

I recently attended the Ladenburg Institute of Women & Finance Symposium in Utah. The conference offered an array of professional development sessions, the latest industry trends, and fascinating speakers. One speaker that stood out was Jeff Lanza, a retired FBI agent. He gave a humorous but practical presentation on fraud prevention and protecting your family in the digital age since identity threat is on the rise. Select the link below for the handouts that Jeff graciously allowed me to share with you.

[Protecting Your Family In The Information Age](#)

The following is a summary of some of the key points:

- Make your passwords more complicated by using at least eight letters with upper and lower case, number and symbols.
- Consider using a password management software like LastPass, Dashlane, or Keeper. I use LastPass to store my passwords.
- Check your credit report annually at www.annualcreditscore.com. You will not need to pay a fee. If you have children, consider checking their reports too since criminals are going for younger individual identities that could go unnoticed for years.
- Send confidential information such as Social Security numbers only via an encrypted email or fax instead.
- Contemplate a credit freeze if you do not anticipate needing any debt. You need to unfreeze it to obtain loans.
- Reduce your mail and credit offers at the website provided from www.dmchoice.org and www.optoutprescreen.com as I did years ago which reduced my junk mail and credit card offers substantially.
- Please call my office to request a distribution from your investment accounts. For your protection, I cannot accept requests via email or voicemail.

As your financial advisor, protecting your confidential information is a high priority.

Happy Thanksgiving!
Meghan



Meghan Phillips Dykstra
Investment Advisor Representative
900 East Front Street
Suite 200, Mailbox 4
Traverse City, MI 49686
phone: 231-486-6188
fax: 231-486-6191
Meghan.dykstra@securitiesamerica.com