

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 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 scam¹

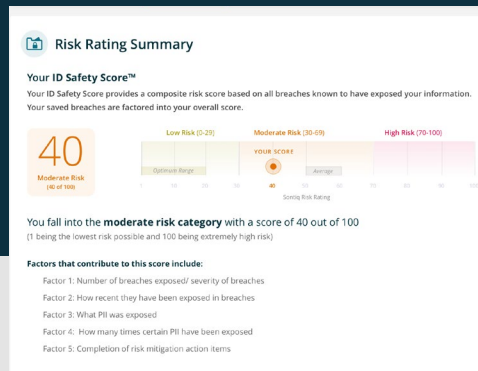
307% jump in account takeover fraud over two years²

33% of identity theft victims experienced a loss of \$10,000 or more³

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 unlimited dependent children and 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.
- Your plan also includes 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	●
Compromised Credentials Alerts	●
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

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

UltraSecure Premium

Employee: \$3.46 | per pay (26 times per year)
(includes dependent children and senior fraud resolution)

Employee + Family: \$6.90 | per pay (26 times per year)
(includes dependent children, spouse, other household adults, senior fraud resolution and insurance)

*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.

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

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	●
\$25K Ransomware Expense Reimbursement	●
\$25K Social Engineering Expense Reimbursement	●
\$25K Cyberbullying Expense Reimbursement	●
Senior Fraud Resolution (insurance included in Family plan)	●

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)	●

Get the **MySontiq** app:

**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.



IDENTITY THEFT PROTECTION - KEY FEATURES

DARK WEB MONITORING & THREAT ALERTS

IdentityForce scours thousands of websites, including those on the Dark Web, black market chat rooms, blogs, and other data sources to detect the illegal trading and selling of your personal information. Our advanced technology sends prompt alerts so you can take immediate action. Threat-level alerts help to identify which alerts require immediate attention.

SOCIAL MEDIA IDENTITY MONITORING

Monitors adult and children's Facebook, Twitter, YouTube and Instagram accounts for content that could be perceived as violent or could be categorized as cyberbullying or discriminatory. We'll also notify you of any suspicious activity that could indicate your account was hacked or that someone is impersonating you.



UNLIMITED CHILDWATCH (Child Monitoring)

Unlimited identity theft protection for dependents, regardless of whether you elect the Employee or Family plan. (*Child Credit Activity Alerts, Dark Web & Social Media Monitoring*)



RANSOMWARE RESOLUTION & REIMBURSEMENT

Logging on to your computer to find it maliciously locked can be terrifying and frustrating. Ransomware attacks are growing exponentially. In 2021, a Ransomware attack took place every 11 seconds. If systems are hijacked, we'll assist in determining if ransomware should be paid or if there are alternative options. If paying is necessary, we'll assist with providing reimbursement up to \$25,000.

SOCIAL ENGINEERING RESOLUTION & REIMBURSEMENT

Social engineering is the manipulation of human behavior to trick or coerce an individual into divulging confidential information such as passwords and bank information, allowing thieves access to their accounts and transfer funds without permission. We'll assist with freezing accounts and placing additional security on accounts moving forward. Additionally, we offer reimbursement up to \$25,000.

SENIOR FRAUD RESOLUTION & INSURANCE

Senior citizens are particularly susceptible to IRS impersonators, tech support fraud and identity theft. With Senior Fraud Resolution, we extend full resolution services to your in-laws, parents and grandparents, **including those who live outside of your home**. If you elect the Family plan, your senior family members will also have access to the \$2 million insurance, \$25k of Ransomware, \$25k of Social Engineering and \$25k of Cyberbullying reimbursement.

CYBER BULLYING EXPENSE REIMBURSEMENT

When a member experiences cyberbullying such as harassment, intimidation, invasion of privacy or threats of violence, we'll reimburse the member for costs associated with: Content removal services, counseling and rehabilitation, digital forensic services, educational facility relocation cost, legal services, and lost wages up to \$25,000.

BANK, CREDIT CARD, 401(K), HSA, INVESTMENT ACCOUNT THRESHOLD ALERTS

Detection of possible fraud related to deposits, withdrawals, duplicate transactions, or balance transfers in your bank, credit card, 401(K), HSA, brokerage and financial accounts in order to address any potential criminal activity. Alerts can be tailored based on specific thresholds and are delivered via email and mobile push notifications.

CREDIT REPORTS & SCORES, TRACKER, SIMULATOR, LOCK

Instant online access to your credit reports and scores. New, Tri-Bureau reports and scores every **30 days**.

Tracker - track your credit scores with a monthly graph to see how and why your score changes.

Simulator - tool to help explore how various financial decisions may impact your credit.

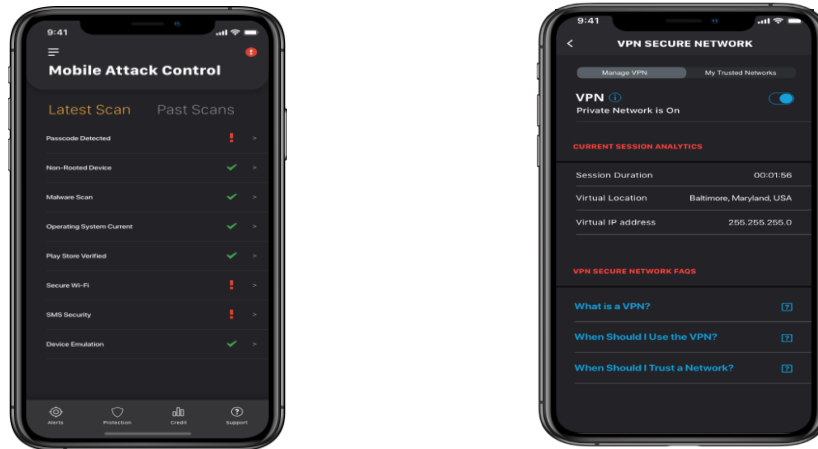
Lock - lock and unlock access to your TU credit at the touch of a button.

MOBILE ATTACK CONTROL™

Comprehensive mobile device scanning every time you open the **MySontiq** app providing alerts for a wide array of threats including rogue apps, spyware, unsecured Wi-Fi connections, and even recognizes fake or “spoof” networks.

VPN (Secure My Network)

Your very own personal, Virtual Private Network (VPN) through the **MySontiq** mobile app. Encrypts the data being transmitted or received over your mobile device Wi-Fi connection so hackers can't access your information.



BREACHIQ™

BreachIQ provides hyper-personalized intelligence to understand how a data breach could impact an individual's identity. Extending beyond basic alerts, individuals will see how their unique breach history influences their vulnerability around new security incidents. A proprietary, AI-driven algorithm evaluates over 1,300 factors associated with a breach to create its unique risk score. We then detect when a breach has compromised an individual's personal data on the Dark Web, determine what specific data has been impacted, and curate a custom risk score with personalized mitigation strategies.

IDENTITY VAULT and SECURE STORAGE

Vault enables users to upload and securely store online copies of essential paperwork like SS cards, passports, and financial documents. Additionally, members can use Vault to archive all collectibles and belongings or to take inventory of their homes and store it entirely online. Vault is accessible from any computer with an internet connection so users can download copies of necessary documents while away from home or in an emergency.



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