

We hope that you are enjoying these new educational series and are able to take something away from each piece that can be applied to your personal Investment and Retirement Planning process.

In many of our conversations over the years, our team has always been conscious to spend just as much time talking about defensive positions within your plan as we do growth opportunities. We believe that a growth plan is not viable without controls in place to protect the gains that have been realized or that may come in the future. This philosophy can apply to all aspects of your life and should be one that you are always thinking about when it comes to protecting your assets and retirement income.

One of the key components to our firm's communication and growth is the use of technology. Like it or not, it is here to stay and the only thing that is certain is that it will continue to impact how we communicate with each other today and in the future. Technology is supposed to make everything easier, but with every opportunity comes significant risk and we have all read about the downside of the use of technology as it relates to personal information. We read countless stories each day about individuals having their personal information stolen, compromised or used in ways that often create significant harm. Often times, the ways that this information is taken is not known until months after it has occurred when it is much too late to correct course and leaves individuals pondering what they could have done to prevent it. Unfortunately, you cannot totally protect yourself from your personal information being compromised, but you can take some defensive positions that will significantly reduce your risk of being a target.

The FDIC recently released a great article, [A Bank Customer's Guide to Cybersecurity](#), which outlines the key steps that clients should take to protect themselves from becoming victims. The article does an excellent job of outlining the strategies to protect your household from these situations and reduce risk exposure. The most important thing that our team took away from this guide is to limit your access points to internet and make sure the access points that are commonly used are protected or monitored.

We recommend that every client take the necessary time to build an IT security plan and make sure that these four areas are covered at a minimum:

1. Create unique passwords, update them regularly and store them in a safe place.

2. Limit your access points and ensure those access points are safe and trusted sites. Think about how many ways you access the internet on a daily basis through activities such as social media, news sites, online banking, travel sites and countless others. This is why step number 3 is so important and the time and energy spent to protect you now will pale in comparison to the cost of trying to repair your identity once your personal information has been compromised.
3. Ensure all of your IT security programs on your phone, personal computers and other devices used to access the internet work properly and are up to date.
4. Check your accounts on a regular basis for unusual activity and contract a credit monitoring service that has a solid track record in monitoring accounts.

Once you have read the article, take the test on page 10 to determine your readiness: [Test Your Cybersecurity IQ](#). It is the small things that make a big difference in protecting your personal information.

Again, we understand that it can be overwhelming and sometimes there is nothing that can be done to avoid these unfortunate situations. That being said, putting the proper defensive controls in place will significantly reduce your risk of becoming a victim.

Our goal is to always try to help our clients see things that could impact their plans and the threat to our personal information has never been greater. We strongly recommend that you use this guide as a starting point to develop an IT security plan for you and your family and continue to update it regularly. Our team feels that the development of this plan is critical and if you ignore the risks, it is only a matter of time before your information or assets will be compromised due to online fraud and theft.

In addition to this monthly topic and the FDIC article, the following is a brief synopsis from our research partner that looks back at the market activity from the first quarter of 2016 and what is expected over the coming months: [Tower Square Second Quarter Outlook](#).

It has been such a pleasure working with you and your families over the past eight years and to see the firm take hold of our third generation of service has been a humbling and gratifying process. Our team is always diligently working

towards building for tomorrow and each of us looks forward to the next opportunity to assist you in financially preparing for your future.

Please do not hesitate to contact us at 412-823-4704 if you have any questions or would like to schedule a review.

I wish you and your families continued health and prosperity in the remaining months of 2016.

Thank you,

Matt