

# Financial Wellness Capabilities

When employees aren't distracted by their finances, creditworthiness or other concerns, they can better focus on their jobs – making them more productive and engaged. Our suite of financial wellness capabilities delivers benefits that empower businesses to attract and retain the top talent needed to compete in today's world.



**83%**

of employers are concerned with their ability to attract and retain employees<sup>1</sup>

**60%**

of employees surveyed report being stressed about their finances<sup>2</sup>

**85%**

of consumers said they feel more secure in the rest of their lives when their credit score is healthy<sup>3</sup>

<sup>1</sup> TransUnion, Employee Benefits Broker Survey, 2022

<sup>2</sup> PwC, 2023 Employee Financial Wellness Study

<sup>3</sup> FICO, Consumer Survey Reveals Key Relationship between Financial Confidence and Credit Scores, 2023

 **IdentityForce.**  
A TransUnion® Brand

# Discover Our Suite of Financial Wellness Capabilities

When employers give their team members the resources and tools needed to better manage their finances and credit, they are strengthening their team's personal stability and safety, which benefits the organization as well. We help blend human connection with action-oriented tools to offer a comprehensive suite of financial wellness capabilities. We make it easy to deliver benefits that help businesses succeed.

**Financial Coaching |** Through our new relationship with TrustPlus,<sup>TM</sup> IdentityForce members gain unlimited access to financial coaches who can help guide them to reach their goals and safeguard their financial future. With their TrustPlus account, employees can get one-on-one coaching on topics like reducing debt, budgeting, building savings and using credit wisely, enabling them to make better decisions for their finances.<sup>4</sup> They also can access budgeting tools to help see how their decisions can impact their overall financial standing.

**Enhanced Credit Alerts |** When a change occurs on an employee's credit report, it is critical to quickly make them aware so they can stay informed and respond if needed. With IdentityForce, alerts are automatically sent to an employee's mobile device if their credit score changes by 10 points or more, or account activity is detected, like a new credit limit, a lost or stolen card, charge offs, foreclosures, or an account that goes to collections.

**Credit Management Tools |** Employees can review their current credit score and use a score simulator tool to see how certain financial actions might impact your credit score. And while consumers can freeze their credit with the three national credit bureaus, our solution includes our Credit Lock feature. Employees can lock and unlock their TransUnion Credit Report with the touch of a button from their computer or mobile device – helping to stop bad actors from opening or extending credit in their name. If someone tries to access their credit report, Credit Lock automatically alerts them.

**Around 90% of companies surveyed report their financial wellness program not only helps attract and retain employees, but also aids employee productivity.**

SOURCE | TrustPlus, Customer survey, 2023

**Greater ChildWatch Protections |** Ensuring no one can misuse the credit and identity information of family members can be critical to helping an employee secure their financial wellness. That's why we've enhanced our ChildWatch protections to monitor the identity, social media and credit activity of children, to prevent their information from being stolen, misused and hurting the family's financial wellbeing.

<sup>4</sup> Employees will need to create a separate account with TrustPlus to access their services. If employees want to close their account, they will need to do so directly with TrustPlus. These services are provided by an unaffiliated third party. IdentityForce, a TransUnion brand, and Sontiq Inc., do not warrant the services provided or guarantee results.

**To learn about our suite of financial wellness capabilities, contact your regional sales manager.**

## ABOUT IDENTITYFORCE

IdentityForce, a TransUnion brand, offers proven identity, privacy and credit security solutions. We combine advanced detection technology, timely alerts, identity recovery services and 24/7 support with over 40 years of experience to get the job done. We are trusted by millions of people, global 1000 organizations and the U.S. government to protect what matters most.