

For what it's Worth...

security for
all areas in
your life



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myWorth

Safeguard your superhero identity

The world is growing ever more digital, with an increasing number of our interactions—from banking and grocery shopping to dating and social networking—there is a lot happening online. While this makes these activities much more convenient, it can also make our information more susceptible to being accessed by others. Maintaining a gap in the information we provide on different sites (using unique passwords and usernames, for example) can help safeguard your technology, your identity and yourself.



Mind your money

You probably have at least one banking app on your phone and you may have several other financial apps or investment sites you use regularly as well. But are they all created equally? Security should be top of mind when shopping or accessing your financial information online.

Look for sites and apps that offer multilevel authentication (password and a photo, for example), privacy policies, secure sockets layering (SSL) or other encryptions. Also, look for sites that have independent audits and/or certificates from companies like TrustE or VeriSign, and those that sign you out automatically when you've been inactive for too long.



5 WAYS TO BE CYBER SECURE

1. Backup your computer on a regular basis
2. Never use public wi-fi without a virtual private network (VPN)
3. Do not click any links in emails you are unsure of and never give out your private information over the phone or email (the IRS only reaches out via letters)
4. Change and manage your passwords regularly (Google and Safari have password managers that can provide passwords and remember them across your devices)
5. Use snopes.com to see if things you see or emails you get may or may not be real

And given the amount of data breaches with social media and online retailers these days, it may be a good idea to use a service like LifeLock. Depending on the level you choose, they can:

1. Monitor a wide variety of sources and information in the hopes to identify cyber- attacks, information leaks or fraud before they happen or while they're happening
2. Defend against any attacks, leak or fraud by locking everything down and ensuring you get all new cards, etc.
3. Resolve any issues with your banking or financial institutions
4. Reimburse you for losses

date safe

ALTER YOUR EGO



Though you may meet the love of your life at the local juice bar, chances are if you're dating today, you're probably using a dating app. These can be fun and exciting ways to meet people, but there are some things you may want to consider doing to help ensure your experience stays positive. Here are a few ideas:

1. Check to see if the dating site you're using is a member of the Online Dating Association (they rate Match, eHarmony and Zoosk as some of the best sites)
2. Pay attention to geography settings in the apps, so random people can't find where you live
3. Consider using a username and photos that are different from those you use on your typical social media, so people can't find you on another site and learn more about you than you intend
4. Think about using the dating app's messaging system rather than handing out your number
5. Try getting a group of your friends together on an app like safedate (www.yoursafedate.com) to help each other stay safe when meeting a date for the first time



These great resources can help you and your loved ones stay safe online no matter what you're doing:

1. www.asecurelife.com
2. www.getsafeonline.org
3. <https://securingtomorrow.mcafee.com/category/consumer/consumer-threat-notices/>

cover your assets

It's important to protect your most important asset. And you may not realize it, but that's you! And while you may not know how to go about it, it may actually be easier and more fun than you think.



Create your financial freedom fund Declare your independence

Financial security is one of the most important concerns for women today. In fact, according to the MyWorth 2018 Survey it's the first thing women think of when talking about financial planning. But few of us know how to achieve it.

We believe that one of the first things you should do is to create a freedom fund—formerly known as an emergency fund—that can help you with whatever life throws your way. This kind of fund can help you with anything from a leaky roof or new car to the freedom to leave your job or even have a girls' weekend away (did we mention how important your mental health is?).

It's a good rule of thumb to save up enough to cover 6 months (or 50% of your gross annual income) of living expenses. It's also a good idea to make sure you always have some credit available to you—even if you never need it. If you do use credit, target your balance to be at about 1/3 of the credit limit you have available. This will help maintain your good credit score, because it shows you can have credit and not use it. Following these simple rules can help you establish your financial independence fund and provide you the peace of mind that comes with knowing you can handle anything on your own.

Protect your booty Protect your bottom line

Did you know that JLo insures her booty for \$27 million? That way, if something happens to her booty, affecting her ability to generate income, she'll still get paid. And she's not the only one. Taylor Swift insures her legs for \$26.5 million—and the list goes on and on. You see, stars don't think twice about protecting their livelihoods, so why do we? We may not need to go to the same types of extremes, but disability insurance can be a smart idea for everyone.





Insurance can seem daunting, but it doesn't need to be. Your best advocate is your advisor. They can help you determine the insurance—or blend of insurance types—that can help meet your needs today, tomorrow and even 10, 20 or 30 years from now.

Take this quiz to see if disability insurance could help you?

Are you independently wealthy?

YES NO

Does someone else pay your bills?

YES NO

If you were disabled, would you still be able to perform your job?

YES NO

If you were sick or injured and couldn't work for a long time, could you pay your bills?

YES NO

Do you have paid maternity leave?

YES NO

Insure your future

Insurance is not often top of mind, but as the MyWorth Survey question to the left illustrates, women are concerned about their financial security. And one of the most important things you can do to protect your future is to have life insurance (it may even be more important than investing). And the truth is that if you have loved ones who depend on you or your income (no matter how much or how little it is) you need to have life insurance. But life insurance doesn't have to be scary and, depending on the type you select, it may be able to help you achieve some of your other goals down the road too (hint: whole life builds up a cash value that you may be able to use for anything from college expenses to a new car)!

In fact, life insurance can be a flexible and powerful tool that can help you build assets, achieve financial security and, of course, to leave a legacy. There are a few different types of life insurance, but the two most common are “term” and “whole life.” This brief overview will provide the basic knowledge you need to have a productive conversation about life insurance with your advisor.

	TERM	WHOLE LIFE
DESCRIPTION	Insurance that covers you for a set period of time, like 10 or 20 years	Insurance that covers you for your whole life (as long as you continue to make premium payments during the premium payment period)
ADVANTAGES	This is the easiest and most affordable life insurance (you can get a higher death benefit value for a lower premium)	<ul style="list-style-type: none">• Provides a death benefit as well as the accumulation of a cash value (think automatic savings) that builds during the life of the policy• A portion of the cash value may be borrowed during the life of the policy• Can be a smart estate planning tool
CONSIDERATION	Term coverage must be renewed (requiring a new physical) or converted to a whole life policy if you want coverage after the term ends	While the premiums are initially more expensive than term, whole life can save you money over the life of the policy



watch your back

Recent headlines mentioned a man who was attacked by a mountain lion and ended up killing it with his bare hands. He credits the fact that he wasn't wearing earbuds with saving his life. You see, when the mountain lion stepped on a stick, he heard it and turned toward the sound—if he hadn't, the lion would have attacked his neck from behind and he doesn't think he would have been able to fight him off. While you may not live in a jungle, concrete or otherwise, the principle of being aware of your surroundings (and maybe only wearing one earbud) is always a good idea. But there are many other ways to keep yourself safe.

Getting physical

You already know a lot of the basics like doublechecking to see if that ride is the one you ordered, using the ATM inside the bank when you're alone and more. But could you physically fight someone if you needed to? Try memorizing the “SING” acronym that illustrates smart ways to attack sensitive body areas:

1. **Elbow or punch the Solar plexus**
2. **Slam heel down hard on the Instep**
3. **Sharp elbow or punch to the Nose and**
4. **Punch, kick or knee to the Groin**

Yes, this is the self-defense method Sandra Bullock used as her “talent” in the movie *Miss Congeniality*, but it is an excellent method. You can watch the funny and informative clip on YouTube.

Empower yourself

When women think about self-defense, they may first think of physical strikes (like described above) or traditional martial arts classes like Krav Maga and Tae Kwon-do. But today there is a growing movement called “empowerment self-defense” that we believe may be a better way to truly empower yourself.

What's the difference? Well, empowerment self-defense (ESD) courses go far beyond the physical skills in order to teach women how to potentially avoid or diffuse situations before they happen. Why does this matter? Because the truth is that 62% of non-fatal attacks and 70% of homicides are committed by someone you know!* This could be someone at work, in your building, at the coffeeshop, a friend or any number of acquaintances.



ESD classes can help you prevent, escape and survive attacks, and may also help you heal from assault, abuse or harassment. You'll learn how to defend yourself physically, but you will also learn things like boundary setting (see below), awareness, assertiveness, and having confident body language—which can make a huge difference in every area of your life and in the lives of those around you.

ESD programs are becoming quite popular and there are likely many ESD options in your area. You can learn more about empowerment self-defense or can begin training to be an ESD instructor from the National Women's Martial Arts Federation (<https://nwmaf.wildapricot.org/empowerment-model/>), ESD Global (www.esdglobalselfdefense.org) and a number of other worthy organizations.

THE NEXT STEP BEYOND THE BOUNDARIES

What is boundary setting?

One of the main differences between ESD and plain old self-defense is boundary setting. According to the National Women's Martial Arts Federation model, this includes:

1. How to “see” danger
2. How to project confidence
3. How to read body language
4. How to set and maintain boundaries
5. How to have consistency between body language, voice, and content
6. How to be assertive (and its distinction from both aggression and passiveness)
7. How to deescalate situations
8. How to confront someone
9. How to control your own emotions
10. How to speak up against violence even if you are not the target—and more

SOME GREAT RESOURCES - TOOLS AND MORE

DIY Resources

If you are interested in learning more about other ways to defend yourself, here are some resources (there are literally thousands) for videos, tools and education on keeping yourself safe:

1. Damsel in Defense offers tools and education and group “empower hours” for you and your friends (www.damselinddefense.net)
2. Women on Guard offers tools, videos and a blog (www.womenonguard.com)
3. Stand Up for Women's Safety provides education and training on self-defense (www.standupfor-womenssafety.org)
4. Great information about staying safe when you travel from World Nomads (www.worldnomads.com/travel-safety)
5. Video guides for staying safe in a variety of situations (<https://www.howcast.com/guides/157-personal-security-self-defense>)

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