

## 6 ID THEFT PROTECTION PLANS: WHAT YOU GET

Every provider listed below (except IDShield) offers a choice of plans; we list the plan with the best combination of comprehensive service and price. For example, each plan here (except IDShield) offers three-bureau monitoring, identity monitoring (including “dark web” monitoring) and restoration assistance. Prices are for monthly subscriptions, but you may get a discount if you buy a full year up front. Family subscriptions generally cover two adults and all children younger than age 18.

Name	Monthly price	Credit monitoring	Other monitoring	Resolution	Insurance
<b>Experian IdentityWorks Premium</b>	\$19.99 (single) \$29.99 (family)	Equifax, Experian and TransUnion, plus daily FICO score from Experian, quarterly FICO scores from Equifax and TransUnion, industry-specific FICO scores, and credit reports from all three bureaus (an Experian report daily; Equifax and TransUnion reports every 90 days)	Court records, change of address, account takeover, Social Security number, payday loans, social media and identity validation for institutions that use Experian data	Placing a fraud alert, contacting creditors and lost-wallet assistance	Up to \$1 million
<b>Identity Force UltraSecure+ Credit</b>	\$23.95 (additional \$2.75 per child with ChildWatch)	Equifax, Experian and TransUnion, plus quarterly credit scores and reports from all three bureaus. (Note: The standard UltraSecure plan without credit monitoring costs \$17.95 per month and includes all other features.)	Court records, change of address, Social Security number, bank and credit card activity, payday loans, social media	Making calls and completing paperwork, as well as lost-wallet assistance	Up to \$1 million
<b>Identity Guard Total</b>	\$14.99 (single) \$25.99 (family)	Equifax, Experian and TransUnion, plus monthly credit score from TransUnion	New account applications, change of address, account takeover, payday loans, tax returns filed using software	Placing a fraud alert and expert advice	Up to \$1 million
<b>IDShield</b>	\$9.95 (single) \$24.95 (family)	Experian only, plus monthly credit score from Experian	Court records, change of address, Social Security number, payday loans, social media	Placing a fraud alert, notifying relevant agencies and creditors, lost-wallet assistance and initiating disputes	No
<b>LifeLock Ultimate Plus</b>	\$29.99 (additional \$5.99 per child)	Equifax, Experian and TransUnion, plus monthly credit score from Equifax and annual reports from all three bureaus	Checking and savings account applications, court records, change of address, account takeover, Social Security number, bank, credit card and investment account activity	Making calls, expert advice and lost-wallet assistance	Up to \$2 million
<b>MyFICO Ultimate 3B</b>	\$29.95	Equifax, Experian and TransUnion, plus 28 FICO scores (from different industries) and credit reports from all three bureaus on a quarterly basis (\$39.95 for Ultimate 3B with monthly credit reports)	Social Security number	Expert advice and lost-wallet assistance	Up to \$1 million