

# Identity Protection

1 in 4

of consumers have experienced **identity theft**<sup>1</sup>

1. The Harris Poll, January 2019.

2. 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.

3. Spouse and up to 10 children. Child must be under 18.

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Details are as of June 2020 and are subject to change.

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a part of  experian.

IDnotify™, a part of Experian® provides the services your employees need to protect, secure and restore their identity.



## Why IDnotify?

**IDnotify, a part of Experian** provides comprehensive credit and identity solutions, including identity monitoring, full restoration services, and identity theft insurance.<sup>2</sup>

- Market leading identity monitoring technology
- Unique social media monitoring for privacy and reputational risks
- Monitors suspicious and high-risk bank and credit card activity
- 24/7 white glove service to help restore identity in the event of a breach
- Offers 3 best in class and exclusive plans to Fidelity users that include the most popular and valued features for similar consumers



## Benefit to Employees

Identity protection through IDnotify, can help your employees keep their information safe by:

- Monitoring the dark web, financial account takeovers, and social media activity
- Deepening their credit knowledge with 3 Bureau Credit Monitoring, Positive Activity Alerts, Experian Credit Snapshot and more.
- Receiving real time identity monitoring alerts
- Saving time and hassle in the event that they suffer identity theft
- Extending protection to children and family members<sup>3</sup>
- Employees get a 40% discount compared to similar plans



## Benefit to Employers

Provides protection for your employees concerned with identity theft:

- Reduces employee stress by providing a proactive monitoring solution
- Minimizes impact on employee productivity to resolve and repair their identity

# Identity Protection



Services	Value Plan	Premium Plan	Premium Family Plan <sup>1</sup>
<b>Credit &amp; Alerts</b>			
Credit Monitoring from Experian®, Equifax®, and TransUnion®	X	X	X
VantageScore® from Experian <sup>2</sup>	X	X	X
Monthly VantageScore® Updates from Experian	X	X	X
Monthly Credit Snapshot		X	X
Credit Limit, Utilization and Balance Alerts		X	X
Dormant Alerts		X	X
Positive Activity Alerts		X	X
<b>Identity</b>			
Internet Surveillance	X	X	X
Social Network Monitoring		X	X
Change of Address Monitoring	X	X	X
Court Record Monitoring	X	X	X
Social Security Number Trace	X	X	X
PayDay Loan Monitoring		X	X
Financial Account Takeover		X	X
Experian CreditLock	X	X	X
<b>Restoration</b>			
Identity Restoration	X	X	X
Lost Wallet Services	X	X	X
Up to \$1M Identity Theft Insurance <sup>3</sup>	X	X	X
<b>Monthly Fee per Employee<sup>4</sup></b>	<b>\$5.99</b>	<b>\$8.99</b>	<b>\$14.99</b>

## Executive overview

IDnotify™, a part of Experian® provides global identity protection and fraud detection technologies. They offer credit monitoring and scores, identity protection, data breach mitigation, authentication, enterprise threat intelligence, and employee benefit support solutions. Experian expanded its Consumer Services business by acquiring CSID in 2016 to create Experian Partner Solutions to provide comprehensive credit and identity solutions including identity monitoring, insurance, and full restoration services.

## Data security & privacy

Please refer to IDnotify's privacy policy ([linked here](#)).

This website is not affiliated with Fidelity Brokerage Services LLC or any of its affiliates and the 3<sup>rd</sup> party is solely responsible for the information and services it provides.

## Employee experience

The Financial Wellness experience will include a direct link to IDnotify, a part of Experian. These links will prompt users with a leaving site message before directing them to a custom landing page that welcomes Fidelity users. For more information on how we link to third parties, please see the Financial Wellness Service Overview.

We will offer three options offering varying levels of protection to meet employees' unique needs

## Data & reporting

Fidelity will not send any personal data to IDnotify, a part of Experian. All personal data will be entered by employees directly on IDnotify's site. Fidelity may send IDnotify an anonymized client indicator for each employee that follows a link to IDnotify's website. This indicator will enable Fidelity to report on aggregated, anonymous data. For more information about data and reporting, please see Financial Wellness Service Overview.

## Cost to employees

Fidelity has negotiated competitive pricing for each of the three plans IDnotify will offer employees from the Financial Wellness experience. Each year, an audit of IDnotify's pricing to other like customers will be conducted to confirm we continue to receive a competitive price. For U.S residents only.

## Fidelity compensation

Fidelity will not receive compensation from IDnotify (part of Experian)

1. Family Plan includes membership for 2 adults and up to 10 children under 18 years of age. Secondary subscriber has the same plan features as the primary.
2. 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
3. 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.
4. Pricing subject to sales tax where applicable