



## IDENTITY THEFT PROTECTION

# Because There's Only One You.



**1 in 18**  
consumers were  
victims of identity  
theft in 2018.<sup>1</sup>

Your identity is important — it's what makes you, you. You've spent a lifetime building your name and financial reputation. Let us help you better protect it. And, we'll even go one step further and help you better protect the identities of your family.

### 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 resolution specialists. And, a customer care team that's available any time, every day.

### WHY CHOOSE ID WATCHDOG

#### Credit Lock

With our online and in-app feature, lock your Equifax® credit report<sup>2</sup> — and your child's Equifax credit report — to help provide additional protection against unauthorized access to your credit.

#### More for Families

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

#### Dedicated Resolution Specialists

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.

### ID Watchdog Is Here for You

ID Watchdog is everywhere you can't be — monitoring credit reports, social media, transaction records, public records and more — to help you better protect your identity. And don't worry, we're always here for you. In fact, our U.S.-based customer care team is available 24/7/365 at 866.513.1518.



A Leader in Detection & Prevention for 3 years running

See our unique features and pricing and take a step to help better protect your identity today.

(Features and pricing tables on reverse.)

<sup>1</sup>2019 Identity Fraud Study, Javelin Research, March 2019

<sup>2</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax 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 credit report include: companies like ID Watchdog, 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 such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com)

## IDENTITY THEFT PROTECTION

# The Powerful Features You Want — All at an Affordable Price

### UNIQUE FEATURES INCLUDED IN ALL ID WATCHDOG PLANS

Monitor & Detect	Manage & Alert	Support & Restore
<ul style="list-style-type: none"> <li>Dark Web Monitoring<sup>1</sup> ◆</li> <li>High-Risk Transactions Monitoring<sup>2</sup> ◆</li> <li>Subprime Loan Monitoring<sup>2</sup> ◆</li> <li>Public Records Monitoring ◆</li> <li>USPS Change of Address Monitoring</li> <li>Identity Profile Report</li> </ul>	<ul style="list-style-type: none"> <li>Child Credit Lock<sup>3</sup>   1 Bureau ◆</li> <li>Financial Accounts Monitoring</li> <li>Social Network Alerts ◆</li> <li>Registered Sex Offender Reporting ◆</li> <li>Customizable Alert Options</li> <li>Breach Alert Emails</li> <li>Mobile App</li> </ul>	<ul style="list-style-type: none"> <li>Identity Theft Resolution Specialists (Resolution for Pre-existing Conditions) ◆</li> <li>24/7/365 U.S.-based Customer Care Center</li> <li>Lost Wallet Vault &amp; Assistance</li> <li>Deceased Family Member Fraud Remediation</li> <li>Fraud Alert &amp; Credit Freeze Assistance</li> </ul>

◆ Helps better protect children

1 Bureau = Equifax®

Multi-Bureau = Equifax, TransUnion®

3 Bureau = Equifax, Experian®, TransUnion

## 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.

### PLAN OPTIONS

	ID WATCHDOG® ESSENTIALS	ID WATCHDOG® PLATINUM
Credit Report(s) <sup>4</sup> & VantageScore Credit Score(s)	1 Bureau Monthly	1 Bureau Daily & 3 Bureau Annually
Credit Score Tracker	1 Bureau Monthly	1 Bureau Daily
Credit Report Monitoring <sup>5</sup>	1 Bureau	3 Bureau
Credit Report Lock <sup>6</sup>	1 Bureau	Multi-Bureau
Identity Theft Insurance <sup>7</sup>	Up to \$1M	Up to \$1M
401K/HSA Stolen Funds Reimbursement <sup>7</sup>	-	Up to \$500k

### SPECIAL EMPLOYEE PRICING PER MONTH

	ID WATCHDOG® ESSENTIALS	ID WATCHDOG® PLATINUM
Employee	\$6.50	\$9.50
Employee + Family	\$11.90	\$16.90

Take steps to help better protect your identity.

**Enroll in this valuable benefit today.**

<sup>1</sup>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.

<sup>2</sup>The monitored network does not cover all businesses or transactions.

<sup>3</sup>Locking your child's Equifax credit report helps prevent access to it by lenders and creditors. It will not prevent access to your child's credit report at any other credit reporting agency.

<sup>4</sup>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.

<sup>5</sup>Monitoring from TransUnion® and Experian® will take several days to begin.

<sup>6</sup>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).

<sup>7</sup>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)).