

Participant Corner

Cyber Security: Keep Your Plan Assets Safe

The Month in Brief

For most of November, the stock market was plagued by the same skepticism evident in October: the sense that corporate profits were declining and economic growth was slowing. Then Federal Reserve chairman Jerome Powell threw investors a line: he delivered a speech late in the month that soothed some of the considerable anxiety in the equity markets. Helped by Powell's comments, the S&P 500 gained 1.79% on the month. While analysts sensed the bull market was in its late phase, consumers remained confident, enthusiastic participants in an apparently thriving economy. In a surprise, home sales picked up. Oil fell. The United Kingdom scheduled a critical parliamentary vote on the Brexit; China and the U.S. returned to the negotiating table regarding tariffs.¹

% CHANGE	Y-T-D	1-YR CHG	5-YR AVG	10-YR AVG
DJIA	3.31	5.22	11.75	21.34
NASDAQ	6.19	6.64	16.11	42.43
S&P 500	3.24	5.30	10.88	23.82
REAL YIELD	8/31 RATE	1 YR AGO	5 YRS AGO	10 YRS AGO
10 YR TIPS	1.04%	0.56%	0.60%	2.38%

Sources: barchart.com, bigcharts.com, treasury.gov – 11/30/18^{18,19,20,21}
 Indices are unmanaged, do not incur fees or expenses, and cannot be invested into directly. These returns do not include dividends. 10-year TIPS real yield = projected return at maturity given expected inflation.

MONTHLY QUOTE

“I am **certain** there is too much **certainty** in the world.”

MICHAEL CRICHTON

MONTHLY TIP

Many couples buy life insurance when they start a family, insuring both partners (even if one elects to stop working). There is a good reason to insure both partners: If a stay-at-home spouse or partner passes away and is uninsured, a surviving spouse could face sizable expenses to pay for childcare and other household needs.

MONTHLY RIDDLE

It is often surrounded by water and at risk from waves, and it has a fin rather than a sail or motor, but without water and waves, there would be no real use for it. What is it?

Last month's riddle:

It is as old as the world, and yet new each month. What is it?

Last month's answer:

The moon.



Cyber fraud has been a growing concern globally for years. Individuals are typically very careful to keep their security measures (passwords, authentication codes, etc.) private with regards to their banking and electronic mail accounts. However in the past few years there have been breaches of major companies containing personal information of individuals. And unfortunately much of the personal information has become accessible by bad actors on the dark web.

Participants need to be vigilant with their retirement savings accounts as well. In the past 12 months there have been a slew of cases of attempted fraud, some successful, enacted on retirement savings plan participants. And these attempts have occurred across a multitude of recordkeepers. The good news is that virtually all recordkeepers have security as a prominent priority and spend. They are constantly updating their security technology and protocols. But their security can only go so far if the participant is not being equally vigilant.

The following are a few prudent tips for participants in ensuring the security of their retirement savings accounts:

- Use multiple levels of security and authentication – if your plan’s recordkeeper comes out with a new level/type of authentication, engage it immediately.
- If you frequent a website, or have an account with a company, whose website and information has been compromised, change all your passwords. For example, Yahoo recently had a large breach – a breach containing passwords – if you ever had a Yahoo account you should change your password.
- Make sure your password is strong – utilize letters, capitalization, numbers, and symbols. Don’t use recognizable words. Don’t use the same password for multiple purposes. Have the password be at least 14 characters in length. Consider changing your password on a frequent basis.
- Never send your authentication to anyone requesting it. It should be limited to use on sites on which you navigated to independently of any outside request.
- Check your account on a semi-regular basis for any irregularities.
- Immediately contact your plan administrator and/or the recordkeeper if you receive any update that sparks your concern – do not wait, the money could leave the U.S. quickly.

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Disclosures:

In addition to the options listed here, there may be other options available. You should also consider your other options before rolling over retirement savings. Consider the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. This material is not intended to replace the advice of a qualified attorney, tax advisor, investment professional or insurance agent. This is a hypothetical illustration and does not represent an actual investment. There is no guarantee similar results can be achieved. If fees had been reflected, the return would have been less.

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About Capstone Retirement Group

Capstone Retirement Group is a professional retirement plan consulting firm. We partner with plan fiduciaries to identify and implement the optimal retirement plan for their organization.

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