AURA Basic Protection Plan

The Smart, Simple Way to Stay Safe Online.

Protect what's important all in one app: your assets, identity, family, and tech.



Technology is essential to daily life. We use websites, devices, and apps that enable us to do nearly everything. But as the digital world grows more complex and advanced, so do online scams, cybercriminals, and predators.

Aura protects what's important - your money, identity, family, and tech - by detecting and preventing online threats. It's easy to use, simple to set up, and rated #1 by Security.org.1

Identity Fraud Protection

Get alerts if we detect threats to your identity, SSN, online accounts, and more. Plus, we help protect your personal info from data brokers that may sell your info on the Dark Web.

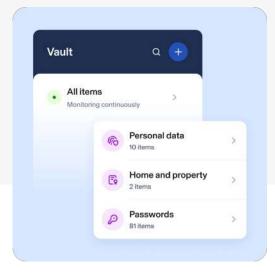
Online Privacy

Secure your email, passwords, and account credentials. Block ads and site trackers to keep your browsing activity private.

Digital Vault

Securely store and share sensitive data, digital files, and passwords with militarygrade encryption - all in one place. We'll automatically enable monitoring and alerts for all financial and personal information stored in the Digital Vault to help keep accounts and assets secure.

Family Safety (Family Plans available for an additional cost) Protect your loved ones from online predators with integrated safety tools that cover up to 10 additional adults and unlimited minors.



All Plans Include:

- \$1M Identity Theft Insurance* for each enrolled adult
- 24/7 Customer Care
- White Glove Fraud Resolution Service
- Restoration Services for Pre-Existing Fraud Events
- Unemployment & Tax Fraud Resolution









Bloomberg

Basic Protection Plan

Simple, smart protection from identity theft & fraud

Identity Theft Protection	
Privacy Assistant	✓
Digital Vault	✓
Dark Web Monitoring for Personal Info, IDs, & Accounts	✓
SSN & Identity Authentication Alerts	✓
Safety Checklist	✓
Gamertag Monitoring	✓
Privacy & Device Protection	
Password Manager	✓
Automated Password Change	✓
Email Alias	✓
Safe Web Browsing	✓
Privacy Protection Report	✓
IP Address Monitoring	✓
Online Safety Scan	✓
Family Safety (Features included in all Family Plans for an additional cost and cover 10 additional adults and unlimited minors)	
Child Credit Freeze Wizard	✓
Child SSN Monitoring & Alerts	✓
Digital Vault	✓
Family Sharing	✓
Child Safety Checklist	✓

The Identity Theft Insurance is underwritten and administered by subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits.

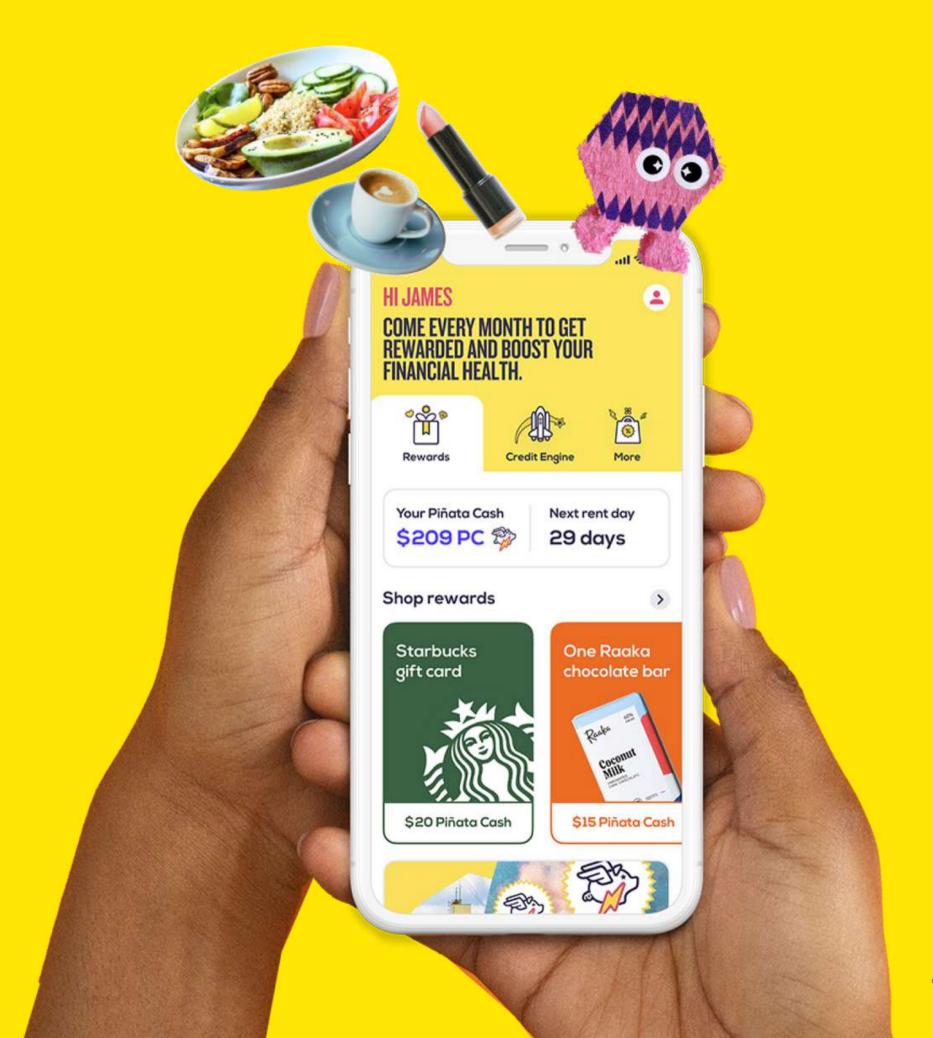
No one can prevent all identity theft or monitor all transactions effectively.



 $¹⁻Ranked\ \#1\ by\ Security. Org\ and\ Identity Protection Review. com. They\ may\ be\ compensated\ as\ a\ marketing\ affiliate\ of\ Aura,\ but\ their\ ratings\ are\ all\ their\ own.$



Make rent rewarding



WHAT IS PIÑATA?

Piñata is a free app that helps renters earn rewards, save on everyday expenses, and build credit for a sweeter rental experience.

You get rewards when you fly, when you pump your gas, but why not with your single biggest monthly expense? Piñata wants to change that.

When you use the Piñata app you get amazing rewards just for confirming your on-time rent payments. **But it gets better.** You can also build your credit, which can directly supercharge your financial wellbeing.

Piñata even lets you save on everyday expenses in our marketplace. And because giving back is crucial to our mission, each time you verify your rent payment we buy a meal for someone in need.





WHAT PIÑATA MEMBERS GET

Welcome gift

- ·\$30 gift card for national and local brands
- ·\$25 restaurant card

Rewards every month

- ·\$720 Piñata cash to spend on rewards (\$60/mo)
- · Unlock more rewards and perks each month

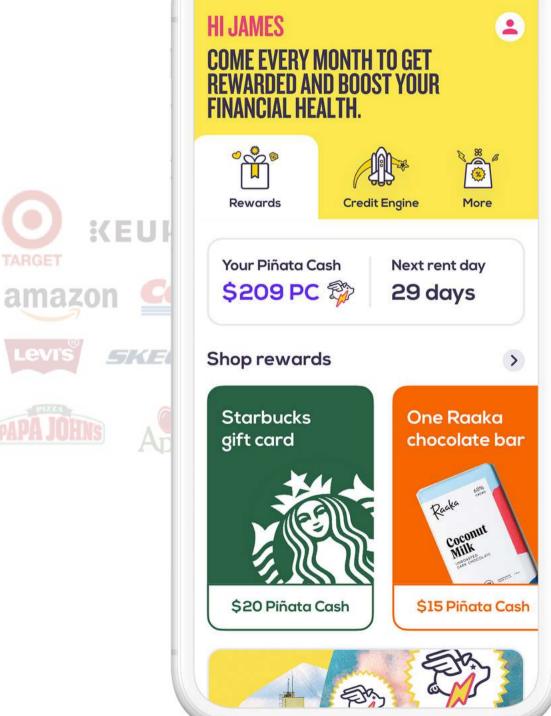
Member benefits every day

- · Exclusive marketplace with over 300,000 deals
- · Pre-lease renewal gift surprise

Credit Building*

Piñata reports your renters' on-time rent payments to all three credit bureaus

* Add-on feature.





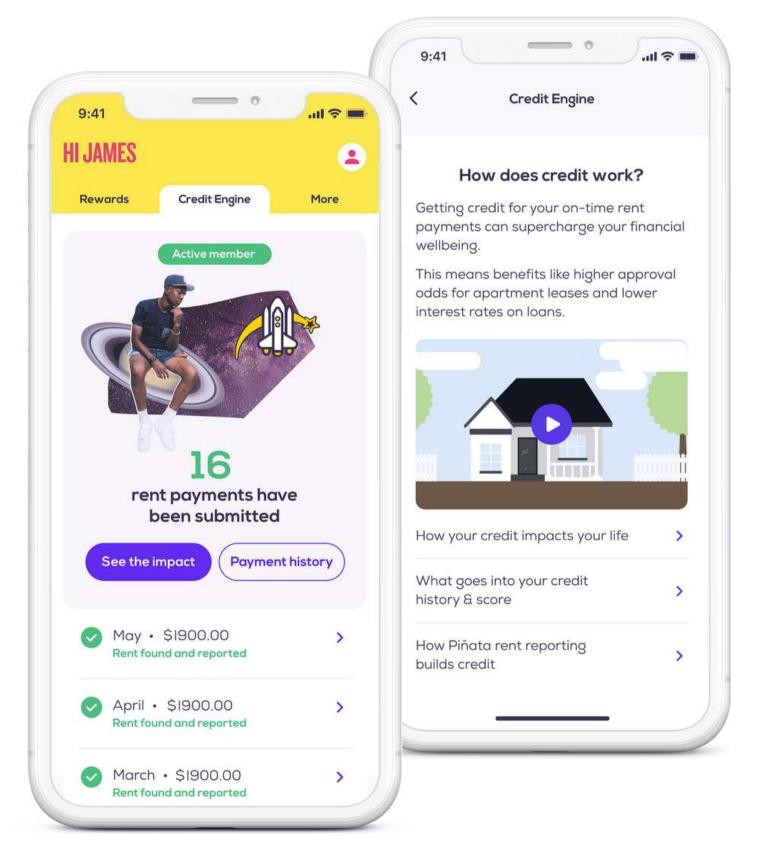


ADD ON: CREDIT REPORTING TO BOOST CREDIT SCORES

Rent payments to all three credit bureaus: Transunion, Equifax, Experian

We provide your renters with their credit score and education, along with the full rent payment history for simplified tracking.

- Reduce delinquency
- Increase ancillary revenue
- Reduce collections cost



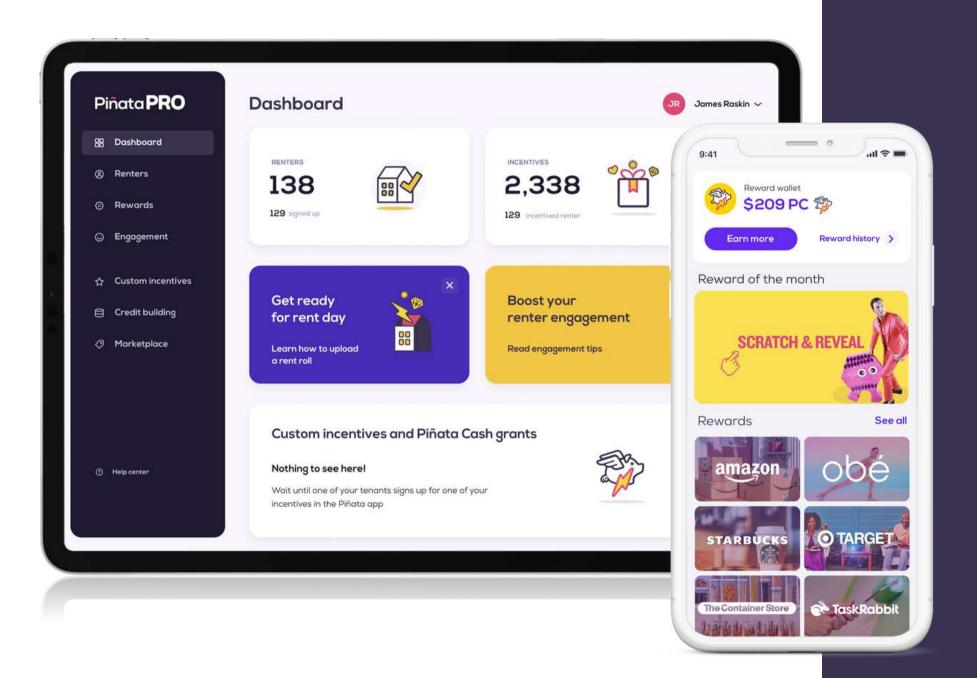


THE CUSTOM INCENTIVE REWARDS PLATFORM

Set up incentives to drive renter behavior from your Pinata Pro account.

Example incentives:

- Early lease renewals
- Timely maintenance reports
- Self-service maintenance
- Filter changes, cleaning
- Social media reviews
- Renter referrals for new lease signings
- Custom surveys





PLUS: YOUR PARTICIPATION HELPS US GIVE BACK



Our programs are just another way we make rent rewarding, by giving back and helping those in need.

Every time you pay rent, Piñata buys a meal for someone in need. We are proud of our incredible partners, Grace Marketplace and No Kid Hungry.



HOW YOU CAN SAVE ON EVERYDAY PURCHASES

\$4,700+ AVERAGE SAVED **ON YEARLY EXPENSES**

Average savings:

Everyday Living: \$240

~\$1200 on home goods, sports, clothing school

supplies & sports Costco member

\$180 \$50

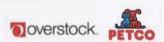
\$595









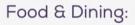












~\$40 lunch per week \$208

~\$60 dinner per week \$312

~\$25 pizza ea month \$75















\$370

\$120

\$250

2 vehicles 4 oil changes \$48 \$45 Average maintenance Tires \$144











Electronics \$314

1 new car every 5 years +\$3,221

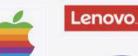
Laptops / computers \$88 HD TVs \$88 Cameras \$88 \$50 Accessories

Home Services

Cable services

Home Security

























Cellphone

\$144

\$650

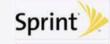
\$50

\$82

\$108

2 phones ~\$60 per/mo \$144







CASE-MATE CASE-MATE T Mobile AT&T



Gifts

\$95

- ~\$300 per yr on personalized gifts
- ~\$250 per yr on gift baskets, flowers



turbotax.





CULTURAL



POPSOCKETS

Personal &

Online courses

Insurance

Family Taxes Childcare services

\$500 \$150



\$60 Pets Roadside \$22





Health &

Wellness

Perscription glasses + contacts; eye exams; pharmacy perscriptions; dental; gym memberships









Travel &

Entertainment \$1,822

\$75

~15 nights a year; ~4 admission tickets average accomodations & car rental; ~24 movie tickets









Concerts & Events

~10 events per year

If the average concert or sporting event costs \$75, you can expect to save \$7.50 with every ticket you purchase.







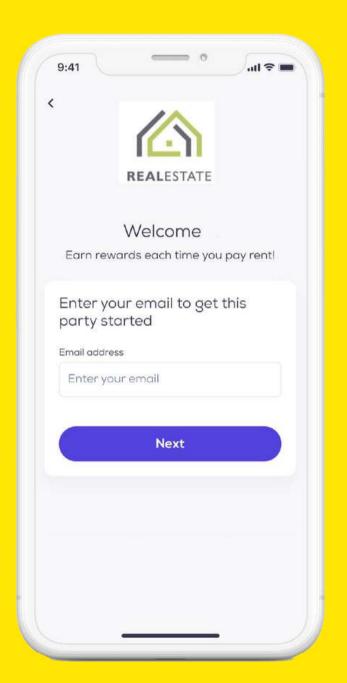




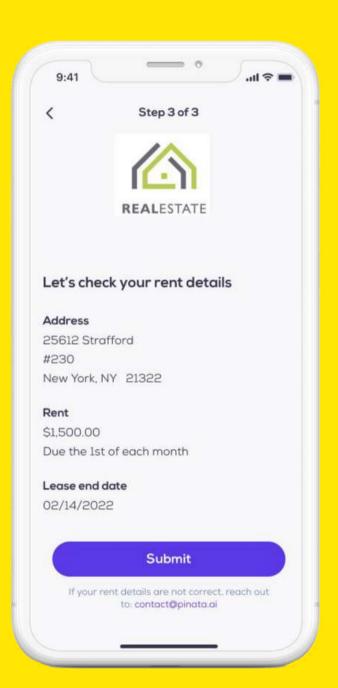




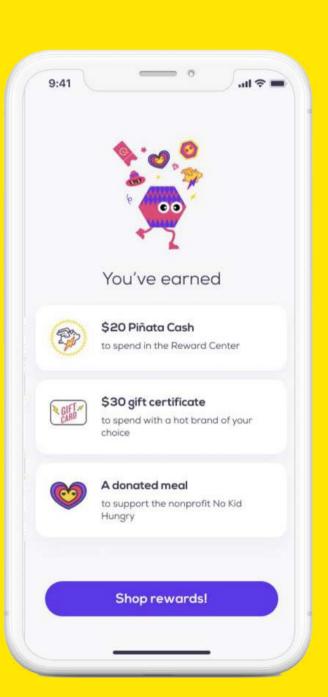
ONBOARDING IS EASY



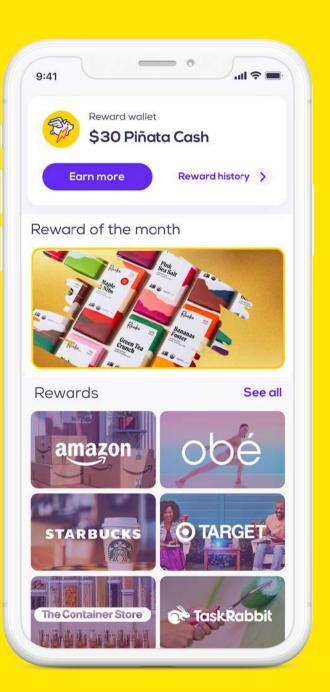
Renters receive an activation email and download the app.



Renters login and verify their rent information



You let us know who paid rent on time, and we'll take care of rewards.



Renters can redeem rewards anytime, shop deals and earn more.



Save money with exclusive deals

Shop a selection of discounts and offers at 1,000's of brands in our signature deals marketplace.



Earn Piñata Cash on Rent Day

You get a \$20 Piñata Cash, our in-app currency, every month! Just come into the app to claim it before your next rent day (or you'll lose it!).





Spend Piñata Cash on rewards

Our Rewards Center is curated with brands you know and love, like Task Rabbit, Canva and Classpass!



Boost your Piñata Cash anytime

You get boosts when you refer friends, take a survey or win prizes through our "Reward of the week" game on the home screen.



Enjoy free credit building

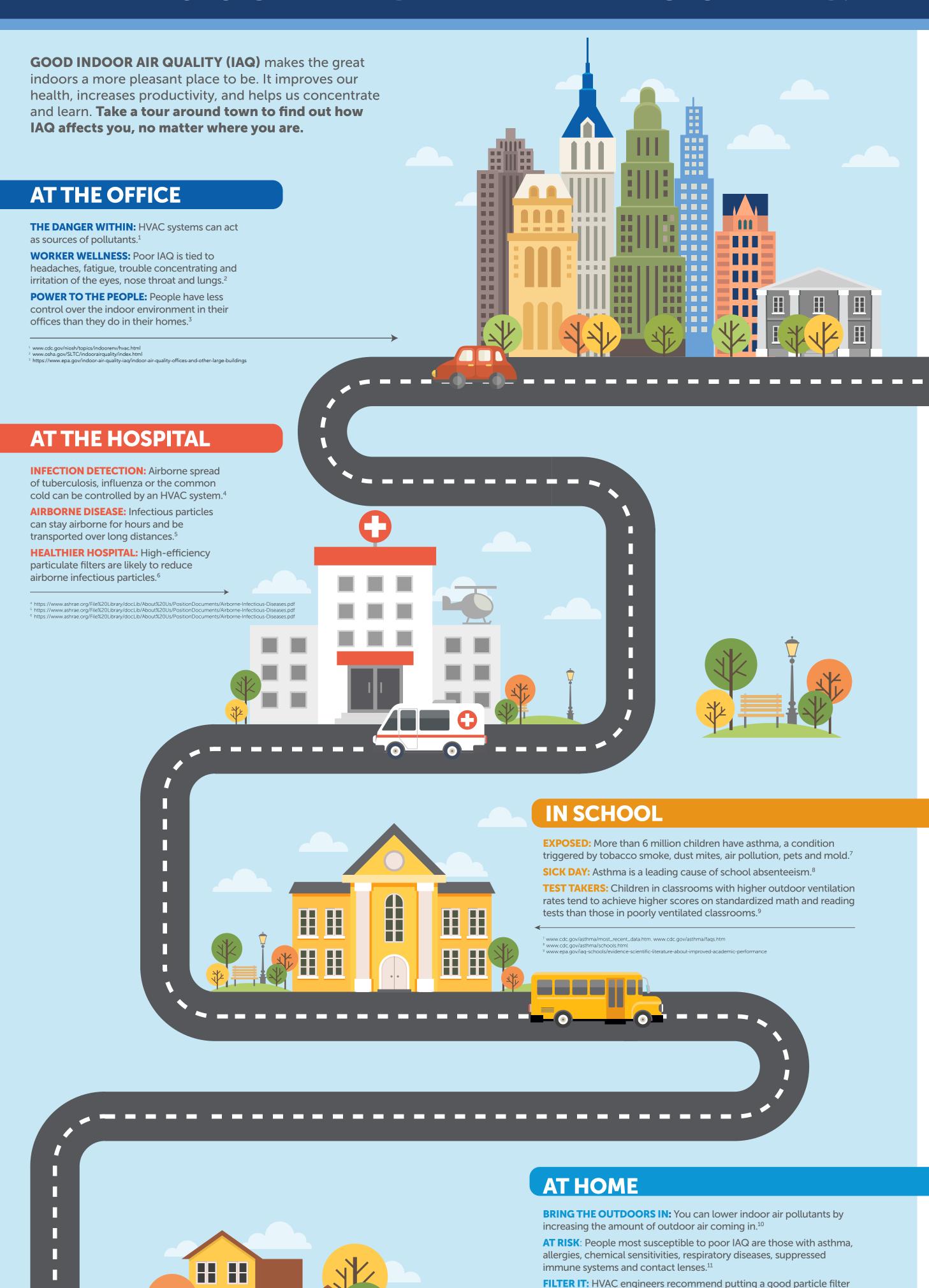
We report your rent payments to 1 major credit bureau for free, so you can get the credit you deserve.



THANK YOU!



WHAT'S SO IMPORTANT ABOUT IAQ?



WANT BETTER IAQ? The right ventilation and building care can help prevent and fix IAQ problems. One important step — using air filters that capture particles 2.5 microns or smaller — can lead to a healthier environment.





or air cleaner in a home's air handling system to keep dirt out of the

air and off the ductwork and heating/cooling components.¹²

www.epa.gov/indoor-air-quality-iaq/improving-indoor-air-quality
 www.epa.gov/iaq-schools/why-indoor-air-quality-important-schools
 www.ashrae.org/resources--publications/free-resources/10-tips-for-home-indoor-air-quality



Meet your new and improved

Air Filter!

The same program you love, now with brand new, foldable air filters.



What's New:

Better filtration

We've improved the filtration and airflow capabilities, so you're getting a better filter without a price hike. This filter features 2.5x the filtration surface area compared to standard air filters.

Simplified Installation

The filter works no matter which way it's installed, so there's no way to mess up the filter replacement. We've carefully designed this filter to maximize efficiency and simplify this chore even more.

Eco-minded

We've reduced the amount of cardboard used in shipping, which in turn reduces our carbon footprint.

What's The Same:



The exact quantity and size of filters required for replacement are delivered right to you.



Each package includes a personalized message with instructions on how to change the filters.



Filters are delivered on schedule as a timely physical reminder to change them.



Foldable Air Filter Technical Overview

We're excited to release the first major residential air filter innovation in the last 30 years! This creative folding air filter **performs better**, is **easier to change**, and **creates less environmental waste**. Best of all? It's every bit as compatible with HVAC units. So, what makes this folding filter so special?

Tested & proven HVAC compatible orld homes.

Better Performance

This filter was thoroughly tested in both a laboratory and real-world homes.

- 10% less initial pressure drop compared to standard MERV 8 filters, meaning a more efficient airflow.
- Industry standard ASHRAE 52.2 tests verify this filter meets or exceeds MERV 8 standards.
- The soft-edge frame creates a tighter seal, which leads to several particle-stopping improvements.

This new filter has been tested and verified to capture:

97%

38%

16%

more of the smallest particles like bacteria.

more medium-sized particles like mold spores.

more of the largest harmful particles like pollen.

See "Tech Specs" below for more in-depth technical information.
*as compared to a major filter media manufacturer.

Design Upgrades

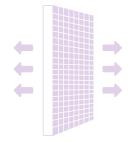
The frame is constructed from durable medium carbon, spring tempered steel. Strength-wise, the material is comparable to valve springs in car engines. It holds strong well beyond the pressure levels generated in residential HVAC units.

The frame design is similar to designs NASA uses for deploying antennas and solar cells.

The flexibility of the frame means we can package these filters for better durability during shipping, unlike traditional cardboard frames that are subject to collapse. This new design virtually eliminates damage accidentally caused by the end-user when opening and installing the filter. It also puts an end to damaging inventory while being carried on a service truck.

Simplified Installation

The filtration media on this filter allows for effective and efficient filtration no matter the airflow direction. There's no need to feel confused or unsure during routine change outs. However it's installed, this filter can be trusted to work.



FAQ

Is this new filter okay for most HVAC systems?

Absolutely! It uses much of the same base filtration technology as existing air filters, with much-needed improvements to the overall design. You're actually getting more efficient airflow, which puts less strain on the HVAC unit.

Why does it bend? Is that sturdy?

The Flex-Lock frame is designed to better withstand shipping. Because it's folded up, it can't be damaged as easily as regular cardboard filters. Plus, the smaller package size is easier to transport, and more environmentally friendly. When the filter pops into shape, it "locks" into position, stronger than almost any other air filter on the market. When truck space is at a premium, less space per filter means more sizes and types of filters can be carried and less time spent going back to restock supplies.

How does this filter perform?

It's been tested and verified to perform equal to or better than a typical MERV 8 air filter. That means it's great at removing pollen, pet dander, dust particles and more from your air. In fact, it actually stops up to 97%* more of the smallest particles like bacteria. And unlike a typical MERV 8 air filter that performs worse when installed backward, these air filters are effective and perform well when installed in either direction.

The pleats look flat, is that normal?

Due to shipping, portions of the pleated material may appear slightly flat upon opening. However, once installed, the airflow will straighten these pleats out over a few days, and there are no negative impacts to filter efficiency or HVAC compatibility.

Will this filter damage HVAC coils?

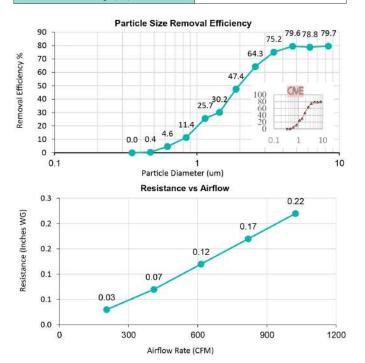
Like many air filters, this filter doesn't touch or interact with the coils. If any type of air filter goes unchanged for too long it can clog up and restrict air flow to the point an overrun HVAC unit can freeze up. Regular air filter changes will prevent this issue.

What happens if something does go wrong?

We've rigorously tested our air filters and verified them to work as expected, but we're happy to help troubleshoot any issue you may encounter, including examining and testing the air filter to identify any anomalies. We stand behind the research and design of our new innovative filter and will work with you, should the need arise, to help find a root cause.



Manufacturer	Second Nature
Material Name	Thermal Bonded Non-Woven Material
Media Type	Synthetic
Nominal Dimensions (in) W x H x D	20 x 20 x 1
Pocket / Pleats Quantity	22 pleats
Frame	Spring tempered steel
Air Flow Rate (CFM)	819
Initial Resistance (in. WG) @614 CFM	.12
Minimum Efficiency Rating Value (MERV)	MERV 8+
E1 (%) Initial Efficiency 0.30 - 1.0 um	4.1
E2 (%) Initial Efficiency 1.0 - 3.0 um	41.9
E3 (%) Initial Efficiency 3.0 - 10.0 um	78.3
Nominal Face Velocity (ft/min) @819 CFM	205
Test Air Temp (degrees F.)	74
Relative Humidity (%)	28



About Second Nature

Second Nature is dedicated to providing premium quality air filters that stop a wide array of harmful air pollutants. A happier, healthier home is easier than ever with Second Nature's convenient air filter subscription service. The high-quality filters you need, right when you need them. **Learn more at secondnature.com**.







How do I know what size filter I need?

It's super simple.

If you already have an air filter, the size is located on one of the frame's edges.

You can also measure the length and width of the air intake opening to get your filter size. Just round up to the nearest inch and you're good to go.



Where are my air filters?

You can find them in two places.

At your HVAC system
In your air return vents



What do I do with this info?

Submit your filter size as requested by your Property Manager.

Anything else?

Sure! Now you can kick back and watch the right size filters show up right on schedule. It's off of your to-do list forever.



Hugs, not bugs.



On-Demand Pest Control at a Glance:

As part of your Resident Benefits Package, you are covered in the event of Pest Infestations. You can view your On Demand Pest Control package inclusions in your Lease Addendum, or reference the chart below.

Pest Assurance Plus

- Cockroaches
- Bed Bugs
- Fleas
- Ticks
- Weevils
- Mites

you can file up to 4 claims per year for active infestations. Claims can be filed using this website pest.residentforms.com

On-Demand Pest Control Resident FAQs





Q: What is On-Demand Pest Control?

A: On-Demand Pest Control is a fast, easy, and effective way to treat active pest infestation. We offer online claim submission for covered pests, so you can get started on getting rid of your pest problem right away. Our treatment and coordination costs are included for all covered claims, so you can rest assured that you're getting the best possible service.

Q: What pests can I request service for?

A: Please check the RBP addendum or section of your lease that references On-Demand Pest Control to see what pests are covered in your plan at no additional cost. If a pest falls outside of coverage, you can still submit a claim. When possible, a vetted vendor contact will be provided and discounted pricing for treatment may apply. You can read the full terms of service at pest.residentforms.com/resident-terms-of-service.

Q: Can I file more than one claim per year?

A: Sometimes more than one pest issue can occur during your lease. That's no problem! While unlikely, it is possible you could have separate infestations within a calendar year, which the plan accommodates. Each service also has a 30-day warranty from the completion of service date to ensure each issue is fully treated.

Q: How do I request a service for pest control? -

A: Requests are made online at pest.residentforms.com. Simple and easy! Just provide your address (including any unit #), phone number, email, and visible pest(s).

Q: How will I know that my request was received? -

A: Upon submission, you will receive a confirmation of your claim. Pest Share will primarily communicate via email throughout the process. If the phone number provided in your request for service allows, you may also receive text notifications.

Q: What if I also need service(s) for pest(s) not covered by my On-Demand Pest Control program?

A: You can still submit a service request online. Available options will be outlined in the email you receive from Pest Share, and may include a group rate discount and quote from a Pest Share service provider.

Q: When and how do I pay for the non-covered pest(s) service if I decide to contract the Pest Share assigned service provider?

A: The method and timing of payment for service(s) of the non-covered pest(s) will be communicated with and paid to the service provider directly by the resident, not Pest Share.

Q: What happens if I receive a bill after the service?

A: Please note that you will only be responsible for a bill if you have requested service for a pest that is not covered by your Pest Assurance package. If you have any questions or concerns about the service or the bill you have received, please do not hesitate to contact us at claims@pestshare.com. We are here to help you resolve any issues and provide you with the best possible service.