



My Financial Expert[®]—Premium & Elite Plans

Provide robust identity protection and restorations services along with device and data protection.



ID Protection & Restoration Benefits	Premium	Elite
Authorization Alerts	•	•
Inquiry Alerts	•	•
Court Record Monitoring	•	•
Sex Offender Monitoring	•	•
Change of Address Monitoring	•	•
Dark Web Monitoring	•	•
Social Security Number Monitoring	•	•
Alternative Loan Monitoring	•	•
Smart Metrics	•	•
Adult Social Network Monitoring	•	•
Child Dark Web Monitoring ¹	•	•
Child Full-Service Restoration ¹	•	•
Child Social Network Monitoring ¹	•	•
Child Social Security Number Monitoring ¹	•	•
Full-Service Restoration + Lost Wallet	•	•
Financial Account Takeover		•
Elder Fraud Restoration		•
Identity Theft Insurance ² (Stolen Funds)	Up to \$1M	Up to \$1M

Offer your team members flexible benefits options featuring identity protection and restoration along with Identity Theft insurance & reimbursement services in addition to device and data protection—all made possible with Experian[®] My Financial Expert[®].

Device & Data Protection Benefits	Premium	Elite
Secure VPN (Virtual Private Network)		•
Password Manager		•
Safe Browser		•
<i>Data Broker Removal (Coming Soon)</i>		•

1. Child monitoring includes up to 10 children under the age of 18. One-time Parent/Legal Guardian verification is required to receive alert details for children.
2. 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. [Click here to access Summary of Benefits](#)



Premium & Elite Plans (Continued)

Deliver comprehensive financial services that can help them achieve long-term goals and wellness.

Financial Wellness Benefits	Premium	Elite
Experian Credit Report	Monthly	Daily
VantageScore® ¹	Monthly	Daily
VantageScore ¹ Tracker	Monthly	Daily
Experian Credit Monitoring	•	•
Experian CreditLock	•	•
Tri-Bureau Freeze & Lock Assistance (Adult/Child) ²	•	•
VantageScore ¹ Simulator	•	•
Credit Limit Utilization and Balance (C.L.U.B.) Alerts	•	•
Positive & Dormant Activity Alerts	•	•
Mobile App ³	•	•
Credit Education Center	•	•
Tri-Bureau Credit Reports		Quarterly
Tri-Bureau VantageScore ¹		Quarterly
Tri-Bureau Credit Monitoring		•
Financial Calculators		•
Digital Financial Manager		•
Unlimited Account Link (Checking, Credit, 401k etc.)		•
Financial & Credit Improvement Insights		•
Centralized Financial Dashboard		•
Automated Budgets powered by A.I.		•
Digital Wallet (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		•



Present your employees comprehensive credit and financial services that can help them gain greater financial literacy and control to achieve their goals sooner along their journey towards financial wellness.

1. Calculated on the VantageScore® models. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, your lender may use a score that's different from your VantageScore 3.0. [Click here to learn more.](#)
2. Child credit freeze assistance via call center by legal parent or guardian.
3. Some plan features may not be available via mobile devices.