

WEBINAR SERIES

A Special Enrollment Opportunity with MetLife

May 9, 2024



Today's Presenter



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Today's Agenda

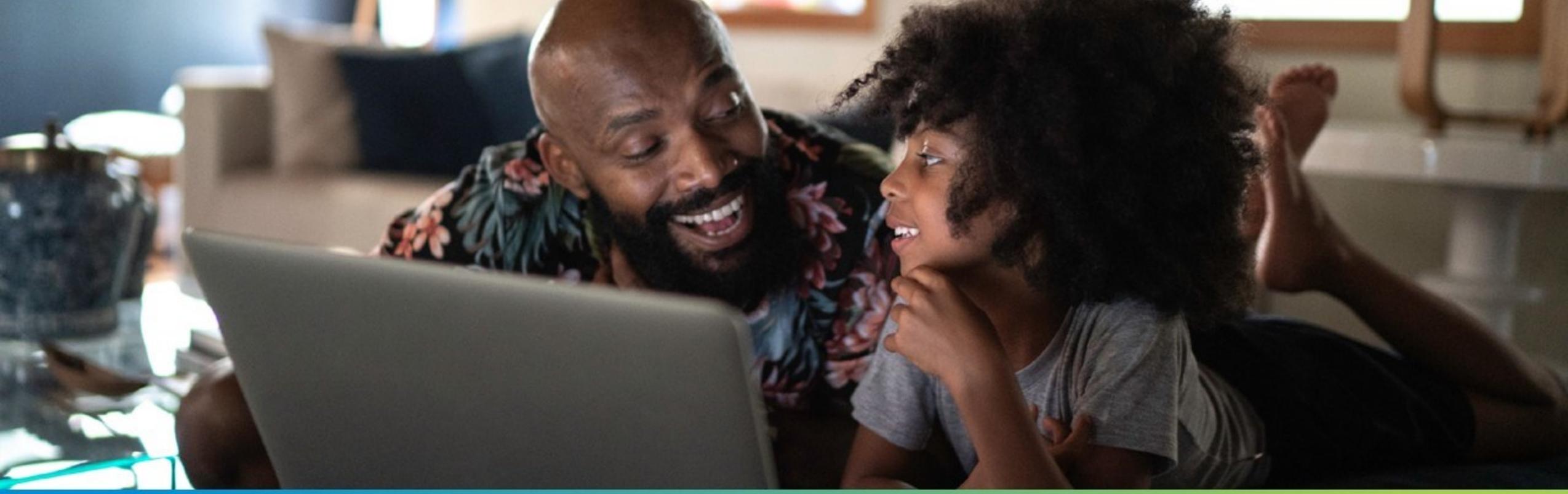
- MetLife Aura - All-in-one Protection from Online Threats and Scams – Powered by AI
- MetLife Pet Insurance
- Farmers Insurance GroupSelect

Webinar Forum

All participants are muted.

Please type questions in the side navigation panel and we will try to address most questions during today's session.

Today's presentation will be posted online at prestigepeo.com/webinars



All-in-one Protection from Online Threats and Scams - Powered by AI

 **MetLife** · **ĀURA**
Identity & Fraud Protection

Aura protects you and your family at every stage of life

Kids & Teens
(ages 0 – 17)



51X

Children are 51x more vulnerable to identity theft than parents.⁸

Young Adults
(ages 18-25)



30% - 46%

Young adults on social media are up to 46% more likely to be at risk of Identity Theft⁹

Adulthood
(ages 26- 40)



35%

Millennials account for ~35% of total fraud cases in the US¹⁰

Middle Age
(ages 40-60)



1 in 4

Odds of falling victim to digital crime¹

Seniors
(ages 61 and up)



\$17,662

average loss per fraud for seniors²²

The digital protection employees and their loved ones need through every stage of life.

Protect their identity and manage their online activity

- 3B Child Credit Freeze
- Screen Time Limits
- Age Based Content Filtering
- Cyberbullying Protection
- Child SSN Monitoring & Alerts
- Sex Offender Geo Alerts
- Safe Gaming

Establish credit and manage online reputation

- Credit Monitoring and Alerts
- Gamertag Monitoring
- Social Media Monitoring
- Social Media Privacy Checkup
- Safe Web Browsing
- Antivirus
- Password Manager

Prepare financially for major life milestones

- Credit Score Simulator
- Credit Lock
- Monthly Credit Score Tracker
- Financial Accounts Monitoring
- Fully Automated Removal from Data Broker Sites
- Parental Controls
- Digital Vault

Prevent ID theft and prepare for retirement

- High Risk Transaction Alerts
- Payday Loan Block
- AI-Powered Financial Transaction Monitoring (Anomaly Detection)
- Wi-Fi Security VPN
- Home & Auto Title Monitoring
- Family Sharing (Passwords and Documents)

Empower loved ones to help protect them from scammers

- Family Sharing (Alerts and Documents)
- Antivirus
- AI-Powered Call Screening
- AI-Powered Text Screening
- 24/7 US-based Customer Care
- ID Theft Insurance Policy for Each Enrolled Adult

Aura is easy to use and all in one place

The image shows a screenshot of the AURA dashboard with several callout boxes pointing to specific features. The dashboard itself is a grid of cards for different services. The callouts are as follows:

- Identity Protection:** Get alerted if your online accounts, personal info, SSN, and home titles have been compromised.
- Transaction Monitoring:** Monitor your financial accounts in one place. Set alerts to get notified of suspicious activity.
- 24/7 US-based Customer Support:** Need help? Give us a call anytime.
- Spam & Junk Mail Removal:** Reduce exposure to spam and scams. We'll help remove your info from data brokers that sell your data online.
- Antivirus:** Secure your devices from malware, ransomware, spyware and more.
- VPN with Safe Browsing:** Block phishing and scam sites, and browse privately and securely with a tap.
- 3-Bureau Credit Monitoring + Credit Lock:** Get alerted if someone tries to take out credit in your name. Instantly lock your Experian credit file.
- Scam Call Protection:** Block phone scams and spam with our AI-Powered Call Assistant.
- Family Safety:** Protect kids with integrated parental controls. Provide loved ones with peace of mind by adding them to your plan.

The dashboard screenshot shows the following data points:

- ID Protection:** Critical. We found one of your passwords exposed on the dark web.
- Transactions:** 11 Over-limit in the last 30 days.
- Spam Removal:** 188 Data brokers removed.
- Spam Call Protection:** 5 Spam calls blocked.
- Credit:** 808 VeritasScore 508 Experian. Experian Credit Lock is turned on.
- Online Security:** VPN on. 1h 24m session.
- Antivirus:** 7 Threats detected.

An employee experience that is different where it matters most

All of the features, but none of the complexity

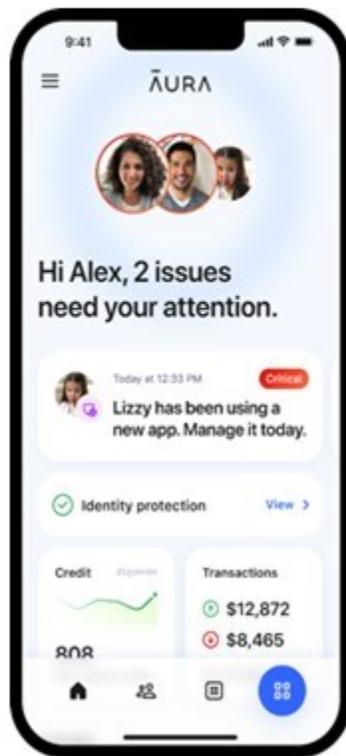
- One single, feature-rich app
- Highest rated in the App Store
- Highly rated by industry experts

Automated features, not just to-do lists

- Automated password change
- Automated removal from data brokers
- Enhancements automatically added for all

Fraud alerts within minutes, not hours or days later

- *Directly* connected to all 3 bureaus
- Up to 250X faster credit fraud alerts¹⁰
- Swept all categories in 2022 Study¹¹



Broadest Family Coverage

- Zero restrictions on definition of adult and unlimited minors
- \$5M insurance* per adult
- Protection through every generation

Connected

- Connected MetLife Benefits Experiences
- Cross-feature Integrations
- Keeps Families Protected and Connected

The MetLife Advantage

- Integrated into MetLife portfolio
- 1 contract, 1 file, 1 account team
- Employee communications experts

* 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.

Plan Design

All Plans Include:

- ✓ 24/7 US-based Customer Support
- ✓ White Glove Resolution Services
- ✓ \$5M insurance policy per adult^A
- ✓ Lost Wallet Protection with \$500 Emergency Cash benefit
- ✓ 1 mobile app with all features

Offer Overview:

| Protection | | Protection Plus | |
|------------|---------|-----------------|---------|
| Individual | Family | Individual | Family |
| \$6.95 | \$12.95 | \$9.95 | \$16.95 |

- Rates are Per Employee Per Month
- Rate guarantee 3 years

Highlighted Features:

Financial Fraud Protection

| | Protection Plan (Individual or Family coverage) | Protection Plus Plan (Individual or Family coverage) |
|---|--|---|
| Credit Monitoring | 1B | 3B |
| Credit Reports | 1B | 3B |
| Credit Score | • | • |
| Credit, Bank, and Account Freeze Assistance | • | • |
| Home and Vehicle Title Monitoring | • | • |
| Financial Account Opening and Takeover Monitoring | • | • |
| AI-Powered Financial Transaction Monitoring | • | • |
| Experian Credit Lock | • | • |
| Credit Score Simulator | • | • |

Privacy & Device Protection

| | | |
|--|---|---|
| Password Manager & Automated Password Change | • | • |
| Antivirus | • | • |
| VPN | • | • |
| Safe Web Browsing | • | • |
| Email Alias | • | • |
| IP Address Monitoring | • | • |
| AI-Powered Call & Text Assistant | • | • |

Identity Theft Protection

| | | |
|---|---|---|
| Dark Web Monitoring | • | • |
| SSN Monitoring | • | • |
| Privacy Assistant (Fully Automated Online Data Removal) | • | • |
| Criminal, Court, and Public Record Monitoring | • | • |
| Digital Vault | • | • |
| Social Media Monitoring & Privacy Checkup | • | • |
| Gamertag Monitoring | • | • |

Family Safety (included in all family plans)

| | | |
|---|---|---|
| Child Identity Monitoring | • | • |
| Cyberbullying Protection | • | • |
| 3-Bureau Child Credit Freeze | • | • |
| Parental Controls | • | • |
| Family Sharing (Passwords, Documents, Alerts) | • | • |
| Safe Gaming* | • | • |

* 2024 Roadmap Feature



Demo



A Fetching Proposition

MetLife Pet Insurance

Underwritten and Issued by Metropolitan General Insurance Company



Many pet parents are willing to go above and beyond to care for their pets



Pet adoption
on the rise

2.4M

Dogs and Cats were adopted from shelters between Jan and Nov 2020¹

Putting
pets first

52%

of pet parents spend more on their pets than they do on themselves²

Willing to go
great lengths

1/3

of pet parents said they usually end up exceeding their budget by at least \$500 whenever they take their pet to the vet³

¹ [Shelter Animals Count](#), Data Dashboards, 2020.

² 2021 MetLife/OnePoll Civic Survey

³ Data gathered by CivicScience; September 2022.

Proven satisfaction with MetLife Pet Insurance

1,200+

Group sponsors

4x

Growth in policies in the last two years

\$40M

Paid in claims in 2022

Nearly **20**

years of pet experience
and advocacy¹

75

Net Promoter Score for
National Accounts

100%

claims processed
within 10 business days or less



We view the delivery of high-quality customer service as a key element in our partnership with our customers, across all lines of coverage

All data MetLife internal data, 2023

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Coverage options

Coverage for unforeseen events and circumstances

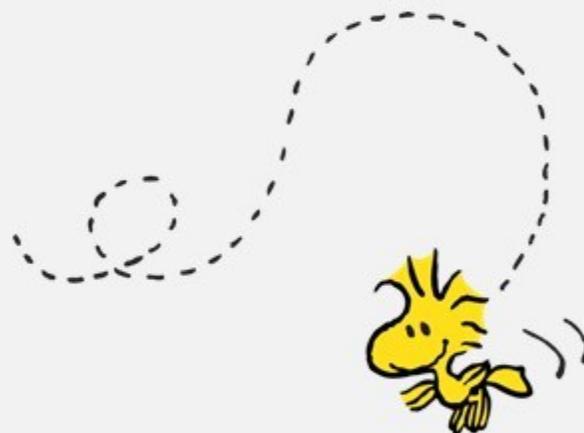
Preventive Care



Accident & Illness

Coverage for the unexpected:

- Covered accidental injuries such as broken bones, foreign object ingestion
- Covered illnesses such as allergies, ear infections, masses, cancer, hip dysplasia



Wellness

- Optional coverage with additional charge
- For wellness visits, including:
 - Vaccinations
 - Flea/tick medications
 - Wellness visits
 - Teeth cleaning
 - Spay/neuter
 - And more

MetLife Pet Insurance can cover a wide variety of pet parent needs

Essential Needs

- Cancer
- Diabetes
- Ear infections
- Pancreatitis
- Hip dysplasia
- Cruciate ligament
- And more...

Wellness

- Flea and tick
- Spay and neuter
- Heartworm
- Behavioral training
- Teeth cleaning
- And more...



Sophisticated Care

- Laser therapy
- Holistic care
- Acupuncture
- Hydrotherapy
- IVDD
- Grief counseling
- And more...

Policy Features²

- Telehealth
- Mortality benefits
- Lost pet coverage
- Boarding fees
- Partner rewards
- Deductible savings
- And more...



No surprises!

Coverage includes exam fees, diagnostics and prescription medications, and previously covered pre-existing conditions when switching providers.

² Some policy features are not available in all states.

Support employees with coverage that fits their pet's needs

We offer the flexibility to select various levels of coverage with option to add optional wellness coverage (preventive care).¹



No breed exclusions or upper age limits



Coverage of previously covered pre-existing conditions when switching providers

Only provider offering family plans¹
(i.e., multiple pets covered by one policy)



Optional Preventive Care included in annual benefit limit



1. Based on a January 2023 review of publicly available summary information. Competitors did not furnish copies of their policies for review. If you have questions about a particular competitor's policy or coverage, please contact them or their representative directly

Types of policies

| Category | Options | Most Popular* | |
|-------------------------|---|--|--|
| Benefit Limits | \$500 to \$25,000 (in \$1,000 increments) OR Unlimited annual limit ¹ option (Benefit allowance resets each year for the life of the pet) | \$5,000 | |
| Deductibles | \$0 to \$2,500 annually (\$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500) ² | \$250 annually | |
| Reimbursements | 50% to 90% ³ | 90% | |
| Routine Wellness | Included or waived | Included | |
| | Avg. annual premium | 2 Yr. Mixed Dog \$500 – \$600 | 2 Yr. Mixed Cat \$300 – \$400 |

Web enrollment defaults to most popular. Customers can easily customize plan design parameters!

¹Unlimited benefit option subject to availability. Unlimited option not available for exotic pets. Pet age restrictions may apply. The maximum annual limit offered for exotic pet coverage is \$10,000.

²For exotic pets, deductible options are \$0-\$2,500

³Reimbursement options include: 50%, 70%, 80%, and 90% Pet age restrictions may apply.

* Based on MetLife internal data.

Information required to generate a quote¹



The Pet Parent

- ZIP code



The Pet

- Pet species (dog/cat)
- Pet age
- Pet breed



The Selected Policy Options

- Annual limit
- Deductible
- Reimbursement
- Optional wellness coverage (preventive care)²



Discounts³

- Affinity group discount of 10%⁴
- Active Healthcare Workers 10%⁵
- Military, Veteran and First Responders 10%⁵
- Internet discount - \$1 off monthly rate⁶
- Multi-policy discounts (5% for the 2nd policy and 10% for each policy thereafter)⁷

¹ Enrollment and installment fee may apply depending on the state.

² Can be purchased at an additional cost.

³ When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

⁴ Discount is not available in MN or TN. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife Pet to offer pet insurance (the discount is 10% for Employer Groups and 5% for Associations).

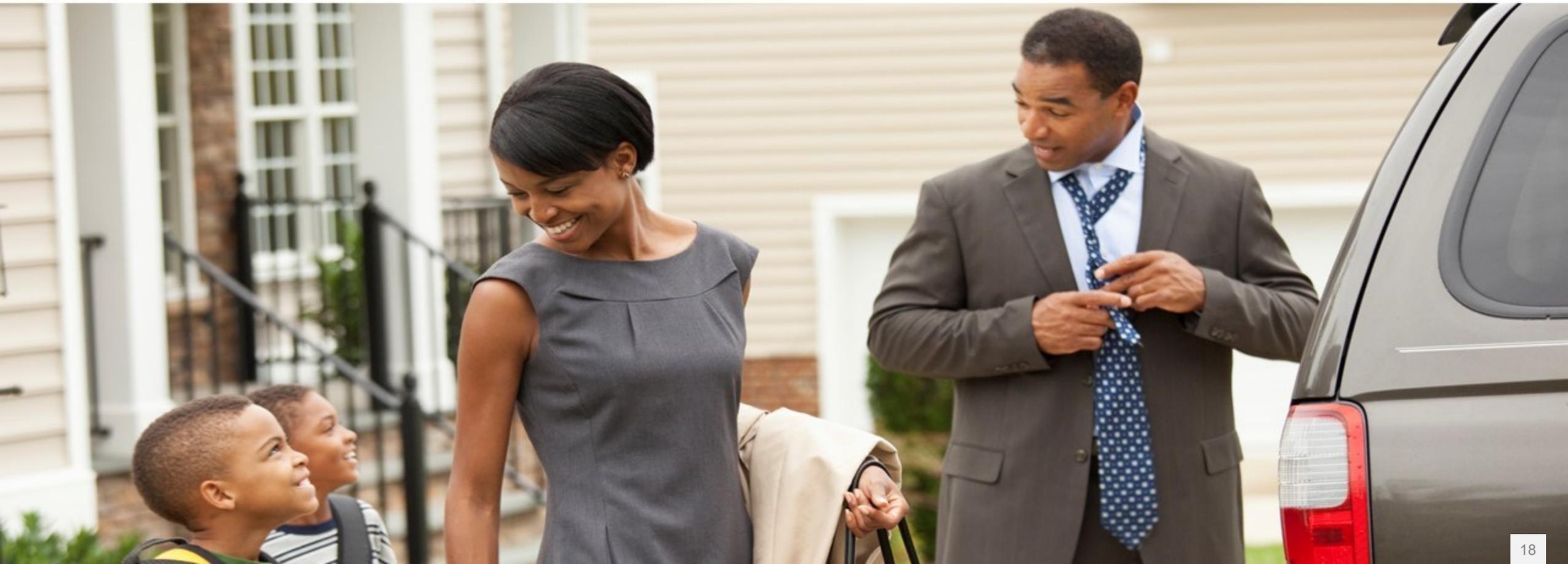
⁵ Discount may not be available in all states. A discount is available to Healthcare Workers, First Responders, and serving and retired members of the Armed Forces.

⁶ When coverage is purchased on-line, a premium discount will apply during the first year of the policy.

⁷ A multi-policy discount is not available when enrolling into a Family Plan.



Farmers Insurance GroupSelectSM



WHY OFFER ACCESS TO THE AUTO AND HOME PROGRAM?

The **property and casualty insurance industry** is facing challenges driven by **heightened expenses** and **increased losses**. Escalating costs are **placing pressure on household budgets**, leading to **financial insecurity**, and prompting employees to intensify their shopping behaviors in **search of savings**.



Residential construction costs are **UP 34%** due to ongoing supply chain issues and labor shortages.¹



In 2022, auto insurers incurred claims and expenses that were **12% HIGER** than the total premiums collected.²



As of Sept. 2023, the U.S. has set a record with 23 weather disasters, each causing **OVER \$1B** in damages, totaling \$58 billion.³



1 IN 8

12.5% of auto insurance policyholders are shopping for new policies - an all-time high.⁴

¹Source: U.S. Bureau of Labor Statistics. Databases, Tables & Calculators by Subject. Accessed Aug 30, 2023.

²Source: PropertyCasualty360, September 2023. *Growing Auto Premiums Move More Americans to Forgo Coverage*.

³Source: NOAA National Centers for Environmental Information (NCEI) U.S. Billion-Dollar Weather and Climate Disasters. September 2023.

⁴Source: J.D. Power, 2023 U.S. Insurance Shopping Study.

ADDRESS FINANCIAL STRESS AND PROMOTE LONG-TERM RETENTION WITH VOLUNTARY BENEFITS

*67% of U.S. households could not cover a \$400 emergency expense today** - leaving many unsure of how to navigate the future.

Offering access to programs that provide **money-saving opportunities**, **insurance for family property and liabilities**, as well as initiatives promoting **employee financial well-being** can enhance employee **satisfaction, loyalty, and attract top talent**.



7 OUT OF 10

70% of employees assert that their employer is responsible for their mental, physical, and financial well-being.¹



*Source: Yahoo!Finance, June 2023. *Percentage of Americans Unable To Cover a \$400 Emergency Expense Shoots Back Up to Pre-Pandemic Levels.*

¹Source: Employee Benefits Research Institute (EBRI) and Greenwald Research, 2022 Workplace Wellness Survey Report

Why Farmers GroupSelect?



Get the protection you need



Plus, the savings you want, all in one place

What coverages are available?

| | | | | | |
|---------|---|--------------------|---|--------------------------------------|---|
| Auto |  | RV |  | Personal Excess Liability Protection |  |
| Home |  | Boats |  | Bundled Packages |  |
| Renters |  | Flood ¹ |  | | |
| Condo |  | Motorcycle |  | | |

Others have saved an average of \$906* by bundling policies with Farmers GroupSelect.

¹Farmers GroupSelect participates in the National Flood Insurance Program (NFIP) managed by the federal government. No group discount is available for flood insurance.

* Savings based on our 2021 nationwide research of new call center customers' annual average savings on auto and home insurance in 2020. Statistics do not reflect sales of the product sold on Farmers GroupSelect MyDirect®.

Take advantage of all your savings

Because of where you work, we want to make sure you have the right protection and you take advantage of all your discounts



**Discounts
based on where
you work**



**Automated
payment discounts**



**Multi-policy
discounts¹**



**Deductible
Savings Benefit²**



**Employee tenure
discount³**

¹Other product discounts may apply. Not all discounts or payment options are available in all states. Not available in all states. Qualifying policies vary by state, but include life insurance (including optional life, GUL and GVUL), disability, long-term care, annuity, employee paid dental, accident and health, and legal plans.

²DSB is not available in all states. NY drivers must pay a state-required minimum deductible before using this benefit. Benefit can be earned for up to 5 years depending on your policy form, the benefit could be up to \$250 or \$500.

³State restrictions and limitations may apply.

Start saving today!

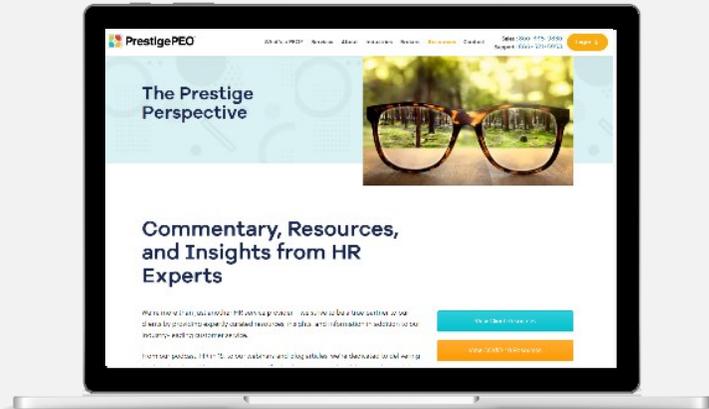


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Thank You

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