

CHOOSE

Your Future

TODAY



TAKE ACTION NOW TO SAFEGUARD YOUR ACCOUNT FROM CYBER CRIME



Data breaches, system hacks and cyber attacks dominate the headlines. You've probably taken steps to protect your bank accounts, credit cards and credit history. But are you adequately protecting your retirement savings? 401(k)/403(b) accounts can be vulnerable to the same threats as your other financial holdings. **Take action steps today to protect your future.**



Register your account at www.tri-ad.com or log in to check it. Your account is at its most vulnerable if you haven't already logged in to register and create credentials. If you have already registered, log in to

check your balance, beneficiaries and contact information. **Provide an email address.** This step adds security because we notify you of any account changes. Promptly let TRI-AD know if you detect suspicious activity. When you're finished working in your account, log out and close the browser.

Be cyber savvy.

- When you register your online account, use a tough username and password that is different from your other login credentials.
- Change your password at regular intervals (TRI-AD will prompt you every 90 days), or anytime you learn about a data breach elsewhere that might have included your information.

- Avoid using public computers or unsecured Wi-Fi to access your account, and if you have a home wireless network, add a tough password.
- Don't share your login credentials with anyone else, even your financial advisor or CPA, because this jeopardizes any protection you may have had from fraud involving your account.
- Don't share personal details on social media that could be matched up with your security questions, and don't choose security questions with easy-to-obtain answers (e.g., favorite color, graduation year).
- Don't share any account details or credentials in response to an email. These could be phishing attempts.
- Use and maintain up-to-date anti-virus, anti-spyware, and firewall protection on your computer.



Don't forget "low tech" protections.

Get a mailbox that locks, and shred any documents containing personal information before disposing of them.

Don't ignore notices from your company or from TRI-AD about retirement account changes. These notices keep you up-to-date on changes you, your employer or your plan administrator might make to the plan. If you don't understand a notice or need more information, call TRI-AD Participant Services for guidance at 877-690-4015.

Identity Theft Fast Facts

15%

of internet users report they have been the victim of "account takeover" (aka "hijacking") fraud.

Fixing identity theft or fraud can take

200

hours over six months to resolve.

Identity theft can cost an average of

\$1,500

in unrecoverable funds.

Identity theft incidents are increasing at an average of

16%

a year.

Source: InfoArmor



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