



## IDENTITY THEFT PROTECTION

# Better protect what matters most.



US victims of identity fraud **lost** **\$16.9 BILLION** in 2019.<sup>1</sup>

You've spent a lifetime building your name and financial reputation. Now more than ever, it is important to better protect your identity—and your family's identities— as fraudsters take advantage of the pandemic to trick victims into giving up personal and financial information.

### Easy & Affordable Identity Protection

With ID Watchdog®, you have an easy and affordable way to help better protect and monitor the identities of you and your family. You'll be alerted to potentially suspicious activity and enjoy the peace of mind that comes with the support of dedicated identity resolution specialists.

### WHY CHOOSE ID WATCHDOG

#### Greater Protection & Control

We've got you covered with alerts on identity-related vulnerabilities and lock features for added control over your credit report(s).

#### More for Families

Our family plan helps you better protect your loved ones, with each adult getting their own personalized account. And, we offer more features that help protect minors than any other provider.

#### Fully Managed Identity Restoration

If you become a victim, you don't have to face it alone. One of our certified resolution specialists will fully manage the case for you until your identity is restored.



A Leader in Detection & Prevention for four years running and a two-time Leader in Resolution.

### Your First Three Months Are FREE

When you enroll in ID Watchdog as a benefit, your service will start on 10/1/20 and will be free through the end of the year. After 1/1/21, the service fee will be automatically deducted from your paycheck.

[See reverse side for features and pricing](#)

<sup>1</sup> 2020 Identity Fraud Study, Javelin Research, April 2020

# ID WATCHDOG® PLATINUM

The Powerful Features You Want at an Affordable Price

## CONTROL & MANAGE

- Credit Report Lock<sup>1</sup> | Multi-Bureau
- Blocked Inquiry Alerts
- Child Credit Lock | 1 Bureau
- Subprime Loan Block<sup>2</sup> **NEW**  
within the monitored lending network
- Financial Accounts Monitoring
- Social Account Monitoring
- Social Account Takeover Alerts **NEW**
- Registered Sex Offender Reporting
- Customizable Alert Options
- National Provider ID Alerts
- Integrated Fraud Alerts **NEW**  
With a fraud alert, potential lenders are encouraged to take extra steps to verify your identity before extending credit.

## MONITOR & DETECT

- Credit Report Monitoring<sup>3</sup> | 3 Bureau
- Child Credit Monitoring | 1 Bureau **NEW**
- Dark Web Monitoring<sup>4</sup>
- High-Risk Transactions Monitoring<sup>2</sup>
- Subprime Loan Monitoring<sup>2</sup>
- Public Records Monitoring
- USPS Change of Address Monitoring
- Identity Profile Report
- Credit Report(s)<sup>5</sup> & VantageScore®  
Credit Score(s) | 1 Bureau Daily & 3 Bureau Annually
- Credit Score Tracker | 1 Bureau

## SUPPORT & RESTORE

- Identity Theft Resolution Specialists (Resolution for Pre-existing Conditions)
- Online Resolution Tracker **NEW**
- Up to \$1M Identity Theft Insurance<sup>6</sup>
- Up to \$500K 401K/HSA Stolen Funds Reimbursement<sup>6</sup>
- Lost Wallet Vault & Assistance
- Deceased Family Member Fraud Remediation
- Credit Freeze Assistance
- Breach Alert Emails
- Mobile App

Features available for children | 1 Bureau = Equifax® | Multi-Bureau = Equifax, TransUnion® | 3 Bureau = Equifax, Experian®, TransUnion | **NEW** Targeted to launch in 2020

## What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

### SPECIAL EMPLOYEE PRICING

Employee

### PER MONTH

\$7.00

Employee + Family

\$13.50

Your service will start October 1 and will be free until the end of 2020. Payments will begin in January 2021 through payroll deduction.

Take a step to help better protect your identity.

Learn more about this valuable benefit at [www.idwatchdog.com/myplan/campaign](http://www.idwatchdog.com/myplan/campaign)

(1) Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com). (2) The monitored network does not cover all businesses or transactions. (3) Monitoring from TransUnion® and Experian® will take several days to begin. (4) Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded. (5) Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be cancelled and a full refund will be made. (6) The Identity Theft Insurance is underwritten and administered by 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 ([www.idwatchdog.com/terms/insurance](http://www.idwatchdog.com/terms/insurance)).