



Personal Security Insights

Proven Strategies for Safeguarding
Your Wealth and Family

Not FDIC Insured • May Lose Value • No Bank Guarantee

For investor use.



Key Personal Security Topics



Make Yourself a Difficult Target for Cybercriminals



Your Digital Footprint—Understand and Protect It



Protect Loved Ones from Elder Scams



Keep Your Home Secure—People, Possessions, and Information



Travel Safely

Make Yourself a Difficult Target for Cybercriminals



Cybercriminals aim to steal your login information and “play you” online

Adopt low-pain, high-impact strategies to make yourself a difficult target

KEY STRATEGIES

- ✓ Use two-factor authentication
- ✓ Freeze your credit
- ✓ Consider using a dedicated device for financial transactions and accounts
- ✓ Be vigilant about cyber hygiene: use unique/strong passwords; leverage alerts; leverage voice recognition technology; keep systems and antivirus software updated; use only trusted networks

Your Digital Footprint—Understand and Protect It

Consider hiring a professional to assess your online exposure



What's online about you and your family?

Social media sharing (messaging and video), professional networking sites, corporate/charitable websites, government records, real estate listings/videos/tours

KEY STRATEGIES

- ✓ Limit disclosure
- ✓ Enable security features on social media sites
- ✓ Don't share real-time information
- ✓ Get **everyone** in the house on the same page
- ✓ Periodically audit your digital footprint

Protect Loved Ones from Elder Scams

Initiate the conversation (early and often), be empathetic, and have a strategy



What should you look out for?

- Elder exploitation is unfortunately very common, particularly when individuals are in cognitive decline
- Perpetrators include fraudsters and con men, but also those known to and trusted by the victim
- Extra vigilance in monitoring financial accounts is highly recommended, especially after the loss of a spouse

KEY STRATEGIES

- ✓ Prioritize the conversation—make it a core topic of financial planning
- ✓ Know the common scams
- ✓ Create oversight (ideally, with more than one person) to monitor financial accounts
- ✓ Leverage alert capabilities on accounts
- ✓ Act quickly if foul play is suspected
- ✓ Remain vigilant

Keep Your Home Secure—People, Possessions, and Information

Consider hiring an expert to perform a risk assessment of your properties



What should you protect?

Personal safety (top priority), valuable personal property (jewelry, cash, art, antiques, etc.), personal information and documents (birth certificates, Social Security cards, passports, passwords, financial account information, etc.), and cherished family heirlooms

KEY STRATEGIES

- ✓ Have a plan for emergencies—for the whole family
- ✓ Vet individuals with access (house cleaners, dog walkers, nannies, etc.)
- ✓ Employ an alarm system, and understand its features and capabilities
- ✓ Weigh convenience vs. risk when using Web-enabled devices and services
- ✓ Consider an online document storage system (like FidSafe®) for vital documents
- ✓ Secure home network

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Travel Safely

Take the necessary steps to embark on your next journey with confidence



Advance planning can make a world of difference in case of an unforeseen event

Medical safety, financial safety, communication safety, vital document safety, home safety

KEY STRATEGIES

- ✓ Register your trip with the U.S. Department of State
- ✓ Consider travel medical insurance
- ✓ Carry a working cell phone with emergency numbers and make a test call when you arrive
- ✓ Consider vaccines
- ✓ Notify your banks and credit card providers
- ✓ Carry copies of vital documents
- ✓ Protect your home while away

Resources

Fidelity Resources for Investors

- Personal Security Insights Brochure
- Make Yourself a Difficult Target for Cyber Criminals Flyer
- Protecting Client Data: An Illustrative Overview of Fidelity Institutional's Cybersecurity Program

Other Resources

- Freeze your credit by contacting the three national credit bureaus: Equifax[®], Transunion[®], and Experian[®]
- U.S. State Department—Smart Traveler Enrollment Program: step.state.gov
- Emergency preparedness for your home and family: [fema.gov](https://www.fema.gov)
- If you believe your identity has been stolen: [identitytheft.gov](https://www.identitytheft.gov)



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