



MY FINANCIAL
EXPERT™

Device Security, Identity Protection & Restoration + Financial Wellness

2026

Employee 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.

Device & Data Security



Safe Browser

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



Unlimited Devices



Ad-Blocker



Phishing & Malware Protection



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.



Unlimited Devices



Unlimited Entries; Accounts, Logins, Passwords, Etc.



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.



Unlimited Devices



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



Ongoing Personal Data Monitoring



Automated / Assisted Data Removal



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.



Personalized Action Plan

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 consistent 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, LinkedIn, or X 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

Services are available to assist you in reclaiming what's rightfully yours.

Identity Theft & Fraud Restoration



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.



Up to \$3 Million Identity Theft Insurance (Expense Reimbursement)¹


Identity theft can be a costly experience – taking time and money to recover. With a no-deductible Identity Theft Insurance¹ policy, you could get reimbursed for unexpected out-of-pocket expenses such as legal fees, lost income, fraudulent transactions, and stolen funds.


 Cash Recovery (Checking, Savings, HSA, & 401K)


 Lost Wallet with up to \$500 Emergency Cash¹

 Cyber Extortion

 Cyber Bullying

 Deceased/Ghosting Identity Theft

 Employment/Application Identity Theft

 Elder/Senior Fraud Expense Recovery

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. [Review the Summary of Benefits.](#)

Additional protection resources

Help strengthen your protection with these integrated services.

Additional Resources



Security Freeze

Freeze your credit file for free. A security freeze, often known as a credit freeze, limits access to your credit reports—helping protect you against identity theft.



Child Credit Security Freeze¹

You have the right to place a security freeze on your minor child's credit report to help protect their credit until they come of age. A freeze blocks processing of credit applications made in the child's name.



Bank Security Freeze

Help prevent unauthorized account openings. You can place a security freeze on your consumer report to assist you in managing access to your data.



Utilities Security Freeze

Help better protect yourself and limit access to your utilities data, such as payment and account history, reported by member service providers in the telecommunications, pay TV, and utility industries.



Employment Security Freeze

If you are an employee or individual seeking employment, your employer may use employment verification services to confirm your identity and that you are authorized to work in the United States. Help prevent unauthorized access with an employment data security freeze.



Tax ID Protection

Protect yourself against potential fraud with an Identity Protection PIN (IP PIN) from the Internal Revenue Service® (IRS) that helps prevent someone else from filing a tax return using your personal information.



¹ Child credit freeze assistance via call center by legal parent or guardian.

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 MonitoringSM

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 (C.L.U.B.) 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

Boost your financial by blocking fraudsters from using your information to get new credit and help prevent identity theft.



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](#).

Improve how lenders see you to help your approval odds

Take control and 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 Report & VantageScore® Credit Score¹ (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 Credit Score (Daily)

Access your VantageScore Credit Score 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 Credit Score.



VantageScore Simulator

An interactive tool that estimates your potential future VantageScore Credit Score 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.



Credit College by Experian

An interactive digital course that can help take you from credit beginner to credit master in about 45 minutes.



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.](#)

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.

Financial Management & Planning



Digital Financial Manager™

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.

- 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

Elite Plan Coverage Options



Individual plan coverage:

Employee & up to 10 children (under 18) for monitoring.



Family plan coverage:

Individual plan, plus up to 10 adult family members.

Protect, grow, & thrive with My Financial Expert™



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.

