

ĀURA

Car buyers' data is at risk

Identity theft occurs every

2 seconds

\$89 billion

Paid in fraudulent unemployment claims since the pandemic began



SSN



Driver's license



Credit app and score



Pay stubs

Opportunity for Dealers to be **Stewards of Digital Wellness** for Their Customers

Left unprotected,
your car buyers'
digital footprint
is at risk

Car title theft

Credit theft

Home title theft

Account hacking

Unemployment fraud

Social media manipulation

Tax fraud

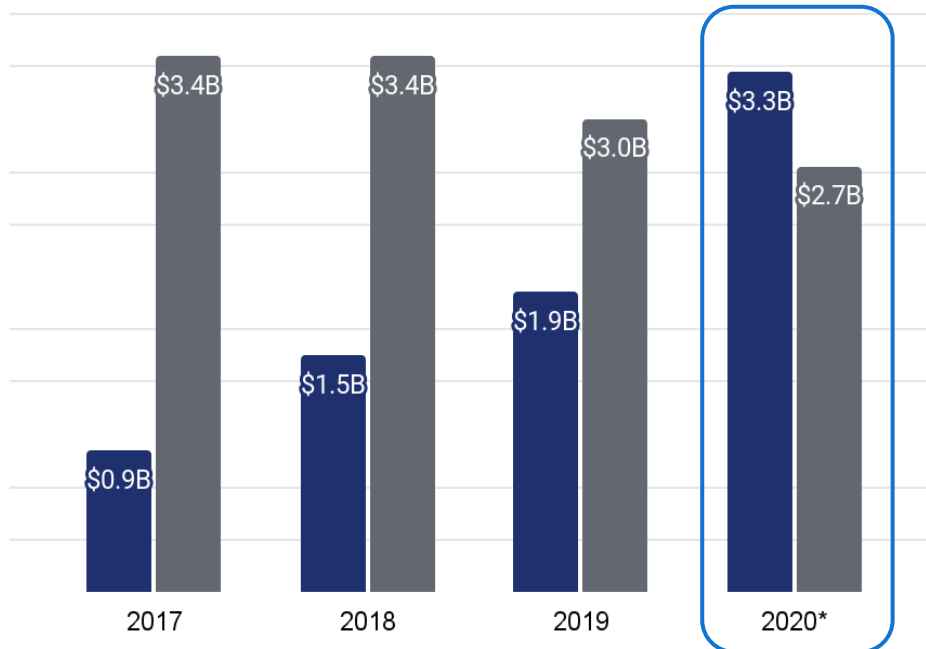
Device takeovers

Data privacy issues

Traditional ID theft solutions aren't working.



■ Digital Crime Financial Losses ■ Home Burglary Financial Losses



Americans now lose more each year to digital crime than home burglary.

Consumer insights drive our strategy.

What they care about



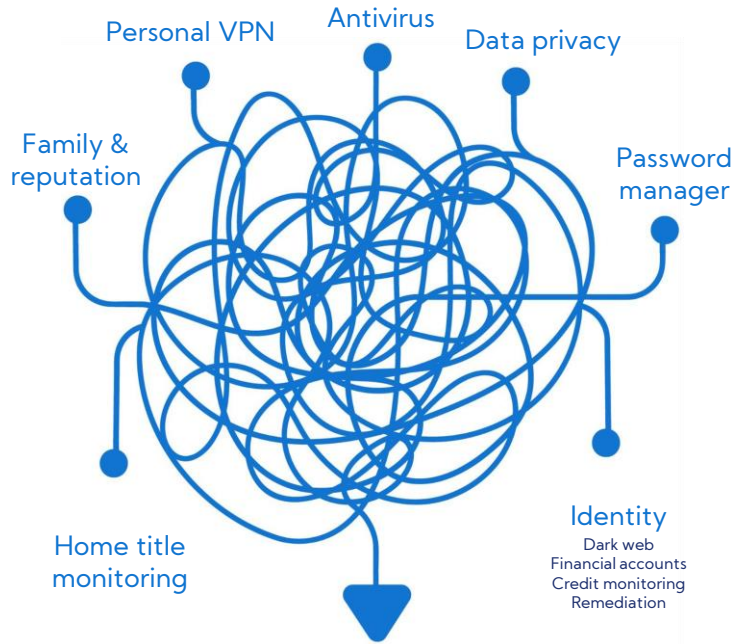
- 1 Protect their **money** and **assets**
- 2 Protect their **personal data** and **online accounts**
- 3 Minimize damage from **financial fraud**
- 4 Protect **family members** from fraud

Why they aren't using solutions

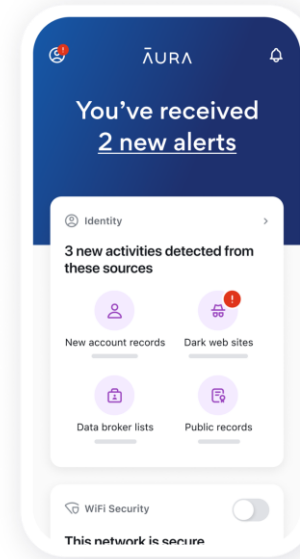


- 1 Zero tolerance for **friction**
- 2 Solutions are **hard to use**
- 3 Digital security is **not top of mind**
- 4 False sense of **security**

Aura removes the chaos from a fragmented market.



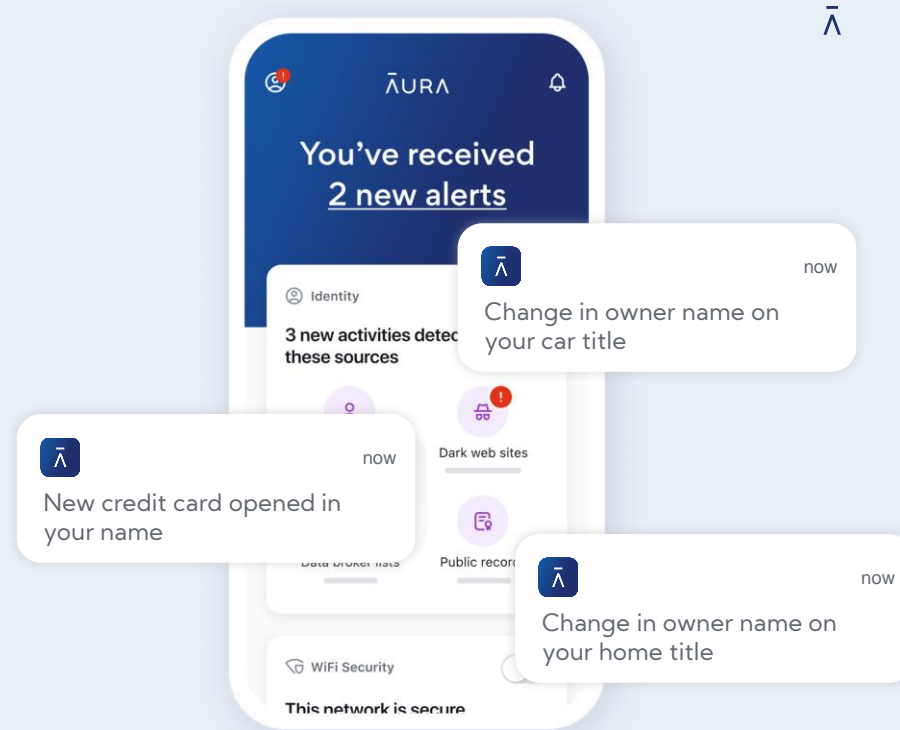
Many logins.
Many bills.
Many support lines.



1 login.
1 bill.
1 support line.

Digital Wellness Simplified for Car Buyers

Aura's all-in-one digital wellness solution embedded in the car buying process provides peace of mind so your customers can live their best lives, online and offline



1 login. 1 bill.
Complete protection.

Aura's digital security solution is a win-win for dealerships and your car buyers.



Value to Customers

Control

Choose the level and duration of coverage that's right for them, including the option to extend coverage for the life of the auto loan at a heavily discounted rate

Protection

Receive alerts from Aura anytime their personal data, financial information, public records (e.g. car title) and more is exposed, accessed, or changed

Restoration

Rest assured that if an identity theft incident does occur, their plan is backed by \$1M of insurance and 24/7 access to Aura's white-glove resolution team



Value to Dealership

Revenue Growth

Lucrative revenue sharing model enables dealerships to tailor pricing based on unique market needs and customer demographics

Customer Loyalty

Car buyers see value in Aura's offering, with over 60% electing to extend coverage for the full term of their loan

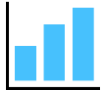
Compliance

Demonstrate your dealership's commitment to detecting and mitigating identity theft by providing protection that extends beyond the point of sale

Partnership Opportunity



Simple to sell and implement



A proven, scalable path to **revenue**



Satisfy components of **Red Flag Rule**



Free coverage for employees

Sample Revenue Model	
# Vehicles Sold Annually	2,400
Attachment Rate	50%
Annual Cost to Dealer	\$ 20.00
Annual Cost to Buyer	\$ 70.00
Total Cost to Dealer	\$100
Total Cost to Buyer	\$280
Dealer Gross Revenue	\$216,000
F&I Commission	\$42,000
Dealer Gross Profit	\$ 174,000

Revenue model assumptions:

- Dealer covers year 1 for customer; customer buys 4 additional years
- Attachment rate based on average across 200+ dealership partners

Thank You!