Proposal For:
The Peoria School District

Effective Date:
January 1, 2013

Presented By:
K2 Benefits
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Administrative Office:
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Peoria, IL 61602

This proposal sets forth LifeLock membership highlights. Restrictions apply. See LifeLock's Terms & Conditions located at www.LifeLock.com for more details on LifeLock Service. LifeLock membership will not result until you have enrolled in LifeLock Service.

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Now, LifeLock can provide identity theft protection for The Peoria School District Employees.

**LifeLock® Identity Theft Protection.**

**More layers of security for greater levels of protection.**

LifeLock is the industry leader, offering cutting-edge technology, 24/7 vigilance and a commitment to protecting your identity, all backed by LifeLock's $1 Million Total Service Guarantee.*

LifeLock provides the most comprehensive service and now provides alerts when new checking or savings accounts are opened or changes to existing bank accounts are detected.

LifeLock is capable of detecting new account fraud up to 60 days sooner than credit monitoring.

**Choose the LifeLock membership that's right for you.**

<table>
<thead>
<tr>
<th>Feature</th>
<th>LifeLock® Identity Theft Protection</th>
<th>LifeLock Command Center®</th>
<th>LifeLock Ultimate™</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notification of credit and non-credit threats within LifeLock's extensive network*</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Removal from pre-approved credit offers</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Access to the member portal and alerts dashboard</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Enhanced, consolidated reporting of threats</td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Expanded scope, including public and court records</td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Patrols for use of known alternate names</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Alerts when credit inquiries appear on your credit reports</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Alerts when new checking and savings accounts are opened</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

*LifeLock Service Guarantee applies only if you become a victim of identity theft due to a failure in LifeLock service. Restrictions apply. See www.LifeLock.com for details. Due to New York State law restrictions, the LifeLock $1 Million Total Service Guarantee cannot be offered to residents of New York.

*Network does not cover all transactions and scope may vary.
What makes LifeLock different, makes LifeLock better.

What sets LifeLock apart? Glad you asked. Today’s identity thieves are smarter and more sophisticated. From hacking into financial databases to using credit card skimmers, personal information is more at risk than ever before.

But LifeLock is one step ahead. LifeLock offers a level of protection and member service no one else can. LifeLock created the proactive identity theft protection category in 2005, and has been innovating to protect LifeLock members ever since.

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Why LifeLock?

**A Trusted Name.** LifeLock has been the nation’s leading identity theft protection provider since 2005. In 2010, LifeLock was named as the fastest-growing security company. Today, LifeLock is a trusted brand in the market and is the preferred choice among consumers.

**The Highest Security Standards.** Protecting personal information is LifeLock’s number one priority. LifeLock secures data to ISO 27001 standards and is compliant with Payment Card Industry Data Security Standard (PCI-DSS). LifeLock also utilizes services such as VeriSign and TRUSTe.

**The Leader In Innovation.** LifeLock was the first identity theft protection company to leverage predictive fraud technologies and the first to provide protection for children. The innovation doesn’t stop there—LifeLock is working hard on the next generation of identity theft protection products.

**Member Services.** If an employee’s identity is compromised, a live LifeLock Member Services Agent is available 24/7 to help your employee restore their good name and answer any questions. All LifeLock resolution specialists are specially trained and have earned their Certified Identity Theft Risk Management Specialist designation from the Institute of Financial Education.

**No Other Service Even Comes Close.** Since creating the proactive identity theft protection category in 2005, few competitors have appeared. Many legal plans provide remediation, but no proactive protection. While many differences exist, the most important one is that LifeLock uses proactive, proprietary technology to help protect members from identity theft BEFORE it happens—and backs it up with a $1 Million Total Service Guarantee.

**$1 Million Total Service Guarantee.** If you become a victim of identity theft while you are a LifeLock member because of some failure or defect in LifeLock’s service, LifeLock will spend up to $1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery.

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Source: INC. Magazine. 2010

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LifeLock® Identity Theft Protection.
More layers of security for greater levels of protection.

LifeLock offers a full suite of products and services to help safeguard you and all you’ve worked for. As the industry leader, LifeLock provides cutting-edge technology, 24/7 vigilance and a relentless commitment to protect your identity—all backed by LifeLock’s $1 Million Total Service Guarantee.*

Starting with LifeLock® Identity Theft Protection—you can upgrade to LifeLock Command Center™ for advanced security. To help safeguard your bank accounts and credit score, you can upgrade to LifeLock Ultimate™. With an industry-leading 360 degrees of security and distinct areas of protection, LifeLock offers more than just identity theft protection—it offers true peace of mind.

LifeLock’s Core Product: LifeLock® Identity Theft Protection

**Identity Threat Detection and Alerts**
LifeLock alerts you whenever your personal information is detected on fraudulent applications for credit and/or services within LifeLock’s extensive network.*

**Lost Wallet Protection**
Helps you cancel and replace credit cards from a lost or stolen wallet.

**Address Change Verification**
LifeLock notifies you whenever they detect a change of address with your information within the LifeLock network.*

**Advanced Internet Monitoring**
 Patrols over 10,000 black market criminal Internet sites for the illegal selling or trading of your information.

Reduced Pre-Approved Credit Offers
Requests your name be removed from pre-approved credit card offer mailing lists.

24/7/365 Member Service
Complete access to live and domestic identity experts.

$1 Million Total Service Guarantee*
If you become a victim of identity theft while you are a LifeLock member because of some failure or defect in LifeLock’s service, LifeLock will spend up to $1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery.

Upgrade Your Protection with LifeLock Command Center™

LifeLock Command Center™ protection includes all of the core services of LifeLock* service plus it provides expanded monitoring and alerts if your information is compromised.

**Public Database Monitoring**
LifeLock scans the following databases for the misuse of your personal information:

**Payday Loan Records**
LifeLock notifies you of any payday loan activity associated with your personal information.

**Public Records**
LifeLock monitors previous address information to ensure it is not being used for fraudulent purposes.

**Alias Records**
LifeLock checks public sources to ensure no one is using your identity as an alternate name.

**Court/Criminal Records**
LifeLock searches for criminal history linked to your identity to help protect you from being falsely associated with criminal arrests and convictions by identity thieves.

**Sex Offender Registries**
LifeLock compiles a report of any registered sex offenders in your area.

**Data Breach Detection**
LifeLock monitors Peer-to-Peer file-sharing networks for files containing your personal information. If LifeLock detects a breach, LifeLock will alert you and provide corrective guidance.

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Quick answers about receiving LifeLock® service through your employer.

LifeLock offers an innovative suite of products and services that help protect you from identity theft. Below are several frequently asked questions about enrollment and a few important distinctions about LifeLock® services. If you don’t find what you’re looking for here, please visit LifeLock online FAQs at www.LifeLock.com.

What’s the difference between credit card theft and identity theft?
Credit card theft is when someone steals your credit card or credit card number and runs up charges. Typically, credit card companies will remove the charges and liability is limited to $50.

Identity theft is when a criminal steals your personal information such as your social security number, date of birth or name and uses it to open a new line of credit, gain employment or even for false identification. This is usually much more difficult to correct, and if left unchecked can be much more serious.

Why should I trust LifeLock with my information?
LifeLock maintains the very highest levels of security with ISO 27001 certification. As part of this certification, LifeLock enforces a set of information security controls to independently re-certify LifeLock’s security compliance and compliance with applicable federal and state privacy and security laws. LifeLock is also compliant as a Level 1 merchant under the Payment Card Industry Data Security Standard (PCI-DSS). You can rest assured that LifeLock is committed to protecting your information to the highest security standards in the industry. LifeLock also utilizes services such as VeriSign and TRUSTe.

How does LifeLock’s $1 Million Total Service Guarantee* work?
If you become a victim of identity theft while you are a LifeLock member because of some failure or defect in LifeLock’s service, LifeLock will spend up to $1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery.

*LifeLock Service Guarantee applies only if you become a victim of identity theft due to a failure in LifeLock service. Restrictions apply. See www.LifeLock.com for details. Due to New York State law restrictions, the LifeLock $1 Million Total Service Guarantee cannot be offered to residents of New York.

Who enrolls in LifeLock® service?

Employees
Any employee with a social security number can benefit from LifeLock® service.

Families
Each family member needs identity theft protection since everyone has a unique individual identity. LifeLock’s always-on system not only protects each adult’s name, assets and credit, but safeguards children’s identities to help ensure a positive, fresh start when they leave home.

Will my LifeLock membership cover both my spouse and me?
No. Each of LifeLock’s services are based on one individual’s social security number. Therefore, it is necessary for each member of your family to be enrolled if you wish to protect them as well.
Your identity, their trophy:
7 tips for avoiding common “phishing” scams

What’s phishing? It’s when identity thieves bait you into giving up your personal information online. They reel you in by resembling the popular websites you visit every day—even going so far as to use the same colors and logos of companies you do business with.
LifeLock® offers these seven tips to help reduce your risk of becoming a victim.

TIP 1: Be Suspicious
Unexpected awards, whether money or prizes, are more likely to be scams—a way to obtain your personal information. If a caller or letter asks you to pay a fee or provide bank account information, or if you cannot recall entering a drawing or buying a lottery ticket, it is most likely too good to be true.

TIP 2: Access Important Websites Directly
Instead of clicking a link to a site, type it into your browser’s address bar. Identity criminals design fake websites that look exactly like legitimate sites to harvest information from unsuspecting victims.

TIP 3: Check for the “HTTPS”
Always try to find the security icon (a locked padlock or unbroken key symbol) in the browser window and bottom border or check to see if the website address begins with “https://.” If a website provides these symbols of protection, it typically means your connection is secure.

TIP 4: Research Unknown Companies or Organizations
If you are ever contacted by a company or organization you’re not familiar with, attempt to verify the legitimacy of the group by searching for them online or looking them up in the phone book.

TIP 5: Change Account Passwords Regularly
It is important that you regularly change and use strong passwords. Strong passwords are made from random combinations of letters and numbers. Also, try not to use the same password for your various online accounts. Changing passwords and keeping them unique will increase security and make it difficult for an unauthorized user to access your private accounts.

TIP 6: Never Provide Sensitive Information to Unsolicited E-mails
Most businesses and government organizations will never ask you to provide your personal data through e-mail. If you’re not sure if an e-mail you receive is real, contact the company in question at a phone number or e-mail address you know to be correct.

TIP 7: Trust the Professionals
While preventative measures can be done by anyone, nothing can stop all identity theft. Criminals are constantly devising new ways to gain access to your Social Security number, bank account numbers, and more. LifeLock works relentlessly to stay a step ahead of identity thieves and help protect you from identity theft.

Safeguard your identity by becoming a LifeLock member today.

Three steps is all it takes:

1. Choose a level of protection during annual enrollment.
2. Your employer sends information to LifeLock.
3. Your membership is activated.*
   *Must agree to LifeLock’s terms and conditions.

Contact: K2 Benefits
Phone: 1-309-282-6579
www.k2benefits.biz.com

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Choose the LifeLock membership that’s right for you (cont.)

<table>
<thead>
<tr>
<th>Feature</th>
<th>LifeLock Identity Theft Protection</th>
<th>LifeLock Command Center™</th>
<th>LifeLock Ultimate™</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most comprehensive Identity Theft Protection in the industry</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Monitoring of known criminal websites for illegal trading of personal information</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Scans of national databases for new address information</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Monitoring for payday loans nationwide</td>
<td></td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Tri-bureau credit report inquiries</td>
<td></td>
<td></td>
<td>✓</td>
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<tr>
<td>Scans for changes to contact information on existing checking and savings accounts</td>
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<td></td>
<td>✓</td>
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<tr>
<td>Anytime, online access to your annual TransUnion credit report and score</td>
<td></td>
<td></td>
<td>✓</td>
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<tr>
<td>Live phone support, 24 hours a day, 7 days a week, 365 days a year</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Stolen or lost wallet remediation services to help cancel and replace credit and debit cards</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Direct access to fraud resolution teams within LifeLock’s extensive network of lenders and service providers</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Resolution team works directly with lenders and service providers</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Access to a dedicated remediation specialist</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>LifeLock Service Guarantee*</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Identity Theft Insurance with zero deductible**</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Referrals for additional services such as legal, investigative, and accounting</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Additional peace of mind from knowing you have the benefits of advanced identity theft protection</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Monitoring of all three credit bureaus (Experian, Equifax, and TransUnion)</td>
<td></td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Email notification of changes in your score</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Monthly tracking of your TransUnion credit score</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Unlimited online access to your credit report information</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Comprehensive awareness of how your identity and credit score appear to the world</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

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**The foregoing is only a summary. Please refer to the actual policy for all applicable terms, conditions, and exclusions of coverage at LifeLock.com/legal/Insurance-master-policy. Identity theft insurance coverage not available to residents of New York.

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Special Pricing for Employees and their Families.

LifeLock offers services that are scalable for every employee and family type at discounted pricing only available through an employer.

LifeLock® Service Payroll Deduction Pricing - Biweekly

<table>
<thead>
<tr>
<th></th>
<th>LifeLock® Identity Theft Protection</th>
<th>LifeLock Command Center®</th>
<th>LifeLock Ultimate®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$3.92</td>
<td>$5.88</td>
<td>$9.81</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$7.85</td>
<td>$11.77</td>
<td>$19.62</td>
</tr>
<tr>
<td>Employee + Child/ies</td>
<td>$6.87</td>
<td>$9.32</td>
<td>$14.22</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$10.79</td>
<td>$15.20</td>
<td>$24.03</td>
</tr>
</tbody>
</table>

**Issue Ages:** LifeLock® Identity Theft Protection: All ages; children include dependents that employers deem eligible up to age 26. Enrolled dependents under 18 receive LifeLock® Identity Theft Protection. Dependents 18 and over will receive the same protection level selected as their primary.

**Portability:** An employee/member has the option to continue coverage by paying the monthly LifeLock fee directly to the administrator within 31 days after coverage terminates. Details will be provided upon termination.

**Minimum Participation:** Minimum of 2 enrolled employees is required, and the employees cannot be husband/wife. No other minimum participation requirements are applied.

**How to Apply:** You can apply online at www.excelsiorcompanies.com or your representative will provide you with a paper application.

**Enrollment:** Enrollment options are to use our electronic enrollment portal or you can manage enrollment using a spreadsheet.