

# Protecting What Matters Most

## Identity Protection and Financial Wellness for the Whole Family

IdentityForce, a TransUnion® brand, has been helping people protect their identity and credit for more than 40 years.

Our credit health and financial account protection capabilities enable you to monitor your finances and understand the key factors that affect your credit score. Similarly, our award-winning identity theft protection features – such as BreachIQ™ – help you to guard against fraud and scams.

Our enriched family identity restoration and Child Identity Monitoring features are tailored to protect your family.

### The Risks are Real

**1 in 5 people** have lost money to an imposter scam<sup>1</sup>

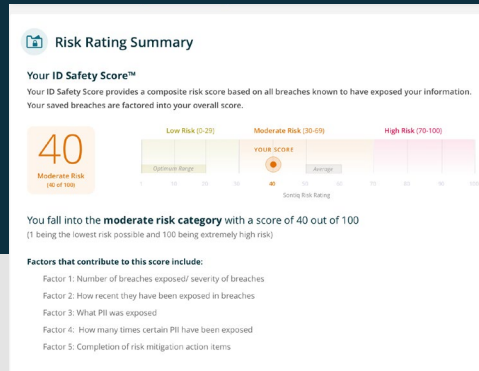
**307% jump** in account takeover fraud over two years<sup>2</sup>

**33% of identity theft victims** experienced a loss of \$10,000 or more<sup>3</sup>

1 FTC, 2021 Consumer Sentinel Network Data Book, 2022

2 Sift, Q3 Digital Trust and Safety Index, 2021

3 ITRC, Consumer Impact Report, 2022



## Comprehensive Protection For You and Your Family

- All plans include family protection features aimed at protecting everyone from your children to the senior family members in your life.
- Fully managed identity restoration for household members, including seniors and children who are most vulnerable to identity fraud attacks.
- Both employee and family plans include up to 10 dependent children. Family plans include up to 10 adult household members.\*

\* Children 18-years old and under will be enrolled in child monitoring features specifically designed for minors. IdentityForce identity protection enrollment is limited to employees and their eligible dependents.

## Personalized BreachIQ™ Risk Scores and Action Plan

- All plans include our exclusive BreachIQ search tool, which enables you to search your past breach history and learn what you can do to protect yourself from past data compromises.
- BreachIQ scours a proprietary breach universe consisting of dark web and other breach databases to identify risks that are missed by dark web scans alone.
- With each BreachIQ Risk Score, we provide a list of potential risks and a detailed action plan of how to protect you or your family members.
- Premium plans include BreachIQ's highly personalized Identity Safety Score™ and action plan that combines all of your identity risks and protections and changes as soon as you take action.

## Financial Wellness and Credit Health

- Enhanced credit alerts provide more insights into the important actions you can take toward greater financial wellness.
- Score change alerts help you stay on top of your credit activity that may impact your credit standing.
- Daily credit reports, along with our credit simulator and score tracker, provide more detailed tracking of your progress.
- Our education resource center includes resources for safeguarding your financial health and identity safety with timely tips, videos and live webinars.
- With Credit Lock, you can lock and unlock your TransUnion credit report with the touch of a button, helping prevent criminals from opening or extending credit in your name.

**IDENTITY PROTECTION**

|   |   |
|---|---|
| Dark Web Monitoring                                     | ● |
| Phishing and Botnet Monitoring <b>NEW!</b>              | ● |
| Change of Address Monitoring (USPS)                     | ● |
| Court Records Monitoring                                | ● |
| Sex Offender Registry Notification                      | ● |
| Smart SSN Tracker                                       | ● |
| Short Term Loan Monitoring                              | ● |
| Social Media Identity Monitoring                        | ● |
| Medical ID Fraud Protection                             | ● |
| Identity Vault and Secure Storage                       | ● |
| Breach IQ™ Breach Search, Score, Risks                  | ● |
| Breach IQ™ Personalized ID Safety Score and Action Plan | ● |
| Financial Account Takeover Monitoring                   | ● |

**MOBILE DEVICE AND PC PROTECTION**

|   |   |
|---|---|
| Mobile App (iOS and Android)                  | ● |
| Password Manager                              | ● |
| Mobile Attack Control                         | ● |
| Spyware, Unsecured Wi-Fi and Spoofed Networks | ● |
| Secure My Network (VPN)                       | ● |
| Online PC Protection Tools                    | ● |
| Phishing Protection and Website Blocker       | ● |
| Spyware and Screen Capture Protection         | ● |
| Ransomware Protection                         | ● |

**CHILD MONITORING – COMPLIMENTARY!\***

|   |   |
|---|---|
| Child Identity Monitoring               | ● |
| Child Social Media Identity Monitoring  | ● |
| Child Credit Freeze and Lock Assistance | ● |
| Child Credit Activity Monitoring        | ● |

**FAMILY PLAN FEATURES** – see pricing below

For maximum protection of you and your family, enroll in the Premium plan and extend it to include all of your premium plan features for up to 10 additional adult family members in your household plus Senior Fraud.

**PRICING\*\*\*\***

UltraSecure Premium

**\$9.50** | individual plan | monthly**\$17.50** | family plan | monthly

\* Complimentary Child Watch included in all plans.

\*\* Deceased Household Member Fraud Remediation available for adults or eligible dependents enrolled in an active IdentityForce Family Plan at the time of their death

\*\*\* Coverage varies in New York

\*\*\*\* Please review the benefits materials provided by your employer and reach out to them with any questions you might have. Identity Theft Protection may be provided to you at no cost, or in certain circumstances, for an additional, payroll deducted charge. If applicable, your employer will be able to speak to the payroll deduction process by which you agree to pay. If you wish to cancel your Identity Theft Protection, please coordinate with your employer.

**RESTORATION SERVICES**

|   |   |
|---|---|
| 24/7 Customer Support                             | ● |
| Fully Managed Family Restoration                  | ● |
| Restoration for Pre-Existing Identity Theft       | ● |
| Deceased Family Member Fraud Remediation**        | ● |
| Stolen Funds Replacement                          | ● |
| Lost Wallet Assistance                            | ● |
| \$2M Household Expense Reimbursement Insurance*** | ● |
| Senior Fraud Resolution (on Family Plans)         | ● |

**CREDIT HEALTH AND FINANCIAL ACCOUNT PROTECTION**

|  |   |
|--|---|
| Bank and Credit Card Alerts                          | ● |
| 401(k), HSA and Investment Account Activity Alerts   | ● |
| Financial Calculators                                | ● |
| Education Resource Center                            | ● |
| Credit Score Simulator                               | ● |
| Credit Score Tracker (monthly)                       | ● |
| Credit Freeze and Lock Assistance                    | ● |
| TransUnion Credit Lock and Alerts                    | ● |
| Credit Monitoring TransUnion (daily)                 | ● |
| Score Change Alerts (+/- 10 points)                  | ● |
| Credit Monitoring – 3 credit bureaus (daily)         | ● |
| Credit Report and Score – 3 credit bureaus (monthly) | ● |
| Financial Wellness Coaching <b>NEW!</b>              | ● |

**What You Need to Know**

The credit scores provided are based on the **VantageScore® 3.0** model. Lenders use a variety of credit scores and are likely to use a credit score different from the **VantageScore® 3.0** to assess your creditworthiness.

**Get the MySontiq app:****Easy to Enroll**

1. Enroll along with other voluntary benefits through your employer.
2. Receive welcome email. If you do not receive the email, please check your spam folder.
3. Click the link in your welcome email to complete registration and access your Identity Protection Dashboard.

**Questions? Call Member Services at 1-855-441-0270****ABOUT IDENTITYFORCE**

IdentityForce, a TransUnion brand, offers proven identity, privacy and credit security solutions. We combine advanced detection technology, timely alerts, identity recovery services and 24/7 support with over 40 years of experience to get the job done. We are trusted by millions of people, global 1000 organizations and the U.S. government to protect what matters most.