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### Protect Yourself from Hackers

Last Friday, *The New York Times* published an alarming article about account security and common methods used by hackers to gain access to peoples' investment and bank accounts ("Keeping Swindlers Out of Your Bank and Brokerage Accounts"). It shed light on some of the unfortunate realities of the information age, and it is a good reminder to make sure that you're taking the necessary steps to limit the potential damage if your email is ever hacked.

So what can you do to protect yourself ahead of time if someone does gain access to your email account?

One of the first steps you can take is to avoid saving any email (sent messages as well) that includes account numbers or document attachments with your signature. You should be on the lookout for suspicious emails in your inbox as well. For example, if the message has a strange address in the "from" field, has spelling errors or odd text, tells you that you need to update your account information, or talks about an emergency which requires you to send money immediately, it should raise a red flag. These "phishing" emails will usually have a hyperlink for you to click. If you are at all concerned by the contents of the email, you may want to hold off on clicking it until you can verify that it's safe, as this is a very common means for your account and computer to be compromised (there is software available that you can download or purchase that will scan your email for harmful content). Once the hacker is in, they can use social engineering to gather details about you to attempt fraud with your existing accounts or use your information for other unsavory purposes.

If you're working with an investment adviser or broker who has access to your accounts, you may want to ask them what they are doing to protect your account. For example, what would they do if they got an email purportedly from you asking them to send \$10,000 to an address, account or recipient you'd never requested before? Hopefully this is something they've considered and have implemented policies to deal with suspected fraud or identity theft.

It should also ring a warning bell if your adviser or broker is sending you emails that include account numbers or other personally identifying information like a social security number or birthdate that could be used to gain access to your accounts if they fell into the wrong hands. Neither our firm nor any of the custodians we work with (Fidelity, Charles Schwab, E\*Trade or Vanguard) ever includes this kind of information in an email. And no responsible adviser or broker will ever ask you to send them this kind of information through email either.

At Adviser Investments, we have robust security measures in place to prevent any unauthorized access to our clients' accounts. We've worked closely with our account custodians to set up procedures for the wiring and transferring of money, which greatly limits the potential for fraud. We also follow up any suspicious communications, confirm any unusual requests and always adhere to the instructions clients have given us for handling their accounts. Our team knows what to look out for, and on several occasions we have been able to inform a client that their email account was compromised and prevented fraudulent activity. In serious cases, we can also put temporary holds on accounts as a further layer of protection.

The ramifications of having your investment or bank accounts hacked are frightening (and we're sorry if we've alarmed you by writing about it), but it is important to protect yourself and to make sure that the people you've hired to manage your money are doing their utmost as well. We believe that part of the investing peace of mind we provide our clients comes not only from how we manage and grow their money, but also from how we safeguard their accounts and personal information from anyone who should not have it.

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Please feel free to give us a call at (800) 492-6868 if you'd like to learn more about Adviser Investments' services and safeguards. Fidelity also has a section of its website dedicated to account security with some [useful information](#) if you'd like to read more on the subject.

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For more information, please visit [www.adviserinvestments.com](http://www.adviserinvestments.com) or call 800-492-6868.

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