# **Features & Benefits**

## **Overview**

An Extensive Financial Wellness Platform

ScoreMaster<sup>®</sup> supplements existing HR platforms to provide credit, money, and privacy benefits.

#### What It Offers

- 24/7 credit monitoring
- 3-Bureau Report & Scores
- Patented Action buttons to quickly communicate errors, fraud, or questions with your creditors
- Plus all of the additional features below!

## **PrivacyMaster®**

87% of People Say Data Privacy Is a Human Right<sup>1</sup>

Yet, websites expose and sell your private information every day. They may even reveal your children's names and where they go to school.

#### **How It Works**

- Receive alerts when websites are found
- Directly request removal of your private info<sup>2</sup>
- Monitoring continues to ensure websites comply



<sup>1</sup> IDX survey. <sup>2</sup> Removing your private information may take 1 to 45 days, depending on the website's responsiveness.

## \$1 Million Fraud Insurance

Get Invaluable Peace of Mind

There's a new victim of identity theft every two seconds.<sup>5</sup> Even more alarming, children are 50 times more likely to be victims than adults.<sup>6</sup>

That's why we offer a zero deductible \$1 Million Fraud Insurance<sup>7</sup> for **your whole family** residing in your household.

### **Coverage Details**

- Bank, savings, brokerage, lines of credit, & credit cards
- Out of pocket expenses for ID recovery
- Credit reports
- Pre-existing identity fraud you didn't know about
- Replacement costs of stolen driver's license & passport

<sup>5</sup> IdentityForce, 2019. <sup>6</sup> Carnegie Mellon University's CyLab, 2017. <sup>7</sup> Free with your membership. Activation is required. Provided by Voyager Indemnity, an Assurant Specialty Property company



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## **ScoreBoost**<sup>™</sup>

Reach Your Target Score to Get Better Loans

Get a better score before you apply for any type of credit.

#### How It Works

- See how payments can increase your score
- Know when to apply for credit
- Know the right time to repay
- Balance spending between accounts



### **Money Manager**

All Your Finances in One Convenient Place

Get complete visibility of your online banking, credit cards, investments, and more.

#### **Summary of Benefits**

- Link your money & credit accounts in one place
- Get instant statements
- See transactions, payments due, spending trends, & credit utilization
- Ask questions & resolve problems directly with creditors

## **ScoreBuilder**®

Take Action to Get More Points<sup>3</sup>

Use our patented Action buttons to reach your 120-day plan for a better score.

#### How It Works

- See what's helping & hurting your score
- Take Action to fix inaccuracies
- Directly address identity theft

<sup>3</sup>This feature unlocks if you have negative credit data. <sup>4</sup> Your results may vary and are not guaranteed

#### **Contact Us Today**

Questions? Want to learn more? Contact our customer service team.

**(**877) 210-0180

10AM to 8PM EST