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Everyone's Talking About Cyber Security. Here's What We're Doing About It.

To Our Clients:

In the first six months of 2019, data breaches exposed 4.1 billion – with a "b" – records containing private, personal information*. You've seen the headlines... you may even have been a victim yourself.

When you entrust my firm with your financial future, you also entrust us with your personal information. That's an awesome responsibility – one that we take very seriously. Combating these threats requires thoughtful, informed action that includes:

- Understanding the risks and knowing how to minimize them.
- Having a process and ensuring it's implemented consistently.
- Uncovering vulnerabilities and then covering all the bases.

My firm has a number of safeguards in place to protect against cybersecurity threats. And through my broker-dealer, SagePointFinancial, Inc. I am able to take advantage of an industry-leading cybersecurity and privacy protocol. We call it our "CyberGuard Program."

One part of our comprehensive CyberGuard Program is an automated security auditing tool that continually assesses the technical security controls on all our firm's devices and alerts us to any security issue ion a device, issues as they arise. In addition, we document the details of our cybersecurity program on an ongoing basis to ensure consistency and thoroughness.

Protecting your information is a priority for us. We remain vigilant in providing you the level of service – and security – you deserve. Should you have any additional questions or concerns, please don't hesitate to reach out to us by phone or email. Thank you, as always, for the trust you place in us. Rest assured, we work hard every day to remain worthy of it.

Sincerely,

Christopher Calandra Certified Financial Planner ™

*Source: Forbes.com.