



# Identity Theft Is Growing Better Protect You and Your Family

**2X MORE**  
identity theft  
reported to the  
FTC in 2020.<sup>1</sup>

Fraud continues to grow more complex. And, it is becoming harder for consumers and identity theft victims to manage the intricacies on their own. Fraudsters are taking advantage of consumers' increased digital dependence to steal personal and financial information—doubling the amount of identity theft reports to the FTC in 2020.<sup>1</sup>

## Easy & Affordable Identity Protection

ID Watchdog helps warn you when your personal information is stolen and helps you better protect yourself and your family from identity fraud—when stolen information is used for illicit gain. You'll have greater peace of mind knowing you don't have to face the complexities of identity theft alone.

## Why Choose ID Watchdog?

### ✓ Advanced Identity Theft Detection

We scour billions of data points—public records, transaction records, social media and more—to search for signs of potential identity theft.

### ✓ Greater Protection & Control

We've got you covered with lock features for added control over your credit report(s) to help keep identity thieves from opening new accounts in your name.

### ✓ 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.

**👨‍👩‍👧‍👦 More for Families.** Our family plan helps you better protect the identities of your loved ones of all ages. We offer more features that help protect minors than any other provider.



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

ID Watchdog is here for you 24/7/365. Reach our in-house customer care team at 866.513.1518.

**Enroll in this valuable benefit today.**

<sup>1</sup> Consumer Sentinel Network Data Book 2020, Federal Trade Commission

# 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 | 1 Bureau
- Subprime Loan Block<sup>2</sup>  within the monitored lending network
- Financial Accounts Monitoring
- Social Accounts Monitoring & Takeover Alerts 
- Registered Sex Offender Reporting 
- Customizable Alert Options
- National Provider ID Alerts
- Integrated Fraud Alerts<sup>3</sup>  
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>4</sup> | 3 Bureau
- Dark Web Monitoring<sup>5</sup> 
- Data Breach Notifications
- 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 Reports<sup>5</sup> | 1 Bureau Daily & 3 Bureau Annually
- VantageScore® Credit Scores | 1 Bureau Daily & 3 Bureau Annually
- Credit Score Tracker | 1 Bureau

### Support & Restore

- Fully Managed Resolution Services including Pre-Existing Conditions 
- Online Resolution Tracker
- Up to \$1MM Identity Theft Insurance<sup>7</sup>  with 401K/HSA Stolen Funds Reimbursement
- Lost Wallet Vault & Assistance
- Deceased Family Member Fraud Remediation
- Credit Freeze Assistance

1 Bureau = Equifax® | Multi-Bureau = Equifax, TransUnion® | 3 Bureau = Equifax, Experian®, TransUnion

### More for Families:

Adult family members receive full-featured, customizable accounts. Help better protect children with Equifax Child Credit Lock & Equifax Child Credit Monitoring PLUS features with this icon 

### Special Employee Pricing

### Per Month

Employee	\$7.50
Employee + Family	\$14.50

**Take a step to help better protect your identity.**

**Enroll in this valuable benefit today.**

## 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.

**(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 preapproved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com). **(2)** The monitored network does not cover all businesses or transactions. **(3)** The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. **(4)** Monitoring from TransUnion and Experian will take several days to begin. **(5)** 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. **(6)** 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. **(7)** 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)).