

# The new battleground of fraud is at **work.**

Why today's most sophisticated  
scams demand elite-tier protection.



Potential Scam Call



This Website is Unsafe



4 risky SMS Messages Found



**norton**<sup>™</sup>

LifeLock Benefit Solutions

Why Scams, Why Now?

# The growing **threat** to your workforce

**Scams are no longer solely a consumer issue** — they are a workplace issue too. Scams have become an everyday problem where employees are targeted on personal and work devices. When the employee or their families are affected, employers also feel the impact in the form of stress, distraction, significant emotional toll, and lost productivity.

**“Cybercriminals are evolving.  
Protection must too.”**

The Problem

The Impact

The Solution

Proof & Partnership

Take Action

Scams are rising fast – in 2024 alone:

**\$16.6B**

in reported scam losses<sup>1</sup>

**2.6M**

in fraud reports to the FTC<sup>2</sup>

**Over 1 in 3**

scam reports also resulted in financial loss<sup>2</sup>

**86%**

of the threats blocked by Gen were scams vs a virus or malware<sup>3</sup>

## The Scam Surge in Numbers

# Scams are **soaring**

What every employer needs to know about today's cyber fraud threats:

**\$16.6 billion**

**in reported losses**

Up 33% YoY – a record high<sup>1</sup>

**\$9.3 billion**

**in crypto scams**

+66% YoY – largest age group 60+<sup>1</sup>

**86,415**

**extortion complaints**

Nearly double the previous year<sup>1</sup>

**83%**

**of losses = cyber-enabled fraud**

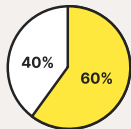
Phishing, business email compromise, and tech support scams<sup>1</sup>

## Scams Are a Family Problem

# Scams hit employees and their families

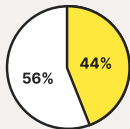
**We call this the ripple effect.** The core working population (25 to 64) makes up 60% of the U.S. workforce. But they're not just at risk themselves. They are also parents and caregivers. Those dependents expand their broader family's risk given their tech exposure, devices, and technology maturity.

Workforce %



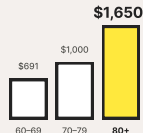
Ages 25-64 represent ~60% of the U.S. workforce (BLS)

Scam Loss Rate

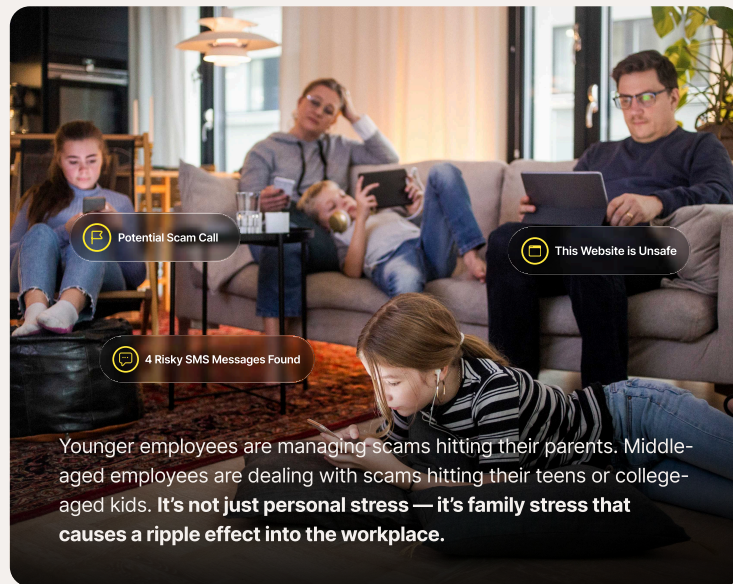


44% of people aged 20-29 report losing money to scams<sup>2</sup>

Average \$ Lost



Older adults 70+ lose the most per incident - \$1,650 on average<sup>2</sup>



Younger employees are managing scams hitting their parents. Middle-aged employees are dealing with scams hitting their teens or college-aged kids. **It's not just personal stress — it's family stress that causes a ripple effect into the workplace.**

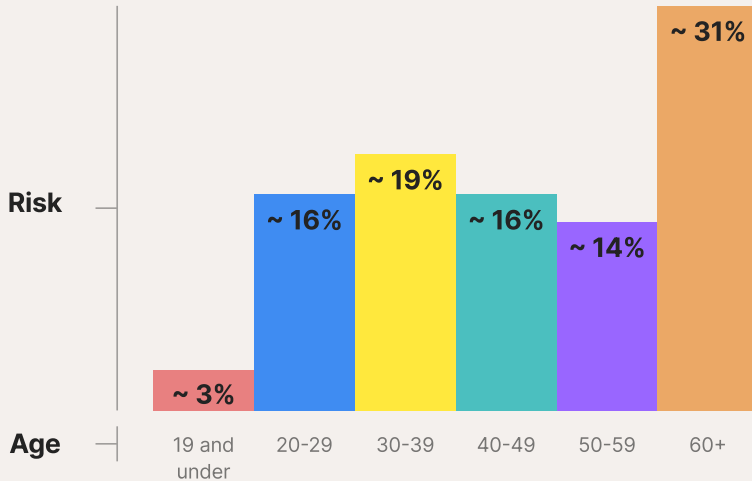


It's Not Just Financial — It's Psychological

# Every generation faces different scam risks

Age demographics reveal different vulnerability patterns:

**Distribution of fraud loss reports**  
(#) by age group (estimated)<sup>2</sup>



It's Not Just Financial — It's Psychological

# The hidden cost of being scammed

- **The emotional impact** can cause fear, shame, and confusion which can be harder to navigate than financial loss. This can affect productivity along with trust, engagement, and time away from work.
- **Getting scammed is a crisis**, and most employees don't know what to do.
- Once you've been scammed, **it can change how you approach nearly everything.**<sup>4</sup>

“When employees or their loved ones are scammed, **the stress comes to work with them.**”

Lost Time

Distraction

Anxiety

Stress

Scam Tactics Are Evolving Faster Than Defenses

# Old tools can't solve a new problem



Phishing, social engineering, and impersonation scams happen long before any financial account is triggered.



Deepfakes, spoofed calls, and scam texts are the new normal.



Scams reach employees via browser, email, LinkedIn, and text – at home and at work.



Now, syndicated scam groups exist as scale organizations — some as large as U.S. companies. A far cry from the days of 1:1 scam attempts by the “Nigerian Prince.”



Most victims never see the threat coming, until it's too late.



What's needed today is early detection and real time support before money or data is lost.



Scams find  
employees **where**  
**they live and work.**

Today's threats are fast, personal, and sophisticated — most vendors still aren't built for them.

The scam threat landscape has outpaced traditional identity protection. Prevention now means proactive, not reactive.

Scams Disrupt Mental Wellness

# Scam protection is mental **well-being** **protection**

**Genie Scam Protection Pro** goes beyond protection — it delivers proactive detection and empathetic support to reduce chaos in overwhelming moments. With real-time alerts that prevent impulsive clicks, human-centered guidance during distress, and rapid tech support to swiftly eliminate malware, **delivering wellness support through a cyber lens.**



## Introducing Scam Protection Pro

# Built for the way people live **today**

That's why we built **Genie Scam Protection Pro**, a powerful hybrid solution that creates a shield for today's digital landscape:

- AI-driven scam detection across all Employee Benefit plans.
- Real-time protection for SMS, email, web, and phone.
- A personal AI-assistant available 24/7 – for live responses on any scam-related question.
- Support that's in-house, not outsourced.
- Proprietary, advanced AI - built from real scam data (trained on verified scams reported by real users)



Real-Time Detection



AI Threat Analysis



24/7 Support

# \$3 million

insurance for identity theft protection,  
boosted by **\$50,000 Cyber Crime Insurance<sup>+</sup>**



## Product Differentiators — Built for Modern Threats

# The technology that powers Genie Scam Protection Pro

**Genie Scam Protection Pro** is powered by award-winning, proprietary AI built to detect modern scams across every channel employees use — not just links in emails, but also texts, web forms, and phone calls.

Unlike standard filters that look only for known malicious links, our AI understands the meaning of words, detecting scam intent in places even the most diligent employee could miss.

Feature	Genie Scam Protection Pro	Competitor A	Competitor B	Competitor C
Advanced AI Scam Detection	✓	✓ *	Limited – One Plan Only	✗
AV Test Certified (for quality)	Gen Digital, Certified (99%)	✗	Advanced + rating (via 3rd party software)	✗
Scam Channels Covered	Email, Text, Web, Phone Calls	✓ **	Limited – email and text	✓ **

\*Most Plans    \*\*Phone calls Only

## Key Features



### Advanced AI Scam Detection:

Available across all plans, including international coverage.



### Omnichannel Coverage:

Covers all common scam entry points employees actually use — not just phone calls.



### Backed by Gen's Global Threat Intelligence:

Proprietary AI engine + AV-TEST-certified performance (99% accuracy across all scam channels: email, text, web, phone)

## What Competitors Miss:

Some competitors only scan phones. Others rely on third party antivirus software or biased large language models — limiting their accuracy and failing to catch scam types like eCommerce fraud and deepfakes.

## Service Differentiators – When It Matters Most

# End-to-end support you can trust

When an employee or their family is targeted by a scam, they need help that's fast, clear, and compassionate.

Most providers outsource victim support to third-party vendors. We do not.

We built our solution in-house to control the experience from start to finish because moments of crisis should not be handed off to someone else.

Feature	Genie Scam Protection Pro	Competitor A	Competitor B	Competitor C
AI-Powered Scam Assistant	Proprietary	×	Uses 3rd Party LLMs	×
Deepfake/Voice Scam Readiness	Built-In	—	—	—
Victim Support (Specialized)	In-House, Trained	General	3rd Party (hand-off)	3rd Party
Device Restoration	Included – spyware and virus removal	×	×	×
Cyber Crime Insurance*	\$50K	Limited Use	Limited Use	Limited Use

\*Cyber Crime Insurance is only available in the LifeLock with Norton Benefit Premier Plus plan.

## Key Features



### Real-Time Scam Assistant:

Our proprietary AI agent acts instantly to guide members.



### Victim-Trained Support Agents:

Specialized, in-house team.



### Device Restoration:

Spyware and virus removal is included so your devices are secure.



### Deepfake and Voice Scam Response Ready:

We're built to handle the threats that others aren't even detecting yet.



### Cyber Crime Insurance:

Up to \$50,000 of coverage included. Our robust Cyber Crime Insurance covers cyber extortion, social engineering, data recovery and system restoration, cyber bullying, and digital currency crime.

Technology Details — How It Works

# The Genie Scam Protection Pro Engine

Our **award-winning, Advanced AI Software platform** scans in real time, predicts emerging threats, validates risks through human analysts, and provides immediate alerts — closing the gap before scammers can succeed.



Predictive AI Risk Modeling



Human Analyst Verification



Instant Client Alerts

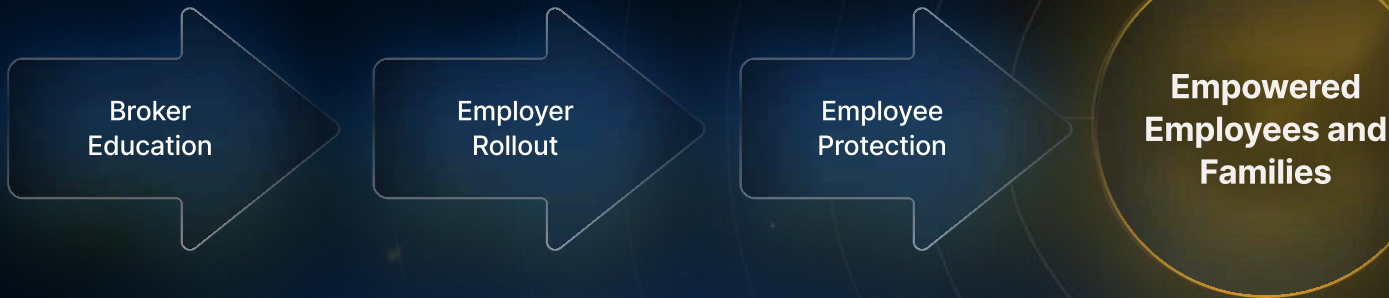


Real-Time Monitoring

Broker Enablement — Empower Brokers, Empower Clients

# Scaling trust

**Brokers are our partners in building safer workplaces and more protected lifestyles.** We prepare brokers to educate employers, who then empower employees — creating a trusted chain of protection that scales.



## Real Stories of Protection

# When every second counts

**Genie Scam Protection Pro helps stop scammers before they succeed.** But if something slips through, we step in fast, calm, and ready to support employees through every step of recovery.

## \$45,000 Lost in a Real Estate Scam

### Spooled Email + Payment Link

A 45-year-old employee was finalizing a home purchase when he received an urgent email – seemingly from his title agent – with a link to a payment portal. He wired nearly \$45,000. It was a scam. The funds were gone, and the emotional fallout lingered for weeks.

This wasn't just money — it was his future home.

## Scam Disguised as a Job Offer

### Identity Theft via Employment Scam

A 45-year-old woman went through multiple rounds of interviews and was “hired”. She submitted her SSN, banking info, and documents – then the company disappeared. \$3,250 was stolen, three credit cards were maxed out, a payday loan was taken out in her name, and fraudulent taxes were filed.

She thought it was a new job. It became financial devastation.

## \$10,000 in Charges + Spyware Installed

### Ongoing Online Shopping Scam

After seeing a pop-up for a “store closing” sale, a 55-year-old employee clicked through and shopped – not realizing her credit card details and device were compromised. Fraudsters installed spyware and later used the system to steal personal information and launch additional identity theft.

Her card was maxed, but the real damage happened after.



## Technology Details — How It Works

# Scam threat future outlook

In 2024, imposter scams alone accounted for nearly **\$3 billion in losses**. Gen's Q4 2024 Threat Report shows it clearly with a **46% year-over-year surge** in scam threats across devices.

Social engineering scams rose **61% on mobile** and **23% on desktop**. Malvertising attacks (malicious ads and fake notifications) now account for **more than 40% of scams**.

**Even trusted platforms like YouTube** are being weaponized through hijacked accounts and deepfake scams. The scam battlefield is evolving. **And Genie Scam Protection Pro is built to evolve with it.**

**The time to act is now.**



2024: FTC reports **\$12.5B lost to fraud**<sup>2</sup>



Imposter scams alone: **845,806 reports**<sup>2</sup>



**70% of scams** now initiated through email, text, and social media<sup>2</sup>



Younger consumers (ages 20-29) report **losing money more often**<sup>2</sup>

Be the Leader Your Clients Trust

# End scams where they start

**Genie Scam Protection Pro was built for moments that matter —**

when employees feel vulnerable, confused, and alone. We meet them calmly, with clarity and care. And we don't stop there.

As a founding partner of the Global Anti-Scam Alliance (GASA), Gen is working with global leaders like Google and Meta to shut scams down at the source.

When brokers and employers work with us, they're not just offering protection — they're giving people peace of mind.

- Trusted protection for the digital age
- A trusted partner with Norton LifeLock Benefit Solutions

**“The future of protection  
is both digital and  
deeply human.”**

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