

## ARE YOU (CYBER) SECURE?

P L A N  
I N V E S T  
S U C C E E D



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At SC Parker, we have multiple levels of cyber security measures in place: firewalls, complex passwords, enforced password expirations, cyber security awareness training, and email security testing, to name a few. How about you? Is your home network protected by a firewall? It should be. Is your smartphone password protected? It should be. Also, are your passwords “password” or 12345? They should not be. Do you click on links in emails claiming you have a huge inheritance coming? I hope not! Of course, most of you know what the answers to these questions should be. But putting safeguards in place can be put on the back burner at times. A few suggestions:

- ◆ Change your passwords at least occasionally and make sure they are not too simple. Using a phrase or adding a special character can strengthen your passwords.
- ◆ Do not click on links in unrecognized, unexpected or strange emails. In fact, do not click on the email at all and delete it if you have any suspicions. Phishing—using an email to entice you to click a link or give up sensitive information—is one of most common methods of gaining access to a network. Many high-profile hacks begin this way.
- ◆ Consider having security software on your devices that may help protect you from malicious websites.
- ◆ Be careful of who you deal with when purchasing online. Among the most common identity theft crimes is stealing someone’s credit card information and making unauthorized purchases. Check your bank and credit card statements often to make sure there are not any unauthorized transactions. Be aware that thieves will often make small transactions at first to see if you are paying attention, and if you don’t stop those small transactions, they will move on to major purchases.
- ◆ Don’t share your passwords with anyone.
- ◆ Turn off or lock your computer or tablet when not in use.
- ◆ Users of Amazon Alexa devices may want to consider opting out of the new Sidewalk feature, which borrows bandwidth from your devices and lets passersby use it. This poses a possible security risk.

If we all work together and develop good security habits, we can make things much harder for cyber criminals.

**ANNOUNCEMENT:**  
A new client portal, CLEAR 1 is now available to view your accounts online! Call our office for details.

### YOUR RETIREMENT ROADMAP

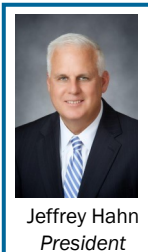
- Make a Plan**
  - \* Establish retirement goals
  - \* Create financial plan
  - \* Review tax strategy
- Fortify Retirement Savings**
  - \* Leverage catch-up contributions
  - \* Tackle debt
- Prepare for the Unexpected**
  - \* Review Life Insurance Policies
  - \* Explore Long Term Care
- Estate Planning**
  - \* Document your wishes
  - \* Prepare a Will or Trust
- Enjoy Retirement**
  - \* Live your dreams and goals
  - \* Review your retirement income plan annually with an advisor

# ★ PLAN ★ INVEST ★ SUCCEED

## A MESSAGE FROM JEFF

To paraphrase, one of my favorite quotes and guiding principles reads as follows: "All great successes are based on fundamentals". In today's world, there is an excess of information (and misinformation) available from more sources than ever. It is an accelerating trend brought about by the proliferation of technology in our society and our individual lives. I am regularly asked for an opinion on current news events and what effect they will have on the investment markets. My response and concentration is to focus on the fundamentals rather than the headlines. What are your circumstances? What are the trends of the investments you own? What can our firm do to help you succeed? This is why we most often recommend a diversified portfolio. It is a fundamental way to reduce risk. We search for investments that you will want to own for long periods of time. We normally strive to streamline and simplify the planning as much as possible. We want to help you organize your finances and documents to bring a sense of order to them so when the inevitable changes do occur in your life, they can be managed with ease and certainty. The focus on creating benefit for you is the fundamental purpose of our firm.

Change is always with us. Being adaptable gives us a chance to benefit from it. As a firm, we continuously research the investment markets, seeking to improve investment quality. We have upgraded our technology, our staff training and our office building. These are ongoing activities, done to serve you better. If you have any questions or would like to meet, please give us a call. We can discuss things in person, over the phone or in a meeting on line. You are always welcome and appreciated here. That's one thing that will never change.



Jeffrey Hahn  
President

## OUR NEW LOOK

Over the last several years, a series of upgrades have been made to our office. Recently, in addition to our new solar system, we have done considerable remodeling in the interior including a new conference room as well as upgraded carpeting, reception desk and furniture.



## WOMEN'S ROLE IN FINANCE

In the almost 100 years since SC Parker was founded, the investment world has seen unimaginable changes. The variety of investment options, speed of transactions and number of people participating in investing have grown at incredible speed. In the past 50 years, the number of women actively involved in the financial markets has increased towards their population percentage.

It used to be that many women were introduced to investments by inheritance, gifting or divorce. Today, for many, this may now be as simple as having a 401(k) through their workplace or an individual account to see returns different from traditional savings. While statistically more conservative than men, women have shown a greater discipline to sticking to investment goals and slightly better overall returns on their investments.

If working with a financial professional seems outside of your comfort zone, be assured that at SC Parker ALL clients are individually accommodated for their different goals, investment experiences and needs. We can help you identify goals and strategies to achieve them. We appreciate your trust in us and look forward to having you with us in our second century.



David Ivancic



## STAY IN TOUCH

- ◆ Listen to us live on WECK Radio, Sat. 9am—9:30am & Sun. 7am -7:30am

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## SCPARKER.COM

SC Parker's  
Annual Free Shred Event  
September 18, 2021  
More Details Coming Soon!!!



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