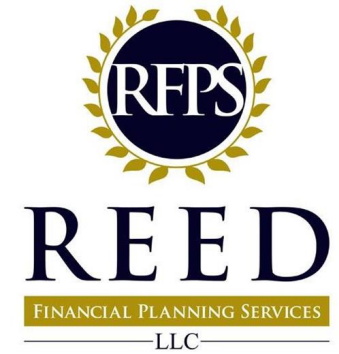


# Savvy Cybersecurity™

## Quick Reference Guide, 2021

Scott Reed, AIF®, CEP®, RICP®  
**Financial Advisor**  
**Reed Financial Planning Services, LLC**  
 111 Founders Plaza  
 Suite 1706  
 East Hartford, CT 06108  
 860-430-1009  
 scott@reedfinancial.net  
 www.reedfinancial.net



### A. Scorecard

Answer Yes or No to the following questions. When complete, follow directions at bottom to get your raw score and rating. Then review checklist and complete action plan.

Question	Yes/No
I have one email address that I use <i>exclusively</i> for my online financial accounts (banking, credit cards, payment services, brokerage, etc.) and nothing else.	
I have two-step verification (two-factor authentication) turned on for my email and online financial accounts.	
I can spot the difference between dangerous <i>free</i> public Wi-Fi and useful, secure <i>free</i> public Wi-Fi.	
I understand how to tell if my home Wi-Fi network is vulnerable to hackers and how to boost the network's security.	
Whenever any money leaves my bank accounts or my credit cards are charged, I'm alerted to the transaction.	
I have complete control over my credit files at the big-three bureaus (Equifax, Experian, and TransUnion), because I have placed them on the highest security level.	
I have confirmed with the credit bureaus that my minor children have not been the victims of identity theft and frozen their credit files.	
I run an updated antivirus software program on my computers and devices.	
I always make sure that my computer and devices have the most up-to-date software programs, including operating system, browsers, Microsoft Office, iTunes player, virus protection, wireless router, and Adobe programs.	
I have a system for ensuring that I can recover from a ransomware phishing attack without paying an extortion fee to a criminal.	
Give yourself five points for each question answered with a Yes. Add points to get score. Consult section B to get your cybersecurity rating.	Raw Score:

### B. Rating

50-40	<b>GOOD</b>
35-25	<b>OKAY</b>
20-0	<b>DANGER</b>
Consult the Checklist in section C to identify key items to include in your Action Plan in section D.	

### C. Checklist

Action	Time
<b>Email</b>	
<input type="checkbox"/> Create a secret email address for your financial accounts and set it up with the strongest possible security settings.	5 min
<b>Passwords</b>	
<input type="checkbox"/> Create stronger passwords using mnemonic, goal-setting, Diceware, or poetic password approaches.	5 min
<input type="checkbox"/> Enable two-step verification on all your key accounts that allow it—financial accounts and personal email.	5 min
<input type="checkbox"/> Download a password manager and put it on all your computers and devices. Pick a strong master password using the mnemonic or Diceware approach.	15 min
<b>Wi-Fi</b>	
<input type="checkbox"/> Install a VPN program on your laptop and mobile devices for safe use of free Wi-Fi.	10 min
<input type="checkbox"/> Change your router's default username and password—don't keep the factory settings.	15 min
<input type="checkbox"/> Select the WPA2 or WPA3 encryption setting.	5 min
<input type="checkbox"/> Disable the WPS setting on your router.	5 min
<input type="checkbox"/> Update your router's firmware.	20 min
<b>Transactions</b>	
<input type="checkbox"/> Create text or email alerts for your bank accounts and credit cards.	2 min
<b>Credit</b>	
<input type="checkbox"/> Place a credit freeze on your credit files at all three reporting agencies: Equifax, Experian, and TransUnion.	20 min
<input type="checkbox"/> Request a search on your children's Social Security numbers at all three credit bureaus.	30 min
<input type="checkbox"/> Place a credit freeze on your children's credit files at all three reporting agencies: Equifax, Experian, and TransUnion.	15 min
<b>Software</b>	
<input type="checkbox"/> Update all software on all devices.	10 min
<input type="checkbox"/> Set auto-update for programs that allow it.	5 min
<input type="checkbox"/> Run an antivirus software.	5 min
<b>Back-Up</b>	
<input type="checkbox"/> Back up your data on ALL your devices to at least two locations—the cloud and a physical device.	20 min

### C. Checklist Continued

#### Phishing

<input type="checkbox"/> Learn how to unmask an email's true sender on the display-name line.	2 min
<input type="checkbox"/> Understand how to examine a message for the key signs of fraud.	2 min
<input type="checkbox"/> Know how to inspect links in suspicious emails.	2 min
<input type="checkbox"/> Recognize the danger of opening any unsolicited email attachment.	2 min

#### Devices

<input type="checkbox"/> Create passcodes for your smartphones and tablets.	2 min
<input type="checkbox"/> Activate the Find My iPhone or Locate My Phone app in case your device becomes lost or stolen.	1 min
<input type="checkbox"/> Add your emergency contact information to your devices.	1 min

#### Social Media

<input type="checkbox"/> Review and strengthen your social media privacy settings.	10 min
<input type="checkbox"/> Reexamine your "friends" to ensure you're still comfortable sharing with them.	5 min

### D. Action Plan

I commit to taking the following steps to boost my cybersecurity by this date:

\_\_\_/\_\_\_/\_\_\_

1.

2.

3.

Signature:

### Password Letter to Symbol Conversion Chart

Change this...	To this...	Example phrases made into passwords	
At	@	Run everyday	Run3v3ryd@y
For	4	Eat more fruit	3@t>fru1t
To, Too, Two	2	Sleep at 11	\$133p@11pm
A	4 or @	Bring own lunch	Br!ngOwnlunch!
E	3	No more soda	N0m0r3s0d@
I	1 or !	Save for house	\$@v34h0u\$3
O	0	Get outside	G3t@0ut\$!d3

### Resources

#### United States

##### Credit Reporting Agencies:

Experian: 888-397-3742  
 Equifax: 866-548-7878  
 TransUnion: 888-909-8872

##### FTC:

877-438-4338

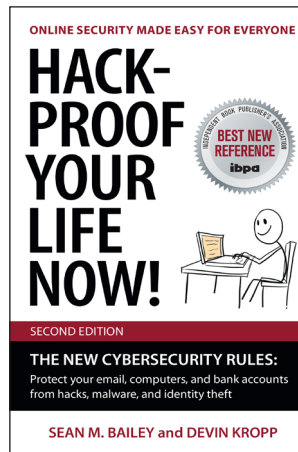
#### Canada

##### Credit Reporting Agencies

Equifax Canada: 800-465-7166  
 TransUnion Canada: 800-663-9980  
 French correspondence: 877-713-3393

##### Canadian Anti-Fraud Centre:

1-888-495-8501



### TAKE CHARGE TODAY

Learn the New Cybersecurity Rules and regain control of your online security. *Hack-Proof Your Life Now! Second Edition* is the cybersecurity survival guide for everyone.

This book will guide you through all the actions included in the above checklist with detailed instructions.

It also includes recommendations for products such as password managers and antivirus software.

Get your copy today and start building your personal cybersecurity plan.

Visit [www.hackproofyourlifefor.com](http://www.hackproofyourlifefor.com) for more details.

Securities and advisory services are offered through Cetera Advisor Networks LLC, member FINRA/SIPC, a broker-dealer and registered investment adviser. Cetera is under separate ownership from any other named entity.