

# How to Best Safeguard your Retirement Plan Info...



To DO	Why?	How
<b>Setup your online account with Ingham Retirement Group</b>	As communications and transactions become increasingly digital, it's important to be able to easily log in to your account online to review activity and take action at any time.	Visit the Ingham.com account access page and select Register Online. Be sure you create a unique user ID and password.
<b>Add or update your email address.</b>	So we can quickly and easily contact you if you forget your password or to verify certain online account activity. You'll also be able to participate in our two-factor authentication process.	Visit Ingham.com, log into your account and select the gear icon in the top right of the page. Select Personal Information to update any email, phone, or address information
<b>Sign up for eStatements.</b>	Receive notifications directly and securely via email when your quarterly statement is available in order to stay up to date on your account activity – and it's green!	Visit Ingham.com, log into your account and select Plan Statements, Reports & Forms > Statements & Reports in the navigation bar. On the page, select Go Paperless. I elect to receive eStatements online and click Submit
<b>Update your beneficiaries.</b>	Keeping up-to-date beneficiary information on all of your accounts is easy to do and only takes a few minutes online. Most importantly, you can feel confident that your loved ones will receive the assets you intend for them to have	Visit Ingham.com, log into your account and select the gear icon in the top right of the page. Select Beneficiaries to review, add, or update your account's beneficiaries.
<b>Notify US if you lose your cell phone or laptop</b> Or if you feel that your identity or account has been compromised	<b>Please note if all of your personal info is saved on your cell phone or laptop and it is lost or stolen you could be at risk.</b> If your personal information such as your social security number or login credentials have been compromised in any way, your online accounts are at greater risk of being targeted.	Call us immediately. We can check your accounts to see if they have been compromised and help you reset your login credentials to make them more secure.

## TIPS FOR PASSWORDS and SECURING YOUR ACCOUNTS

Passwords can be inconvenient, but they're important if you want to keep your information safe. Protecting your personal information starts with STOP. THINK. CONNECT: take security precautions, think about the consequences of your actions online and enjoy the Internet with peace of mind. Here are some simple ways to secure your accounts through better password practices

### MAKE YOUR PASSWORD A SENTENCE

A strong password is a sentence that is at least 12 characters long. Focus on positive sentences or phrases that you like to think about and are easy to remember (for example, "I love country music."). On many sites, you can even use spaces!

### UNIQUE ACCOUNT, UNIQUE PASSWORD

Having separate passwords for every account helps to thwart cybercriminals. At a minimum, separate your work and personal accounts and make sure that your critical accounts have the strongest passwords.

### WRITE IT DOWN AND KEEP IT SAFE

## BASIC TIPS AND ADVICE

### KEEP A CLEAN MACHINE

- ◇ **KEEP SECURITY SOFTWARE CURRENT:** Having the latest security software, web browser and operating system is the best defense against viruses, malware and other online threats.
- ◇ **AUTOMATE SOFTWARE UPDATES:** Many software programs will automatically connect and update to defend against known risks. Turn on automatic updates if that's an available option.
- ◇ **PROTECT ALL DEVICES THAT CONNECT TO THE INTERNET:** Along with computers, smartphones, gaming systems and other web-enabled devices also need protection from viruses and malware.
- ◇ **PLUG & SCAN:** USBs and other external devices can be infected by viruses and malware. Use your security software to scan them.

### PROTECT YOUR PERSONAL INFORMATION

- ◇ **LOCK DOWN YOUR LOGIN:** Fortify your online accounts by enabling the strongest authentication tools available, such as biometrics, security keys or a unique one-time code through an app on your mobile device. Your usernames and passwords are not enough to protect key accounts like email, banking and social media.
- ◇ **MAKE YOUR PASSWORD A SENTENCE:** A strong password is a sentence that is at least 12 characters long. Focus on positive sentences or phrases that you like to think about and are easy to remember (for example, "I love country music."). On many sites, you can even use spaces!
- ◇ **UNIQUE ACCOUNT, UNIQUE PASSWORD:** Separate passwords for every account helps to thwart cybercriminals.
- ◇ **WRITE IT DOWN AND KEEP IT SAFE:** Having separate passwords for every account helps to thwart cybercriminals. At a minimum, separate your work and personal accounts and make sure that your critical accounts have the strongest passwords.

## CONNECT WITH CARE

- ◆ **WHEN IN DOUBT THROW IT OUT:** Links in emails, social media posts and online advertising are often how cybercriminals try to steal your personal information. Even if you know the source, if something looks suspicious, delete it.
- ◆ **GET SAVVY ABOUT WI-FI HOTSPOTS:** Limit the type of business you conduct and adjust the security settings on your device to limit who can access your machine
- ◆ **PROTECT YOUR \$\$:** When banking and shopping, check to be sure the site is security enabled. Look for web addresses with https:// or "shttp://," which means the site takes extra measures to help secure your information. "Http://" is not secure.

### BE WEB WISE

- ◆ **STAY CURRENT:** Keep pace with new ways to stay safe online: Check trusted websites for the latest information, and share with friends, family, and colleagues and encourage them to be web wise.
- ◆ **THINK BEFORE YOU ACT:** Be wary of communications that implore you to act immediately, offer something that sounds too good to be true or ask for personal information.
- ◆ **BACK IT UP:** Protect your valuable work, music, photos and other digital information by making an electronic copy and storing it safely.

### BE A GOOD ONLINE CITIZEN

#### **SAFER FOR ME, MORE SECURE FOR ALL:**

What you do online has the potential to affect everyone – at home, at work and around the world.

### Practicing good online habits benefits the global digital community.

**POST ONLINE ABOUT OTHERS AS YOU HAVE THEM POST ABOUT YOU:** The Golden Rule applies online as well.

**HELP THE AUTHORITIES FIGHT CYBERCRIME:** Report stolen finances or identities and other cybercrime to the Internet Crime Complaint Center ([www.ic3.gov](http://www.ic3.gov)) and to your local law enforcement or state attorney general as appropriate.

### OWN YOUR ONLINE PRESENCE

**PERSONAL INFORMATION IS LIKE MONEY. VALUE IT. PROTECT IT:** Information about you, such as your purchase history or location, has value – just like money. Be thoughtful about who gets that information and how it's collected through apps and websites.

**BE AWARE OF WHAT'S BEING SHARED:** Set the privacy and security settings on web services and devices to your comfort level for information sharing. It's OK to limit how and with whom you share information