

My Financial Expert: Elite Plan

Financial Wellness & Identity Protection



MY FINANCIAL
EXPERT

Achieve your credit & financial goals sooner with unique insights

With features like Digital Financial Management you will have tools to help manage your finances and credit profile in a single experience.

Digital Financial Management



360° view of financial accounts

Link your financial accounts to generate unique insights that can help improve your financial health and build good credit habits. Stay on top of your daily spending with recommended budgets powered by AI and machine learning of past transactional behavior.



Exclusive credit insights

Combine the power of financial transaction and credit data to unlock 50+ unique insights and recommendations to help achieve financial goals. Insights are displayed in your personalized feed and categories include account activity, spending and budgeting, VantageScore®* improvements, financial updates, and more.



Industry leading monitoring & alerts

Consistent monitoring of your Experian® credit report and VantageScore* can help you better understand your current credit profile and personal finances. Financial Alerts will notify you, via push notifications and emails, when certain financial events are detected.

Features to assist you with:



Budgeting & cashflow



Tracking spending



Investments & net worth



54%

of workers rank
financial matters #1
cause of workplace
stress



3x

more stressful
than **their job**

—PwC, Employee Financial Wellness Survey, May 2020



*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, your lender may use a score that's different from your VantageScore 3.0. [Click here to learn more.](#)

Identity protection for the whole family

As identity theft continues to increase, an evolving suite of identity products helps you monitor any potential threats to your identity and alerts you if there are any areas of concern. In addition, you'll have access to a suite of proactive digital privacy tools to help you keep passwords and other personal information private and secure while surfing the web.

An evolving suite of identity products to help you guard against the rising threat of fraud.

Identity Restoration

Get back on track with support from an expert restoration agent that will walk you through the process of reclaiming what's rightfully yours.



47%

of U.S. adults
experienced identity theft in 2020

— [U.S. Identity Theft: The Stark Reality, Aite Group, March 2021](#)

Dark Web Monitoring

If we detect any threats on the thousands of websites and millions of data points we scan, we'll alert you so you can keep your family's personal information safe.

Medical Identity Monitoring

If your insurance information is used to receive medical care or fill prescriptions, we'll send you an alert to verify the service or act if you suspect identity theft.

Experian CreditLock™

Block fraudsters from using your information to get new credit and act quickly to help prevent identity theft. Unlock it when you want to apply for credit.

Proactive Digital Privacy features to help keep your family's personal data secure and reduce the threat of potential fraud



Secure VPN

Helps to prevent people and companies from seeing and collecting your data.



Password Manager

Safely store and protect your logins and payment information in one place.



Safe Browser

Get alerted of unsafe websites, block ads and help prevent the tracking of your data.

