



One Benefit. Every Life Stage. Easy to Sell.

A scalable financial and digital wellness benefit brokers can confidently add to their portfolio





The Shift in Employee Risk

Employee risk doesn't stay static. It compounds as life and responsibility grow.

Employees today face increasing identity, financial, and digital exposure across every stage of life—from early career through retirement.

At the same time, emerging technologies are accelerating the sophistication and scale of scams. What once required technical skill can now be executed with automation and artificial intelligence.

This shift is already showing up in client conversations—and brokers are increasingly expected to respond.

The result is a workforce that faces growing financial and digital risk, regardless of generation.

Protection that supports employees through these transitions is becoming an essential part of modern benefits.

 **66%**

of employees say financial stress is negatively affecting their work and personal life¹

 **1 in 4**

Americans has been a victim of identity theft²

The Broker Reality

Brokers need benefits that are easy to position, easy to scale, and easy to support

Voluntary benefits continue to expand, but brokers have limited time to introduce, educate, and manage new solutions.

The benefits that succeed share common characteristics

- ✓ Clear value employees understand quickly
- ✓ Minimal implementation and support burden
- ✓ Simple positioning across diverse workforces
- ✓ Reusable frameworks brokers can apply across clients

Brokers aren't just evaluating products—**they're evaluating portfolio decisions.**

Solutions that create a repeatable business line deliver far more long-term value than one-off offerings.

Organizations are adding more wellbeing and financial support to their total rewards strategy⁶

 **63%**

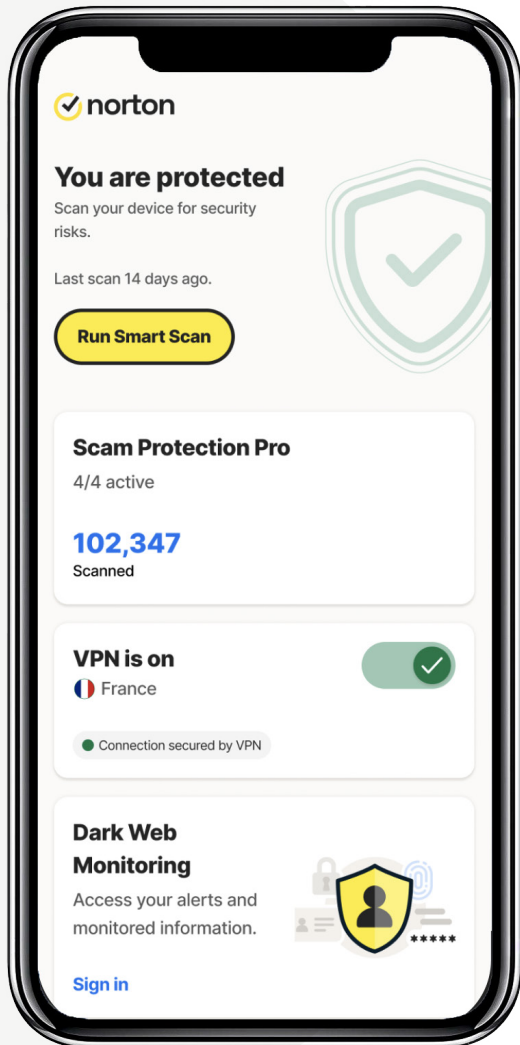
of brokers say their clients are asking them to enhance benefits while simultaneously reducing costs³

 **61%**

of employers plan to expand their voluntary or supplemental benefits offerings⁴

 **74%**

of employees say they want their employer to offer more voluntary benefit options⁵








The Evolution of Norton LifeLock Benefit Solutions

Our solutions have evolved beyond identity protection

What began with LifeLock identity protection has expanded into a broader financial and digital wellness platform designed to help employees navigate modern financial life with greater confidence.

Norton LifeLock Benefit Solutions (NLBS) addresses the interconnected risks employees face today:

-  **Identity and fraud threats**
-  **Increasing digital exposure**
-  **AI-powered scam detection**
-  **Evolving scams**
-  **Financial security concerns**

By combining identity protection, financial insight, and digital safety, NLBS helps employees safeguard their financial and digital lives as responsibilities grow.

Unlike point solutions, NLBS delivers always-on protection across devices, identity, and personal data—supported by a captive insurance model and removal from 300+ data broker sites.

For brokers, this evolution means the benefit can serve as more than a point solution; it can become a durable, scalable offering within a voluntary benefits portfolio.

One Benefit. One Pitch. Every Client.

Protection that evolves as employees' lives evolve

Employee needs change over time. But the underlying risks remain connected. NLBS is designed to remain relevant across life stages.



Early Career

Building the foundation

Employees establish credit, open accounts, and begin building their financial and digital footprint—often without protection.



Mid-Career

Protecting the household

Financial complexity grows with families, mortgages, and shared accounts—expanding exposure to fraud and scams.



Late Career

Preserving what matters

Retirement savings and accumulated assets become prime targets—requiring stronger protection.

Rather than introducing new benefits at every life transition, NLBS provides one consistent solution that remains relevant as employees' lives evolve.



Why This Matters for Brokers

A benefit that's easy to position (and easy to reuse)

The life-stage framework provides brokers with a simple, repeatable way to position our solution across clients. Instead of explaining dozens of product features, brokers can anchor the conversation in a clear story:

Risk evolves as employees' lives evolve. **Protection should evolve with them.**

This makes NLBS:



Easy to introduce in voluntary benefit portfolios



Simple for employees to understand



Relevant to multi-generational workforces



Scalable across multiple clients

For brokers, the result is a benefit that can be positioned once and reused consistently.

Designed for Simplicity and Scale

Low lift for brokers, employers, and employees

In addition to relevance across life stages, NLBS is designed to integrate smoothly into existing benefits ecosystems.

The program supports:

- ✓ Integration with 100+ leading benefits administration platforms
- ✓ Simple onboarding for employers and employees
- ✓ 1.5-page agreement
- ✓ Clear employee value without extensive education requirements

This allows brokers to introduce the benefit with confidence while minimizing implementation complexity.

It also creates an opportunity to build a more durable business line, one that can be introduced once and expanded across clients over time. By focusing on a consistent, life-stage-based framework, brokers can simplify conversations while increasing long-term value within their voluntary benefits portfolio.

Key Partnerships
Dedicated to working with top tier technology vendors

 **RIPPLING**  **alight**

 **PLANSOURCE**

 **employee NAVIGATOR**  **businessolver Pinnacle Program**

Benefitfocus

 **ease**  **EMPYREAN**





bswift Integration Partners

A Repeatable Business Line

From point solution to portfolio asset

The most successful voluntary benefits become part of a broker's long-term portfolio strategy.

NLBS provides the foundation for that type of business line by combining:

-  Broad workforce relevance
-  Clear positioning
-  Scalable implementation
-  Durable employee value

Instead of a one-time sale, brokers can introduce a benefit that remains relevant as employees move through different stages of life.





The Bottom Line

One Benefit. Every Life Stage. Easy to Sell.

Employee risk evolves as life evolves. From early career to retirement, financial and digital exposure grows as responsibilities grow. Norton LifeLock Benefit Solutions provides brokers with a simple way to deliver identity and financial protection that remains relevant across those transitions, without adding complexity.

One benefit. One story. One scalable addition to a voluntary benefits portfolio.

Next Steps

See how brokers are winning with NLBS

[Download the Broker Playbook](#)



[Norton.com/employeebenefits](https://norton.com/employeebenefits)



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¹ "State of the Workplace: 2025 Financial Benefits Study," Morgan Stanley at Work, Feb. 2025

² The study was conducted online within the United States by Dynata on behalf of Gen from October 23rd to November 4th, 2025 among 1,000 adults ages 18 and older. Data are weighted where necessary by age, gender, and region, to be nationally representative.

³ [Optavise 2025 Benefits Brokers Report](#)

⁴ [Gallagher 2024 Voluntary Benefits Benchmarking](#)

⁵ [Voya](#)

⁶ [McLean & Company HR Trends Report](#)