



MY FINANCIAL
EXPERT™

Data, Device, & Identity Protection + Financial Wellness

2024

Elite Benefits Plan Guide

Proactive data protection for you & your devices

Technology has made identity theft a greater threat than ever. Today, personal data management is the key to guarding sensitive information and preventing fraud. Put technology and data to work for you with strategic digital privacy tools, identity protection, and restoration services.

Premier suite of privacy tools help protect personal data

Take control of your digital identity with tools that help you reclaim exposed personal information and increase your privacy. Proactive privacy tools help you take charge of who can see, track your activity, and access your personal information online to help reduce exposure. Monitoring and education tools allow you to see if your personal information is exposed and reclaim it to reduce your risk of identity theft.

Data & Device Protection



Safe Browser (Phishing & Malware)

Browse the web without fear of threats. Get the support of ad and tracker blocking features—plus notifications if a site may be harmful.



Password Manager

Build a vault of logins, bank accounts, and credit card numbers with an airtight password manager that makes sure information is secure and protected. Enjoy access to a strong password generator that is fully compatible with auto-fill features for supported browsers.



Secure VPN (Virtual Private Network)

Make sure private Wi-Fi networks stay private. An ironclad VPN protects data that is in transit to and from the device it is installed on.



Identity Health Score¹

Get a clear understanding of your unique risk factors, plus a personalized and prioritized action plan to help take control of your identity and better protect yourself.



Digital Identity Manager™ (Data Broker Removal)

Remove your personal information from public websites that make it easier for identity thieves, hackers, and spammers to gain access.

- Find your exposed information
- Take control and reclaim your data
- Reduce future risk and manage exposure

¹ The Identity Health Score is different than a credit score and has no impact on your credit score.

Stay vigilant with identity monitoring & alert features

The convenience of being connected to everything puts us all one step closer to the ones who want to steal our identities. You'll have access to the regular monitoring, instant notifications, and resources for retrieval you'll need to protect your information.

Identity Monitoring & Alerts



Account Takeover Monitoring

Receive alerts that can help you stay aware of:

- Account applications, openings, and takeovers
- Suspicious account activity and potential fraud as it happens



Court Records Monitoring

Notifies you if your information, such as name and date of birth, is found in U.S. County, State, or City court records.



Sex Offender Monitoring

View a map of registered sex offenders living in your neighborhood and receive notifications when new offenders move in.



Change of Address Monitoring

If someone makes a change request with the USPS that matches your personal information, you will get an alert.



Alternative Loan Monitoring (Payday Loans)

Get an alert if someone uses your identity to get approved for a high-interest, short-term loans.



Dark Web Monitoring¹

Notifies you if you or your child's personal information is found on any of the thousands of websites or millions of data points we scan.



Social Security Number Monitoring¹

Identity thieves can use your SSN to get credit, make purchases, and more. We'll notify you if a new name, nickname, or address becomes linked to your number.



Social Media Monitoring¹

Notifies you if something posted on Facebook, Instagram, LinkedIn, or Twitter puts you at risk for ID theft or compromise your privacy.



¹ Child monitoring includes up to 10 children under the age of 18. One-time Parent/Legal Guardian verification may be required.

Get help becoming whole again

If you experience an instance of fraud, identity theft insurance¹ and professional restoration services are available to assist you in reclaiming what's rightfully yours. Regulatory trained agents are ready and waiting to help with multi-lingual support available.

Identity Theft Insurance & Restoration



Up to \$1 Million Identity Theft Insurance¹

Identity theft can be a costly experience – taking time and money to recover. With a no-deductible Identity Theft Insurance* policy, you get reimbursed for unexpected out-of-pocket expenses such as legal fees, lost income, fraudulent transactions, and stolen funds.

Identity Theft Insurance coverage:

- Fraud or embezzlement
- Theft
- Forgery
- Data breach
- Stolen identity event
- Unauthorized electronic fund transfer

You can get reimbursed for qualifying expenses such as:

- Lost wages or income
- Attorney and legal fees
- Expenses from refiling of loans, grants, and other lines of credit
- Childcare and elderly care needed because of ID restoration



Lost Wallet Replacement Services

Helps makes canceling and replacing lost or stolen cards easy by registering your debit and medical ID card numbers for safe keeping.



Full-Service Fraud Restoration

Access a regulatory trained agent that can help assist through nearly every step of the restoration process—multilingual services available.



Elder Fraud Restoration

Professional restoration agents ready to help senior family members recover from the rising threat of fraud and identity theft.

¹ The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. [Summary of Benefits](#)

Find your path to financial wellness

With the personal finance features of My Financial Expert™ you'll gain tools to help you manage your credit and finances in a single experience. Link all your accounts to generate personalized insights that can help improve your financial health and build good habits.

Innovative features to help better manage your money

Track all your financial accounts and transactions in one place, create and manage budgets, assess investment performance, view net worth, manage and predict cashflow, and more with Digital Financial Manager™ from Experian.

Digital Financial Manager™

Unlimited Account Link (Checking, Credit, 401k etc.)

Financial & Credit Improvement Insights

Centralized Financial Dashboard

Automated Budgets powered by Artificial Intelligence

Digital Wallets (Apple Pay®, PayPal®, etc.)

Transaction & Spending Categorization

Spending Summaries & Insights

Debt Management

Cash Flow Management

Financial Goal Planning & Tracking

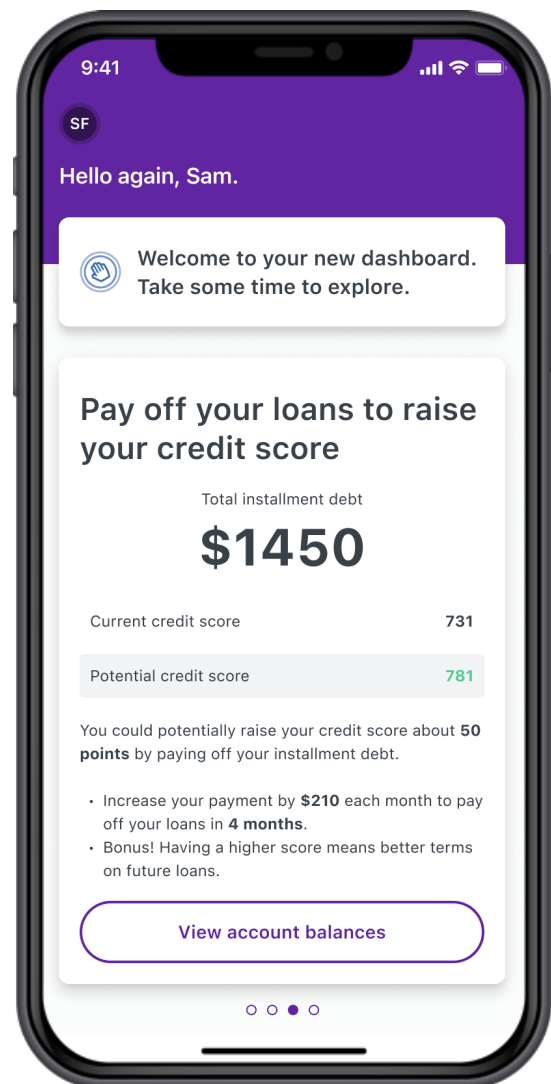
Net Worth & Investment Tracking

Financial Health Analysis & Score

Account Activity Alerts

Transaction Alerts

Payment Reminders



Improve how lenders see you to help your approval odds

Take control and help improve how lenders see you with a credit education experience from Experian. Innovative features provide you direct access to the reports and scores lenders use to make credit approval decisions.

Credit Education



Tri-Bureau Credit Reports & VantageScore®¹ (Quarterly)

Access your credit information from all three major bureaus to get the most detailed look on how lenders see you.



Experian Credit Report (Daily)

Get a detailed look at the information lenders use to offer you credit and set interest rates based on your Experian Credit Report.



VantageScore (Daily)

Access your VantageScore® which leverages machine learning techniques—resulting in greater accuracy.



VantageScore Tracker (Daily)

Monitor your financial wellness goals with a credit score tracking tool that provides a month-by-month view of your VantageScore.



VantageScore Simulator

An interactive tool that estimates your potential future VantageScore based on specific credit decisions and actions.



Credit Education Center

Visit our digital hub for quick videos and detailed re-sources to increase your knowledge and build a healthy credit profile.



Financial Calculators

Get help planning for life's biggest moments such as saving for college, managing cash flow and debt, or buying a home.

¹ Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0. [Click here to learn more.](#)

Strengthen your financial defenses with proactive monitoring and alerts

Get proactive monitoring services to help strengthen your financial defenses and receive notifications as soon as we detect suspicious credit or financial activity which could be an early indication of potential fraud.

Credit Monitoring & Alerts



Tri-bureau Credit Monitoring

Leverage the access and greater oversight of all three bureaus with notifications of key changes to your credit reports.



Experian Credit Monitoring

With always-on monitoring you'll get alerts to track your progress or help spot signs of potential ID theft to help protect your future.



Credit Limit, Utilization, & Balance Alerts

Get real-time notification of key changes to your credit limits, account balances, or how much available credit you've used.



Positive Activity & Dormant Account Alerts

Receive notice when an account balance is at zero for more than six months or when improvements happen that could indicate healthy financial habits.



Authorization Alerts

Get notified in real time when your personal information is used to apply for new credit—so you can defend against potential fraud.



Inquiry Alerts

Get real-time notifications when a new credit application, known as a hard inquiry, is found on your Experian credit file.



Experian CreditLock¹

Credit Report with Experian CreditLock. Block fraudsters from using your information to apply for credit and act quickly to help prevent fraud.



Tri-Bureau Credit Freeze Assistance

Get help from a professional support agent to help freeze the credit files of you and your family members.

¹ Experian CreditLock is a separate service from [Security Freeze](#). To learn more about the differences between CreditLock and Security Freeze [click here](#).

Protect, grow, & thrive with My Financial Expert™

Identity theft can happen to anyone and the damage it causes to your personal financial wellness can be hard to undo. Help reduce your worry and get the trusted tools and services to protect your data, devices, and identity while safeguarding your finances from potential fraud.



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