you realize you've become a victim and restoring the damage can take just as long. Use this guide to better help you understand identity theft, safeguard your personal information, and educate others on having the proper protection in place.



**When you shop, bank,
or browse online
...your devices, online
privacy and identity
are vulnerable to
cybercriminals.**

¹ Based on an online survey of 12,024 adults in 12 countries conducted by Dynata on behalf of Gen in December 2024.

² The study was conducted online within the United States by Dynata on behalf of Gen from March 6th to March 22nd, 2024 among 1,003 adults ages 18 and older.

How Cybercriminals Commit Identity Theft

Identity thieves are always looking for ways to steal your personal information.

ESTABLISHED METHODS:



Mail Theft

By stealing your mail, thieves can get your personal information from bills, statements, etc.



Data Breaches

Companies you do business with could be storing your personal information. If there's a breach, your info could be compromised.



Malware & Viruses

Your computer can be hacked through websites, Internet programs or file-sharing networks allowing thieves to access your private personal information.



Stolen Wallet

While some thieves might be after money, others are more interested in your personal identification to steal more than just cash.



Shoulder Surfing

Thieves stand behind you and watch as you enter passwords, personal identification numbers or private information.



Online Shopping

If you mistakenly shop at a fictitious retail website or through unsecured payment systems, your credit and debit cards could be at risk.

EVOLVING METHODS:



ATM Skimmer

These are devices thieves install at ATM machines and gas pumps to steal your account information when your card is swiped.



The Dark Web

This is an underground, online community where criminals can go to buy and sell your personal info.



Phishing

These are fake emails that can look surprisingly legitimate. If you get tricked into clicking a link or providing information, thieves can get your passwords and account numbers.



Deepfakes

Deepfakes are synthetic media created to be indistinguishable from real people.



How Cybercriminals Can Use Your Stolen Information

Once a criminal has what they need, their actions will start impacting your identity and finances.



Financial identity theft

Example: You receive a bill for a credit card you never opened.



Social Security number identity theft

Example: You receive a phone bill for an account you didn't open.



Medical identity theft

Example: You receive a bill for a medical procedure you never had.



Synthetic identity theft

Example: You discover a loan application in your name with a different birthdate and other details that don't match.

Identity Theft:

Could it happen to you?



“

Throughout the whole process I always worked with the same specialist. She knew the background, I never had to repeat anything. I feel like it took away that worry for me. I want everyone to know that it's worth it. You've worked hard to get to where you are, do everything you can to protect yourself and your family.

– La-Kenya

”

Ways to Protect Your Identity

Use these key strategies to safeguard your personal information and help protect against identity fraud from occurring in the first place:



Protect your Social Security number



Strengthen passwords and PINs



Check credit reports



Use a VPN



Freeze your credit



Be skeptical of unsolicited communicators



Monitor financial accounts regularly



Shred sensitive documents



Enable two-factor authentication

Safeguard Employees' Identities with Norton LifeLock Benefit Plans

Protecting personal information is more important than ever. Norton LifeLock Benefit Solutions give employers an easy way to safeguard employees' identity, finances, privacy online, and devices – all in one comprehensive benefit plan.



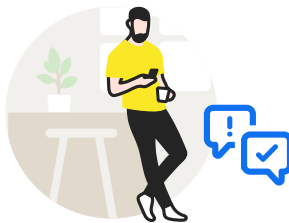
Scan and/or Alert³

If we detect a potential threat to your identity, we alert you by text, email, phone, or mobile app.



Defend

We help block hackers from stealing personal information on your devices, and our VPN helps keep your online activity private.

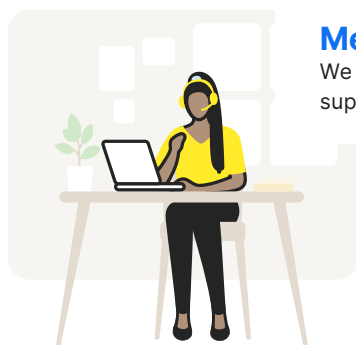


Resolve

If you become a victim of identity theft, one of our U.S.-based Identity Restoration Specialists will work to help restore it.

Reimburse

If you become a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. You'll be protected against personal expenses and stolen funds due to identity theft. If needed, we'll also provide legal and expert support – up to \$1 million – to help resolve your case.⁴



Member Service & Support Agents

We have the largest consumer Cyber Safety customer support team in the world.



Full-Service Identity Restoration

If an employee has an identity theft issue, a dedicated U.S.-based specialist will work from start to finish to fix it.

Contact Employee Benefit Member Services:

 **800-607-9174**

 **EB_Sales@gendigital.com**

No one can prevent all cybercrime or prevent all identity theft.

³ We do not monitor all transactions at all businesses.

⁴ Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Essential, Premier, and Premier Plus, and up to \$50,000 for LifeLock Benefit Junior (\$25,000 reimbursement coverage and \$25,000 fraudulent withdrawals). All plans include up to \$1 million in coverage for lawyers and experts. Cyber Crime Insurance, if applicable, covers up to \$50,000 for covered expenses per Plan. All benefits are issued and covered by third party partners. Policy terms, conditions, and exclusions at: gendigital.com/legal.

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