



# Protection for a Brighter Digital Future

All-in-one protection against threats to employees'  
identity, devices, and privacy



# Otsuka Benefit Offering





# Otsuka Account Overview

Original Effective Date: 1/1/2023  
Plan Offered: Benefit Premier  
2024 Annual Revenue: \$122,751.48\*

Employee Paid (No Employer Contribution)  
Participation: 14.2% (based on ~5,000 eligible)

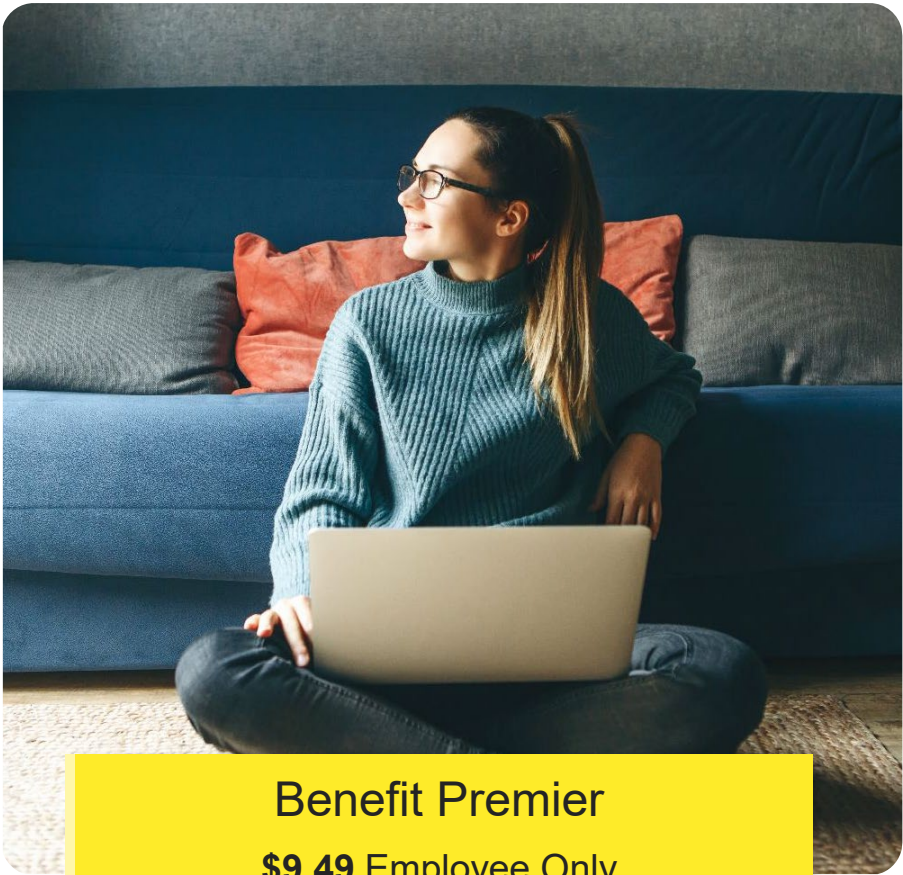
- OAI: E0014460
- OAPI: E0013366
- OPDC: E0014462
- OPHI: E0014463
- Ridge Vineyards: E0014464
- Crystal Geyser: E0014465
- Astex: E0014466 (Termed 12/31/2023)

- Pharmavite: E0014467
- Women's Health Business Unit: E0015125
- CIL: E0017659 (Effective 1/1/2024)
- Visterra: E0017658 (Effective 1/1/2024)

\*Estimated based on current enrollments



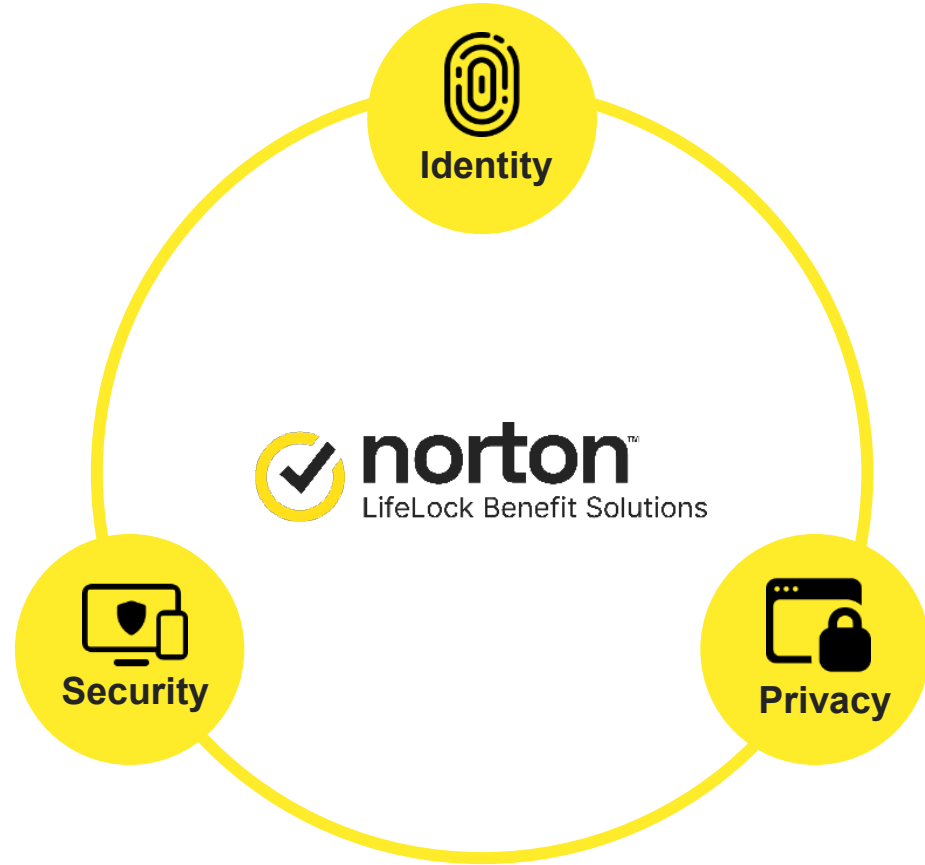
# Otsuka Benefit Plan



**Benefit Premier**  
**\$9.49** Employee Only  
**\$17.98** Employee + Dependents  
(Monthly Rates)

LifeLock with Norton Benefit Premier
3B Credit Score & Report (On-Demand, 1B Daily, 3B Annual)
3B Credit Monitoring + 1B Application Alerts
Monthly Credit Score Tracking
Home Title Monitoring
Court Record Scanning
Checking & Savings Application Alerts
Bank Account Takeover Alerts
Norton Device Security (5 EE / 10 FAM)
SafeCam for Windows
100GB Cloud Backup
Norton VPN (5 EE / 10 FAM)
Identity Lock + Account Freezes
Social Media Monitoring
Phone Takeover Monitoring
Prior ID Theft Remediation
Password Manager
Parental Controls

# Our Approach to Cyber Safety



## Identity Theft Protection

Proprietary technology monitors for fraudulent use of our members' social security number, name, address and date of birth. The patented system sends alerts by text, phone, email or mobile app when a potential threat is detected.

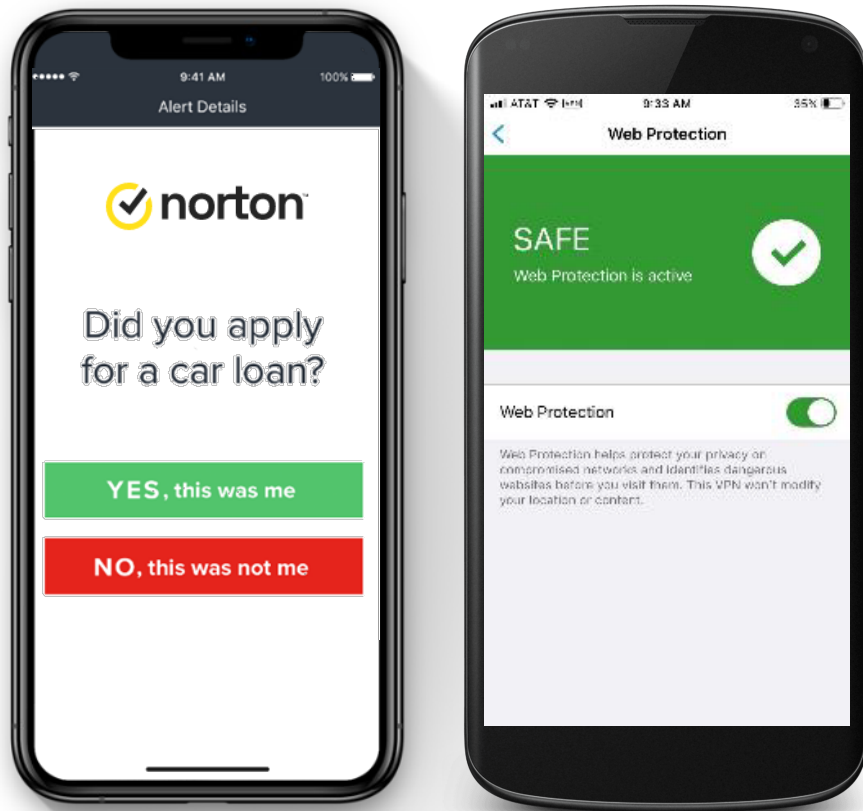
## Device Security

Multi-layered, advanced security helps protect devices against existing and emerging malware threats, including ransomware, and helps protect private and financial information when employees go online.

## Online Privacy

Protect devices on vulnerable connections through bank-grade encryption to keep information private. We also scan common public people-search websites for employees' info and help them opt-out.

# How it works



## Step 1



### SCAN & PROTECT

- Norton technology blocks 9M threats a day
- VPN protect members' information on public WiFi or unsecured networks
- Includes award-winning Norton antivirus software

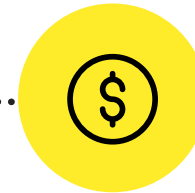
## Step 2



### DETECT & ALERT

- Monitors<sup>†</sup> for threats to members' identities
- Alerts by phone<sup>‡‡</sup>, text, email, or mobile app when a potential threat is detected

## Step 3



### FIX & REIMBURSE

- Identity Restoration Agents work to resolve ID theft issues
- Reimbursement of funds stolen due to ID theft up to \$1M\*

No one can prevent all identity theft or all cybercrime.

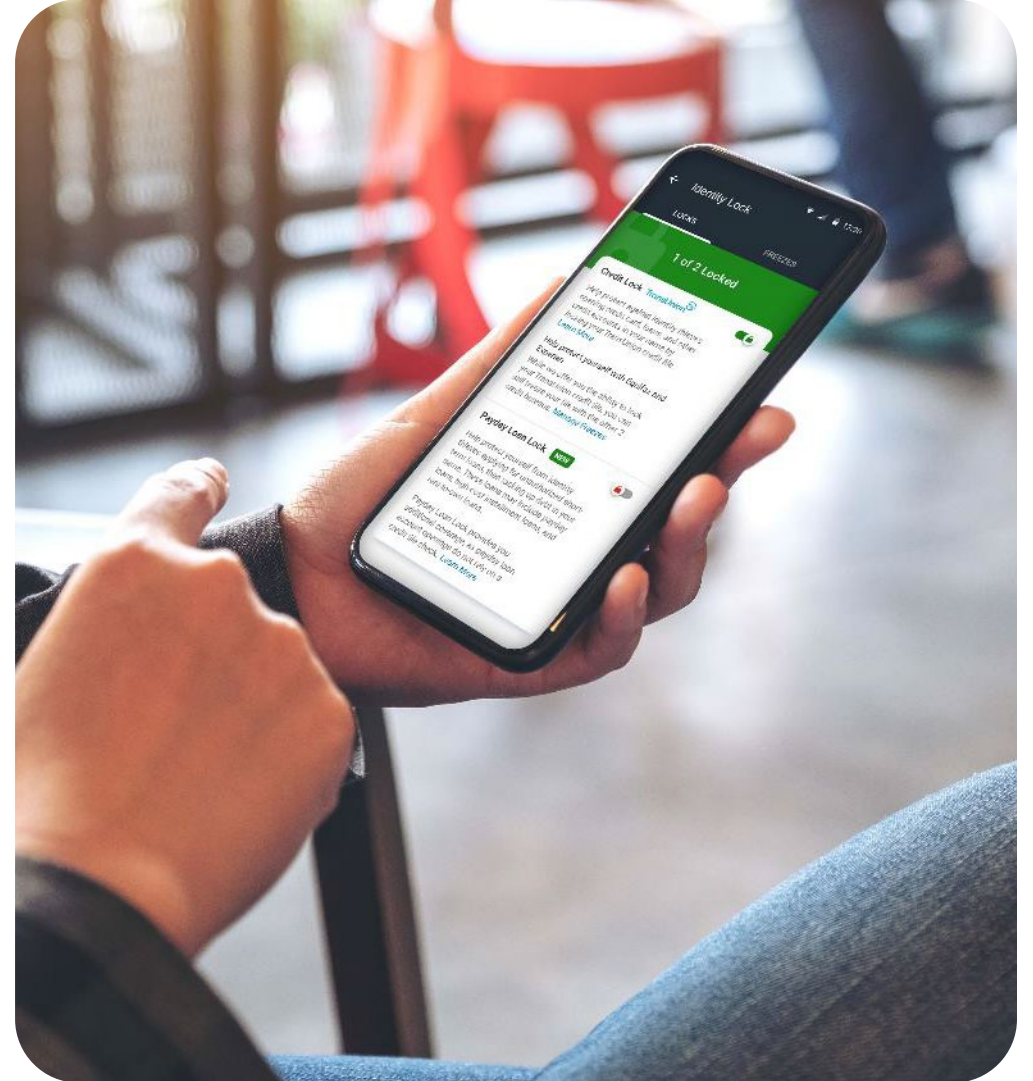
<sup>†</sup> We do not monitor all transactions at all businesses.

<sup>‡‡</sup> Requires your device to have an Internet/data plan and be turned on.

\*Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Global Privacy Statement and Legal at: [NortonLifeLock.com/legal](https://NortonLifeLock.com/legal).



# Product Features





# Detect + Alert = Powerful Protection

## 120+ Data Types on the Dark Web

- ✓ Addresses
- ✓ Bank Accounts
- ✓ Blood Type
- ✓ Credit Card Numbers
- ✓ Date of Birth
- ✓ Driver's License
- ✓ Email Addresses
- ✓ Facebook ID
- ✓ Gamer Tags
- ✓ GPA
- ✓ Instagram ID
- ✓ Insurance Numbers
- ✓ Mother's Maiden Name
- ✓ Name
- ✓ National IDs
- ✓ Passports
- ✓ Phone Numbers
- ✓ Religion
- ✓ Sexual Preference
- ✓ Skin Color
- ✓ SSN
- ✓ Twitter ID
- + more

## 25+ Alert Types

- ✓ Address Change
- ✓ Bank Account Opening
- ✓ Bank Account Takeover
- ✓ Bankruptcy
- ✓ Change in Property Title
- ✓ Collection
- ✓ Court Record
- ✓ Credit Bureau Lock
- ✓ Credit Inquiry
- ✓ Credit Report
- ✓ Credit Score
- ✓ Dark Web
- ✓ File Sharing Network
- ✓ Gray Charge
- ✓ KBA Authorization
- ✓ New Account Applications
- ✓ New Financing on Property
- ✓ New Property Title
- ✓ OTP Authorization
- ✓ Payday Loan
- ✓ Sex Offender
- ✓ SSN Trace
- ✓ Student Loan Activity
- ✓ Transaction Thresholds

---

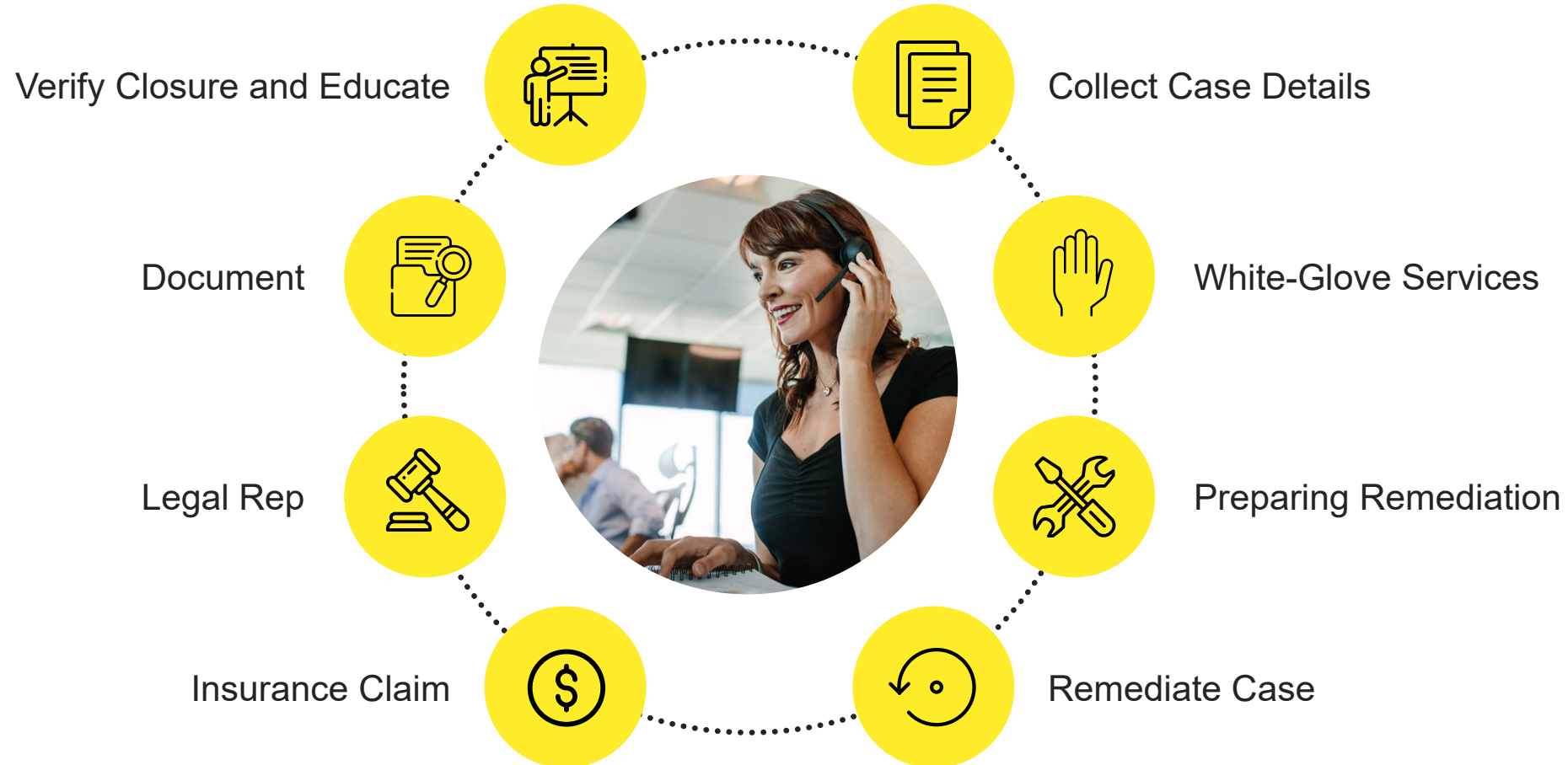
**50 million+**  
LifeLock Identity Theft  
Protection alerts and  
notifications were  
sent in the past year.

---





# Our Full-Service Support





## Million Dollar Protection Package<sup>†††</sup>



**\$1 Million**

for Lawyers and Experts

If needed, we'll retain lawyers and experts directly on behalf of our member to help solve their identity theft



**\$1 Million**

for Expense Reimbursement

We reimburse expenses resulting from identity theft like childcare, travel, document replacement, and lost wages



**\$1 Million**

for Stolen Funds Reimbursement

We'll reimburse money directly back to the member if they have stolen funds from their bank, investment, or credit accounts due to identity theft

Δ The LifeLock Benefit Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your plan at your employer's next open enrollment period, which may be annually. Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

††† Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at [NortonLifeLock.com/legal](https://nortonlifelock.com/legal).

^ There are no additional limits on eligible claims within each \$1 million category of protection outlined above. All claims are subject to the requirements outlined in the Master Policy. See [NortonLifeLock.com/legal](https://nortonlifelock.com/legal) for policy details.

## An extensive safety net for employees



Up to **\$3 million** in coverage for each eligible member<sup>Δ</sup>, in the rare event its needed



No limits on the number of claims a member can file in a year<sup>Δ</sup>



No limits on the number of occurrences for reimbursement<sup>Δ</sup>

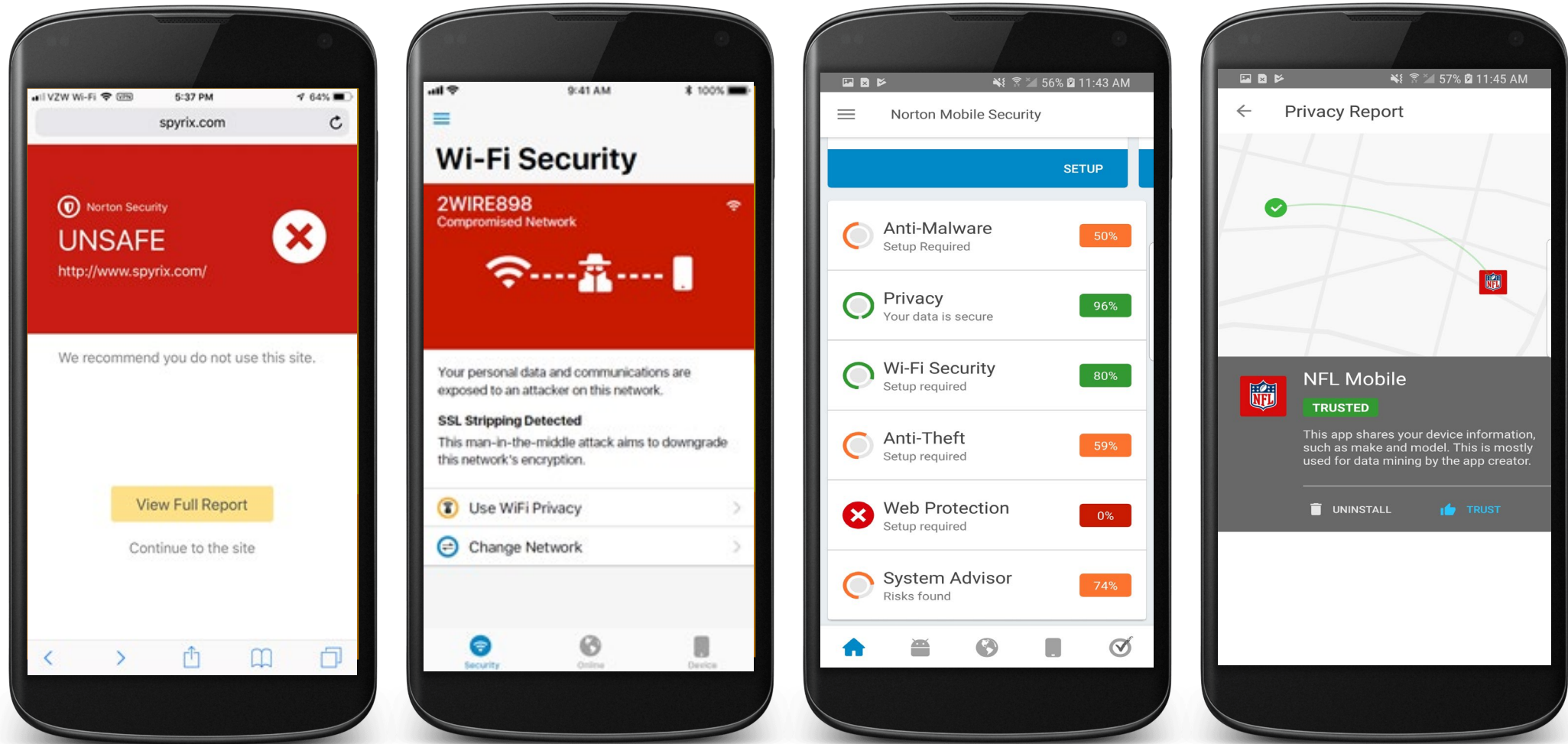


No sub-limits to worry about<sup>Δ</sup>



Financial accounts not linked for monitoring may still be covered for reimbursement

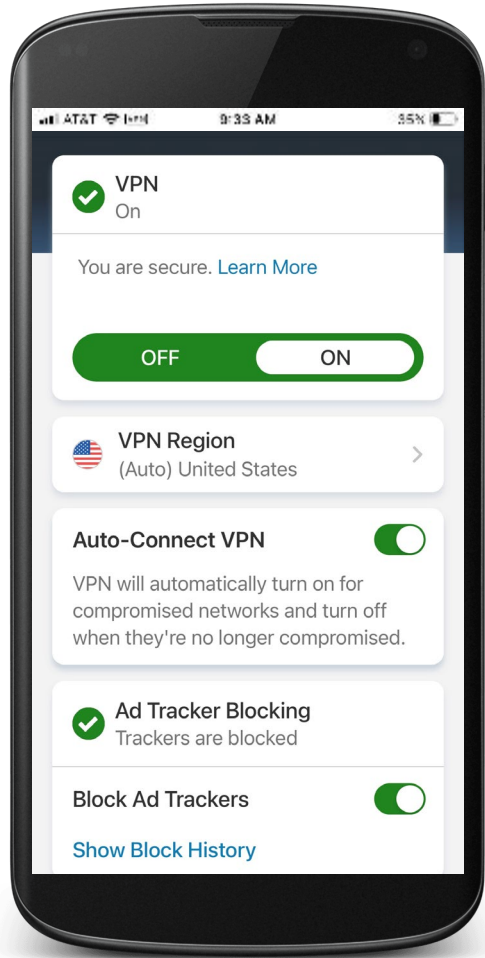
# Norton Device Protection blocks thousands of threats a minute.





# Help protect personal information and keep online activity private with our Virtual Private Network.

- Automatically secures your Wi-Fi connection using bank-grade encryption
- Masks your activities and blocks cybercriminals, advertisers, mobile carriers, and ISPs from accessing your information while on Wi-Fi
- Includes software security to block attempts of malware and viruses
- Receive alerts when your Wi-Fi access is unprotected
- We have a No-Log policy; meaning we don't track, log, or save your online activities



# Help establish good online habits with Parental Control.



## Web Supervision

Makes the web safer for kids to explore by keeping parents informed of which sites kids are visiting and letting them block harmful or inappropriate sites.



## Time Supervision

Helps kids balance time spent online by scheduling screen time limits for their device usage.



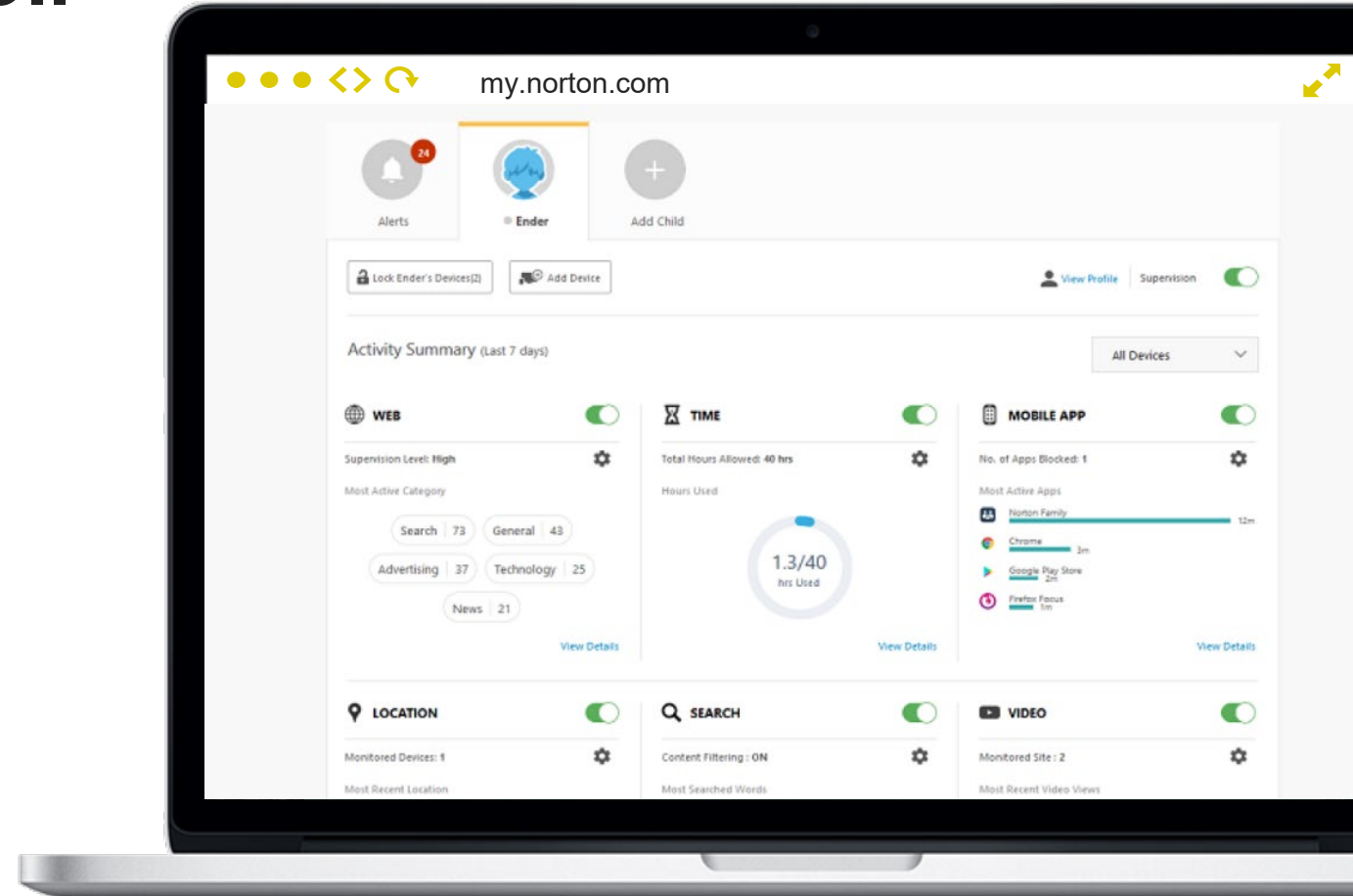
## Search Supervision

Search terms that kids are interested in and flags unsafe behavior.



## Monthly / Weekly Reports

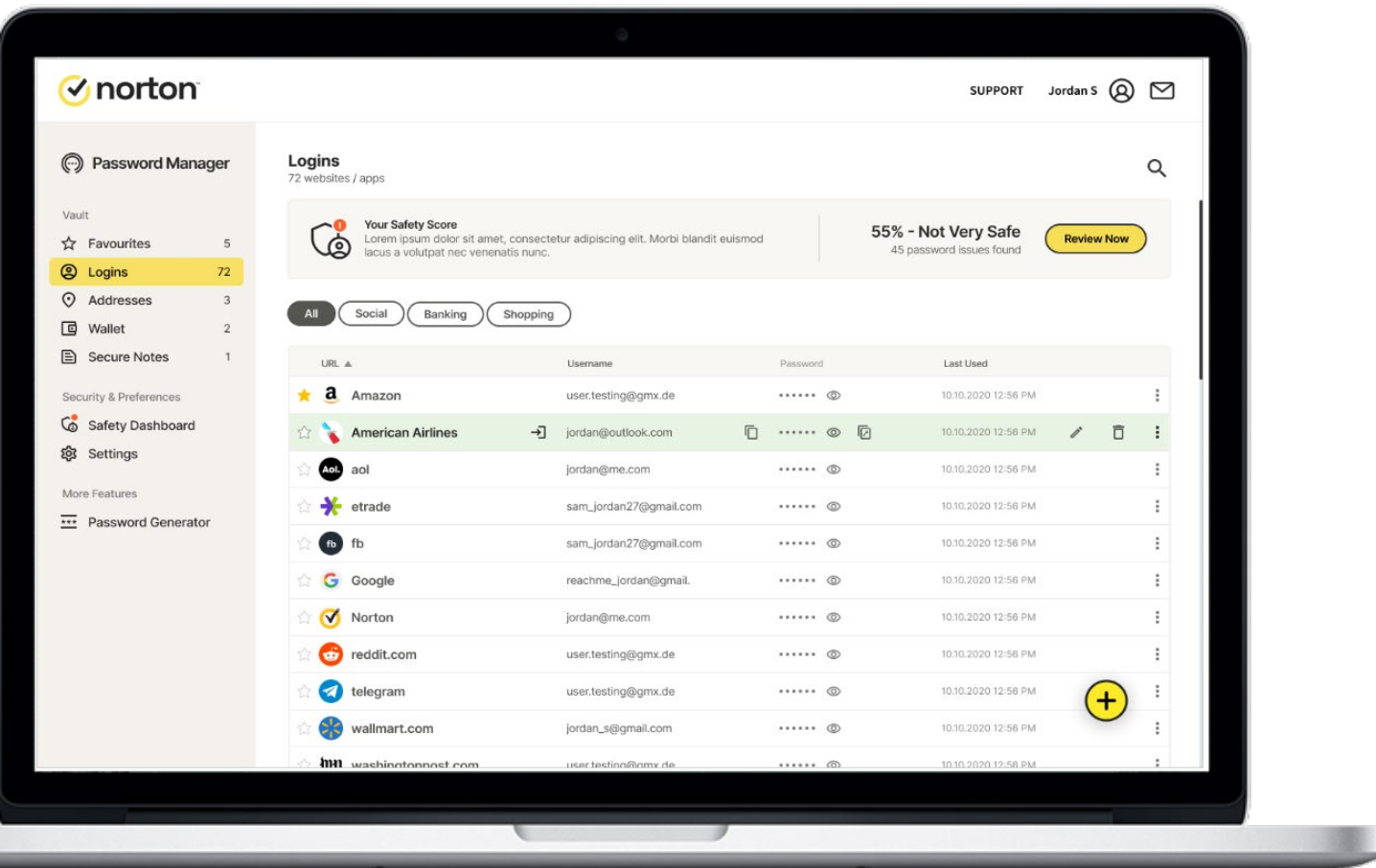
Parents can opt to receive detailed reports of what the kids are doing online, right to their inbox.



\* Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC, Mac, iOS and Android -- via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

Screens modified for demonstration purposes. Subject to change.

# Secure your passwords in your encrypted vault.



Screens modified for demonstration purposes. Subject to change.

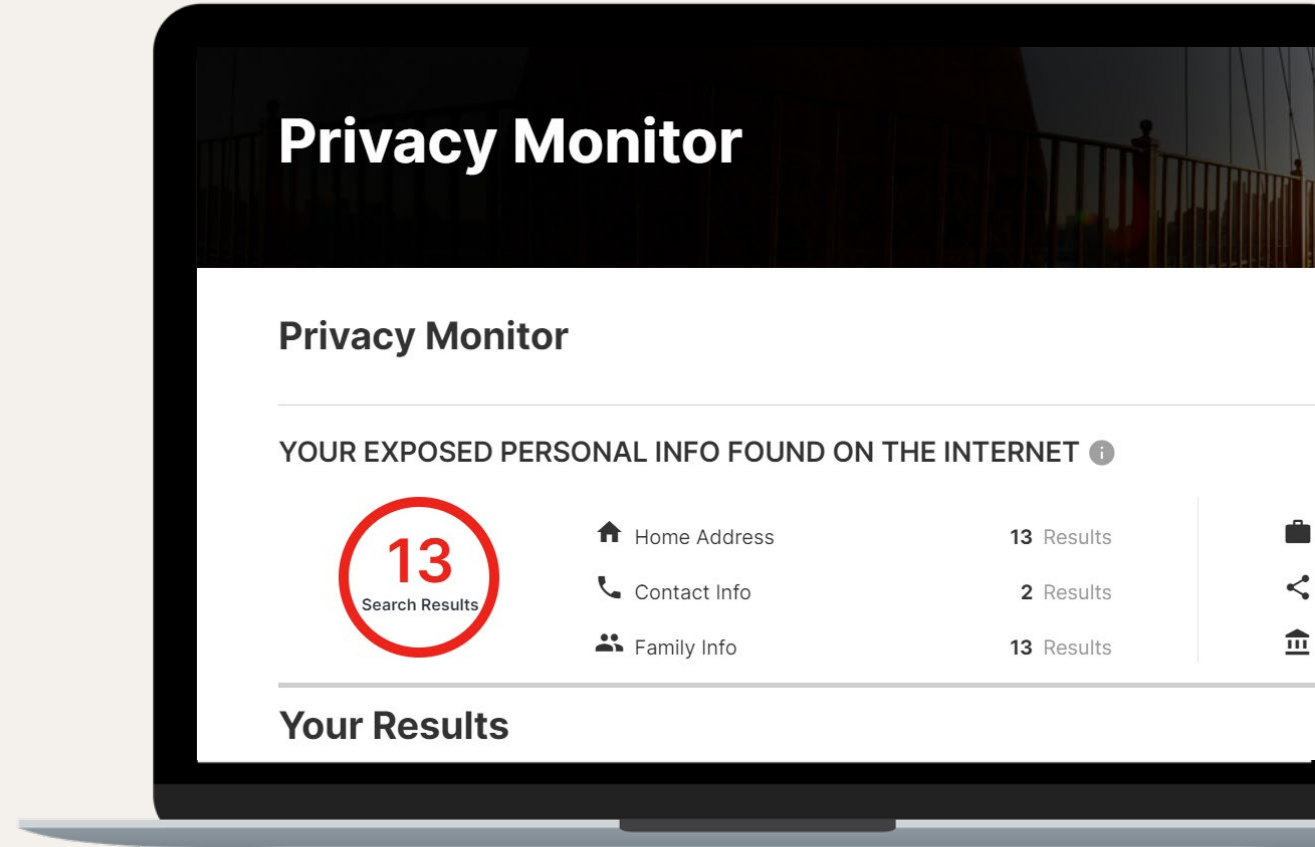
- Secures logins and credit card info in your private, online vault
- Creates complex passwords when you need them
- No need to remember multiple usernames or passwords; info syncs from your personal, encrypted vault across your devices<sup>\*</sup>, <sup>^</sup>
- Automatically change or create more complex and secure passwords

- Norton™ Password manager is compatible with PCs, Macs, Androids, iPads, and iPhones. Not all features are available on all platforms
- <sup>\*</sup>Requires your device to have an Internet/data plan and be turned on.
- <sup>^</sup>Mobile app must be downloaded separately.



# Take more control over Your online privacy

- Helps you scan dozens of popular people-search and data broker websites for your personal information
- Provides a list of sites where your information is exposed
- Shows you what types of information is being displayed on each site
- Provides quick access links to see how you can opt out from each site



Screens modified for demonstration purposes. Subject to change.

# Protection against identity thieves in one click with Identity Lock.

Proactive measures to combat against identity thieves opening unauthorized accounts. This feature gives you more control over your personal information. Activate Identity Lock in one click. When ready to apply for new credit or a payday loan, simply click again to unlock.

\*\* These features are not enabled upon enrollment. Member must take action to activate this protection.


1 If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.

2 Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or canceled.

DASHBOARDALERTSCREDITIDENTITY LOCKTRANSACTIONSHOME TITLEID RESTORATIONMONITORED INFO


## IDENTITY LOCK

Identity thieves can open unauthorized accounts in your name. Lock to help protect against unauthorized account openings, then unlock when you want to open a new account.

Credit Lock 

Help protect against identity thieves opening credit card, loans, and other credit accounts in your name by locking your TransUnion credit file. [Learn More](#)


Help protect yourself with Equifax and Experian  
While we offer you the ability to lock your TransUnion credit file, you can still freeze your file with the other 2 credit bureaus.




Payday Loan Lock

Help protect yourself from identity thieves applying for unauthorized short-term loans, then racking up debt in your name. These loans may include payday loans, high-cost installment loans, and rent-to-own loans.

Payday Loan Lock provides you additional coverage, as payday loan account openings do not rely on a credit file check. [Learn More](#)



Credit Freeze 

Manage your credit card, and loan account openings by freezing your Equifax credit file. [Learn More](#)

[Manage Freeze](#)

Credit Freeze Experian

Take the extra step of placing a security freeze on your Experian credit file to avoid unauthorized account openings. [Learn More](#)

[Manage Freeze](#)

Bank Security Freeze

Should identity thieves open bank accounts in your name to launder money, you may be held accountable for legal issues and costs. Place a security freeze on your ChexSystems file. [Learn More](#)

[Manage Freeze](#)

Utilities Security Freeze

Freeze your NCTUE file to protect against identity thieves from opening phone, electricity, water, and other utility accounts in your name. [Learn More](#)

[Manage Freeze](#)

Child Credit Freezes

Most children under the age of 16 don't have a credit file with the three nation-wide credit bureaus. Identity thieves may use this as a blank slate, then apply for credit and take out loans in a child's name. As your child's parent or legal guardian, take action today against identity thieves and freeze your child's credit.

[Learn More](#)

# Convenient all-in-one solution

With an integrated and intuitive user experience, members can help block hackers from devices, keep online activity private and identity protection, all-in-one place.



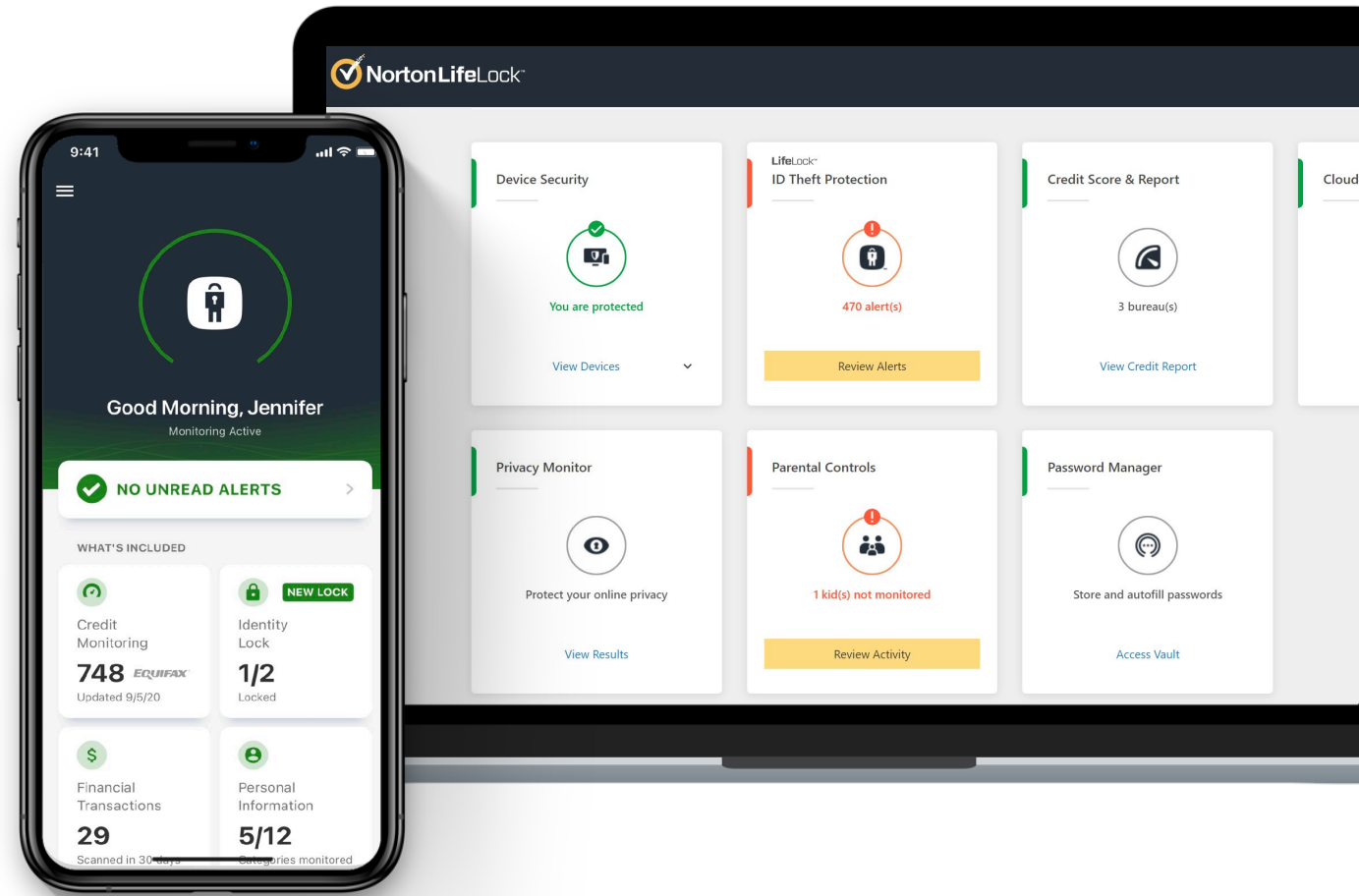
**4.7 stars**

66.3K reviews (iOS)

**4.7 stars**

1.6M reviews (Android)

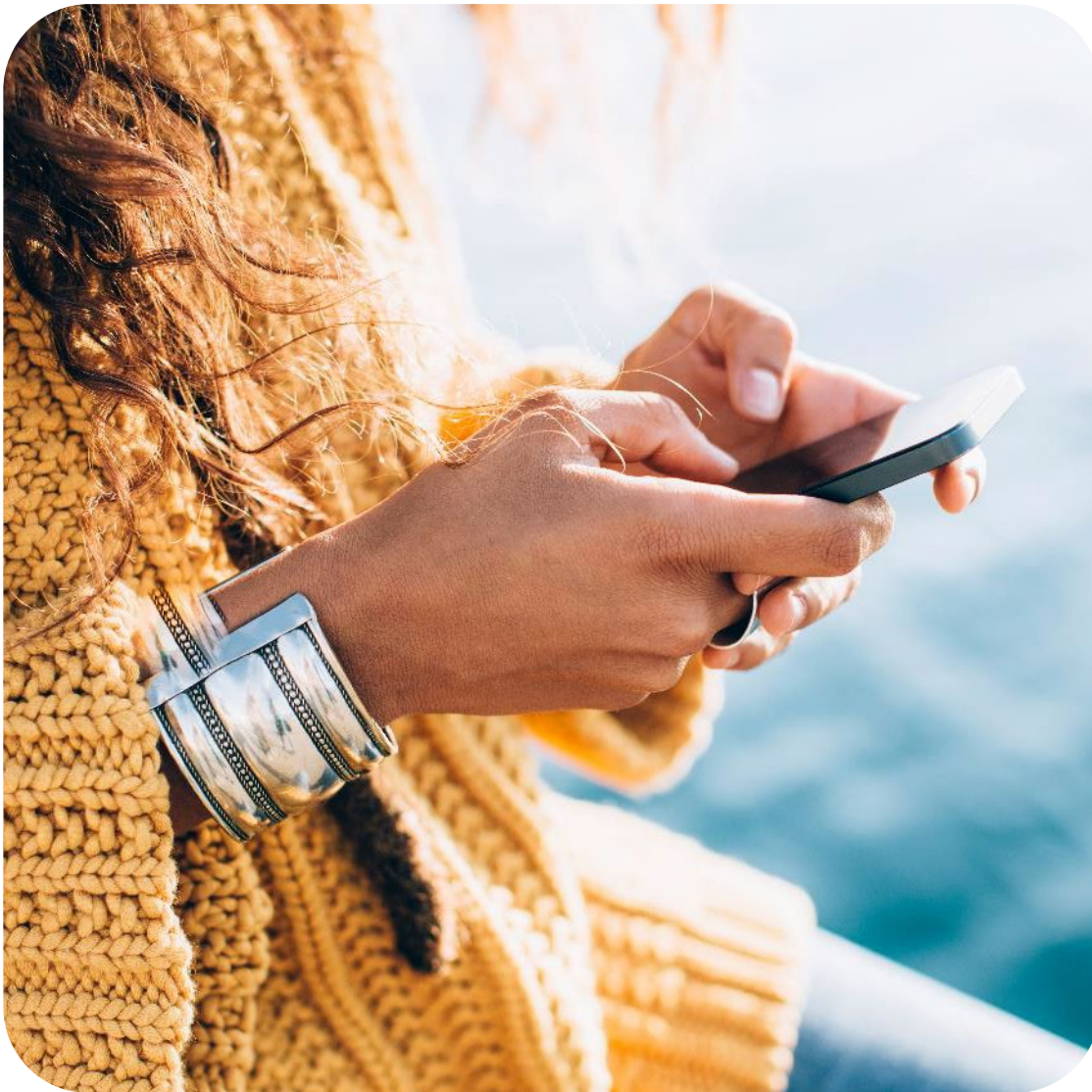
As of February 1, 2022



No one can prevent all identity theft or all cybercrime.

Screens modified for demonstration purposes. Subject to change.





## ENROLLED MEMBERS RECEIVE MANY Automatic-on features

---

- LifeLock Identity Alerts
- New Credit Application Alerts
- Dark Web Monitoring
- USPS Address Change Verification
- 24/7 Live Member Support
- Dedicated Restoration Agents
- Million Dollar Protection Package<sup>†††</sup>

<sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at [NortonLifeLock.com/legal](https://nortonlifelock.com/legal).



# Thank you!