



FLAGSHIP WEALTH ADVISORS LLC

Registered Investment Advisor

Equifax, a major credit reporting agency, recently announced that a breach of sensitive information – including Social Security numbers, driver's license numbers and addresses – occurred between May and July of this year, affecting 143 million Americans.

Such an occurrence is troubling and may lead to you ask, "How does my financial advisor protect my information?"

Rest assured, my broker-dealer has a robust program to protect client accounts and information. They use security measures that comply with federal law, including computer safeguards, and secured files and buildings. Also, employees are trained in the proper handling of clients' personal information and security and are required to adhere to Firm protocols.

Additionally, the Firm has tight controls regarding who has access to client information, which is limited to those requiring such information to perform their job functions. Strict authentication standards are in place to prevent unauthorized access to client accounts online or by phone. But, what should you do now that Equifax has had a security breach?

Fraudsters could use this information to obtain additional non-public financial information in order to steal funds. Please take extra steps to verify the identity of any person who contacts you and requests personal information, financial or otherwise. (For example, end the conversation and use the contact information you have on file to reach out to the caller/emailer.)

We are providing the following suggestions to you, and encourage you to take action to protect your information:

- Check to see if your information has been exposed at www.equifaxsecurity2017.com.
- Enroll for Equifax's credit monitoring service made available at no cost.
- Remain vigilant checking your financial statements and accounts for unexpected activity and changes to addresses, beneficiaries, et cetera.
- Consider requesting a credit freeze to prevent potentially fraudulent accounts from being opened in your name. A fee may apply.
- Consider changing your passwords to your online accounts.
- Stay wary of email announcements which may be phishing attempts – some may even appear to be from Equifax concerning the breach. Go directly to websites rather than clicking links provided in emails.
- Warn friends and family members who may be more vulnerable to scams.

For additional information, visit <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>

Unfortunately, cyber-crime is a reality we all face. However, proactively taking steps to protect your information can go a long way toward ensuring your online safety.

Should you have any questions or concerns, please don't hesitate to give me a call.

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