



Boost Your Financial Hygiene During COVID-19

Tuesday, August 25, 2020

LIVE BUIE B I GSM

Your Financial Life in Uncertain Times



**“Watch the costs and the
profits will take care of
themselves.”**

— Andrew Carnegie

11 Financial Hygiene Boosters

1. Sign Up for Schwab Alliance
2. Sign Up for IdentityForce
3. Set Up a Password Manager
4. Secure Your Accounts with 2FA
5. Review Your Bank Accounts and Credit Cards
6. Sign Up for Credit Karma
7. Create an Online mySocialSecurity Account
8. Review Your Rewards Programs
9. Upgrade Your Technology
10. Need a date night idea? Money conversation date night
11. Take care of your mental health, too!

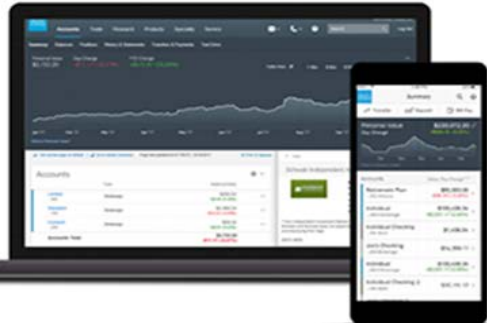


Sign Up for Schwab Alliance

Easy,
secure
access

Signing up for Schwab Alliance gives you access to your account information virtually anytime, anywhere, while saving time and paperwork.

Designed for investors like you, our website and mobile app enable you to stay informed about your accounts while still relying on the one-on-one guidance provided by your independent advisor.



A screenshot of a webinar registration page. The header features the Charles Schwab logo and the title "Getting the most out of Schwab's digital tools" under "Advisor Services". Below the header is a black and white photo of a woman and a man looking at a screen. The main text reads: "Schwab's digital tools are the best way to deliver a faster, more secure client experience. Attend one or more of our upcoming webinars to learn more about how they can help your firm work more efficiently. We're offering three different sessions, each of which focuses on a different aspect of Schwab's digital workflows." A list of sessions is provided: "Move Money and eAuthorization: We've expanded and enhanced our Move Money and eAuthorization". A registration form on the right asks to select a webinar, listing "Intro to Move Money and eAuthorization" on Tuesdays and Thursdays at 12:00 pm ET, with specific dates for Tuesday, May 21 and Thursday, May 23.

- Increased security
 - 2FA, device authorization
- Saves time and paperwork, makes your life easier!
 - E-authorization
 - E-signature, no notary
 - Profile updates
 - Beneficiary designations





Sign Up for Schwab Alliance

The screenshot shows the Charles Schwab website's Security Center. The top navigation bar includes 'Accounts', 'Trade', 'Research', 'Products', 'Specialty', and 'Service'. Below this is a secondary navigation bar with 'My Profile', 'Security Center' (highlighted with a red box), 'Account Servicing', 'Paperless', 'Alert Settings', 'Alerts', 'Account Settings', and 'Message Center'. The main content area is divided into three sections: 'Security Recommendations', 'Security Credentials', and 'Two-step Verification'. The 'Security Recommendations' section is also highlighted with a red box and contains two items: 'Update your web browser' and 'Set a security question'. The 'Security Credentials' section includes links for 'Change Password', 'Change Login ID', and 'Enroll in Enhanced Authentication', along with a note about password updates. The 'Two-step Verification' section is also highlighted with a red box and offers two options: 'Only on untrusted devices' and 'Always at login'. Two dark blue callout boxes with white text provide additional context: one points to the 'Security Recommendations' section, stating that clients will receive customized recommendations to improve security, and the other points to the 'Two-step Verification' options, stating that clients can choose how to apply secure two-step verification when logging in.

Security Recommendations

Your security is our priority. Keeping your information up-to-date helps us protect you against fraud. Take the following steps to help keep your information secure.

-  [Update your web browser](#)
For the most secure and functional experience, make sure you're using either the latest version of Internet Explorer or a different browser.
-  [Set a security question](#)
Use a secret question and answer to regain access if you forget your password or login ID.

Security Credentials

- [Change Password](#)
- [Change Login ID](#)
- [Enroll in Enhanced Authentication](#)

Your password was last updated on 11/29/2018. Please consider updating your password every 6 months.

Two-step Verification

Tell us when you want to verify your identity with a six-digit security code.

- Only on untrusted devices**
Verify at login only on devices that you have not told us to trust, or on public or shared devices.
- Always at login**
Verify every time you login, on all devices. Select a method to get your code.

Now clients will receive customized recommendations to help improve their security.

Your clients can choose the way they apply secure two-step verification when logging into their account. These options are available on the Security Center tab.



Sign Up for Schwab Alliance

Individual xxxx-x139

Available Cash + Borrowing: **\$138,766.70**

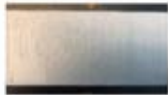
Amount Your maximum deposit is \$10,000.00

\$ 100.00

Front of Check



Back of Check



Clear

Review Deposit

The screenshot shows the Schwab Alliance website interface. The 'Service' tab is highlighted in the top navigation bar. A callout box points to the 'Beneficiaries' link in the 'My Profile' section, with the text: "From the Service tab, clients can now more easily find and use the updated Beneficiaries feature." Below this, there is a section titled "For more information, call 800-435-4000 to speak with a Schwab representative." followed by a paragraph: "Maintain control of your assets as part of your broader financial plan. Name beneficiaries on your Schwab accounts to provide greater peace of mind and make sure your wishes are followed." Below this is a list of "Accounts eligible for naming beneficiaries include:" with bullet points: "Schwab One Designated Beneficiary Plan", "Schwab Bank High Yield Investor Checking", and "IRA*". A footnote states: "*Excludes Education Savings Plan, Custodial IRA, Minor Inherited IRA and Inherited IRA owned by a Trust, Estate or Organization." Below that is a section titled "Why is this important?" with the text: "Naming beneficiaries helps."



Sign Up for Schwab Alliance

charles SCHWAB

SchwabSafe® | [The Schwab Security Guarantee](#) | [Schwab Homepage](#)

Log in to Schwab Alliance

Login ID

Password

Start Page
Accounts Summary ▾

Log in

[Forgot login ID or password?](#) [New user?](#)
[Log in to mobile](#)

4 quick tips to better protect your account

- Use unique passwords in the places where you do business
- Enroll in two-factor authentication
- Ensure your contact information is up-to-date
- Activate voice ID or use a verbal password when calling us

[Learn more >](#)

Have questions?

Call your dedicated Alliance team at **800-515-2157**



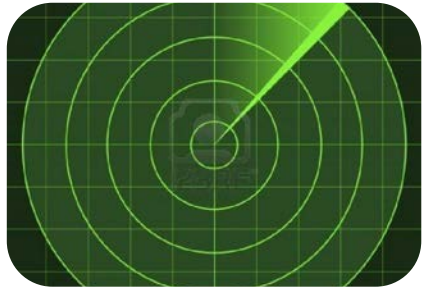
Sign Up for IdentityForce



IdentityForce.™



Sign Up for IdentityForce



Monitor



Alert



Control

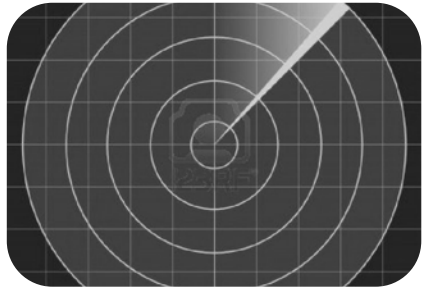


Recover

Continuous monitoring of your identity, privacy, and credit and detection of illegal selling of your personal, financial, and credit information.



Sign Up for IdentityForce



Monitor



Alert



Control

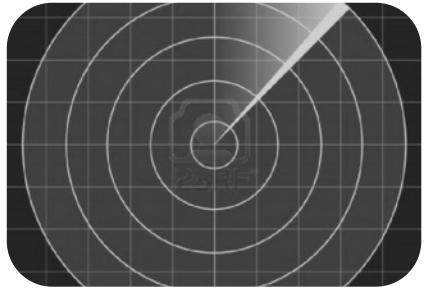


Recover

Early notifications to your smart phone, tablet,
or desktop computer when your personal
information is at risk.



Sign Up for IdentityForce



Monitor



Alert



Control

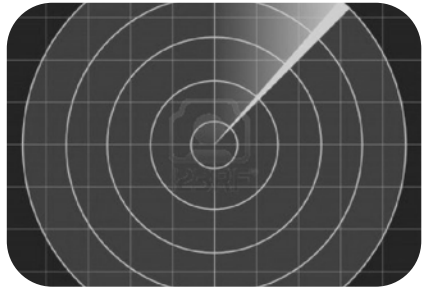


Recover

Understand your credit score and how your online information is being used. Protect your keystrokes, PIN numbers, and credit card information.



Sign Up for IdentityForce



Monitor



Alert



Control



Recover

IdentityForce will complete paperwork, make calls,
and handle every detail to restore your identity.
And, you're covered by their \$1M insurance policy.



Sign Up for IdentityForce

ALERTS

IDENTITY



FINANCIAL



CREDIT



SOCIAL



● Email Address Monitoring Alert	8/24/2020	
● Email Address Monitoring Alert	8/24/2020	
● Bank and Credit Card Activity Alert	8/5/2020	

Sign Up for IdentityForce

The screenshot shows the IdentityForce user interface. At the top, there is a dark blue header with the IdentityForce logo on the left and a 'LOG OUT' button on the right. Below the header is a navigation bar with a home icon and the text 'Manage Account'. A sidebar on the left contains several icons: a house for 'HOME', a bell for 'ALERTS', a credit card for 'CREDIT', a person for 'MY ACCOUNT', a document for 'TRANSACTION HISTORY', a document with a magnifying glass for 'RECORDS', and a question mark for 'SUPPORT'. The main content area is titled 'Personal Information' and includes a sub-header 'Personal Information' and a paragraph: 'For maximum protection, add as much information as possible. IdentityForce continuously scans the Dark Web, chat rooms, public records, and other data sources to detect potential fraud and suspicious activity associated with your personal information.' Below this are several fields, each with an update or add button to its right: 'Name:' with a pencil icon; 'Address:' with a pencil icon; 'Date of Birth:' with a pencil icon; 'Email Addresses:' with a '+ UPDATE' button; 'Phone Numbers:' with a '+ UPDATE' button; 'Social Security #:' with a '+ UPDATE' button; 'Driver's License #:' with a '+ UPDATE' button; 'Passport:' with a '+ ADD' button; and 'Medical Insurance:' with a '+ UPDATE' button.

IdentityForce

LOG OUT

Manage Account

Personal Information

For maximum protection, add as much information as possible. IdentityForce continuously scans the Dark Web, chat rooms, public records, and other data sources to detect potential fraud and suspicious activity associated with your personal information.

Name:

Address:

Date of Birth:

Email Addresses: + UPDATE

Phone Numbers: + UPDATE

Social Security #: + UPDATE

Driver's License #: + UPDATE

Passport: + ADD

Medical Insurance: + UPDATE

Sign Up for IdentityForce

IdentityForce LOG OUT

Transaction History + ADD ACCOUNT(S)

2 Number of Accounts Scanned **\$26121.04**

246 Number of Transactions Reviewed

0 Number of Transactions Flagged

Select ACCOUNT Month Year

* If you do not recognize any of the purchases below, check "Not Mine"

				NOT MINE
February 24, 2018	Amazon.com		-5.30	<input type="checkbox"/>
February 23, 2018	IN *CATALFAMO FLOORIFT, LAUDERD 054IAJ1A2JY xxxxxx5770		-655.60	<input type="checkbox"/>
February 23, 2018	Indeed		-502.28	<input type="checkbox"/>
February 21, 2018	110 GRILL WAYLAND 10WAYLAND MA xxxxxxx805Z		-105.81	<input type="checkbox"/>
February 21, 2018	Amazon.com		-47.96	<input type="checkbox"/>
February 21, 2018	TILE SHOP ONLINE PLYMOUTH MN		-96.85	<input type="checkbox"/>

Sign Up for IdentityForce



DASHBOARD



ALERTS



CREDIT



MANAGE
ACCOUNT



TRANSACTION
HISTORY



RESOURCES



SUPPORT

CREDIT REPORT

CREDIT SCORE

CREDIT SCORE TRACKER

CREDIT SIMULATOR

CREDIT SUMMARY

Updated: 6/29/2020

Next Update Available: 9/27/2020

[SET FRAUD ALERT REMINDER](#) | [PRINT REPORT](#)

	Total	Experian	Equifax	TransUnion
Total Accounts	47	39	43	35
Open Accounts	15	16	15	15
Closed Accounts	20	23	28	20
Total Balances	\$271,608.00	\$271,608.00	\$270,419.00	\$270,419.00
Total Monthly Payments	\$3,754.00	\$3,425.00	\$3,719.00	\$3,719.00
Delinquent Accounts	0	0	0	0
Inquiries in the Last 2 Years	4	3	1	0
Number of Public Records	0	0	0	0

[EXPERIAN DISPUTE FORM](#)

[EQUIFAX DISPUTE FORM](#)



[TRANSUNION DISPUTE FORM](#)

Sign Up for IdentityForce

Social Information

IdentityForce monitors your Facebook, Twitter, Instagram, Google+, and YouTube accounts for inappropriate activity and posts that could be perceived as violent, are using profanity, or could be categorized as cyber bullying or discriminatory.

SOCIAL MEDIA MONITORING

- | | |
|---|-------------------------------|
|  Facebook | + ADD ACCOUNT |
|  Twitter | + ADD ACCOUNT |
|  Instagram | + ADD ACCOUNT |
|  YouTube | + ADD ACCOUNT |

ACCOUNT ALERT PREFERENCES

Alert my social media accounts for

- Inappropriate activity
- Spams, scams, malware, phishing
- Impersonation
- Account hacking activity

Sign Up for IdentityForce



UltraSecure

\$9.95/mo
or \$99.50/yr



UltraSecure+Credit

\$16.95/mo
or \$169.50/yr



Poll

- For how many websites do you use the same password?
 - A: None. I am a password hygiene wizard!
 - B: 1-3
 - C: 4-6
 - D: 7+



Set Up a Password Manager

- Easy to significantly increase your password hygiene and security of all your accounts
 - All types of logins
 - Generates complex, secure passwords for you
- Poor memory is okay! (for all but one password)
- Family sharing
- Popular Options:
 - LastPass
 - Dashlane
 - 1Password



Set Up a Password Manager

Auto-pilot for all your passwords

LastPass removes obstacles, letting you get back to the things you love most.



Log in and go

Once you save a password in LastPass, you'll always have it when you need it; logging in is fast and easy.



Simplify online shopping

When you're ready to make a purchase, your profile will fill all your payment and shipping details for you.



Generate strong passwords

The built-in password generator creates long, randomized passwords that protect against hacking.



Store digital records

Insurance cards, memberships, Wi-Fi passwords... keep all your notes safe and easy to find.



Share effortlessly

Some things shouldn't be sent in a text. Conveniently and safely share passwords and notes with anyone.



Dark web monitoring

Stop worrying about data breaches. Get alerts if your personal information is at risk.

Set Up a Password Manager

The image shows a pricing comparison chart for LastPass. At the top, there are two tabs: 'Single Users & Families' (selected) and 'Business Plans'. Below the tabs are three plan cards: 'Free', 'Premium', and 'Families'. Each card lists features, price, and a call to action button.

Plan	Price	Key Features	Call to Action
Free	\$0	Convenient, reliable password management with access on all your devices for free	Get LastPass Free
Premium	\$3/month*	Multi-device password sharing with 1GB of encrypted file storage for personal security	Try Free for 30-Days
Families	\$4/month*	Secure password management with 6 premium licenses for easy password sharing	Try Free for 30-Days

Single Users & Families | **Business Plans**

Free
Convenient, reliable password management with **access on all your devices** for free

\$0

Get LastPass Free

Includes 30-day trial of Premium

Premium
Multi-device password sharing with **1GB of encrypted file storage** for personal security

\$3/month*

Try Free for 30-Days

Buy Now

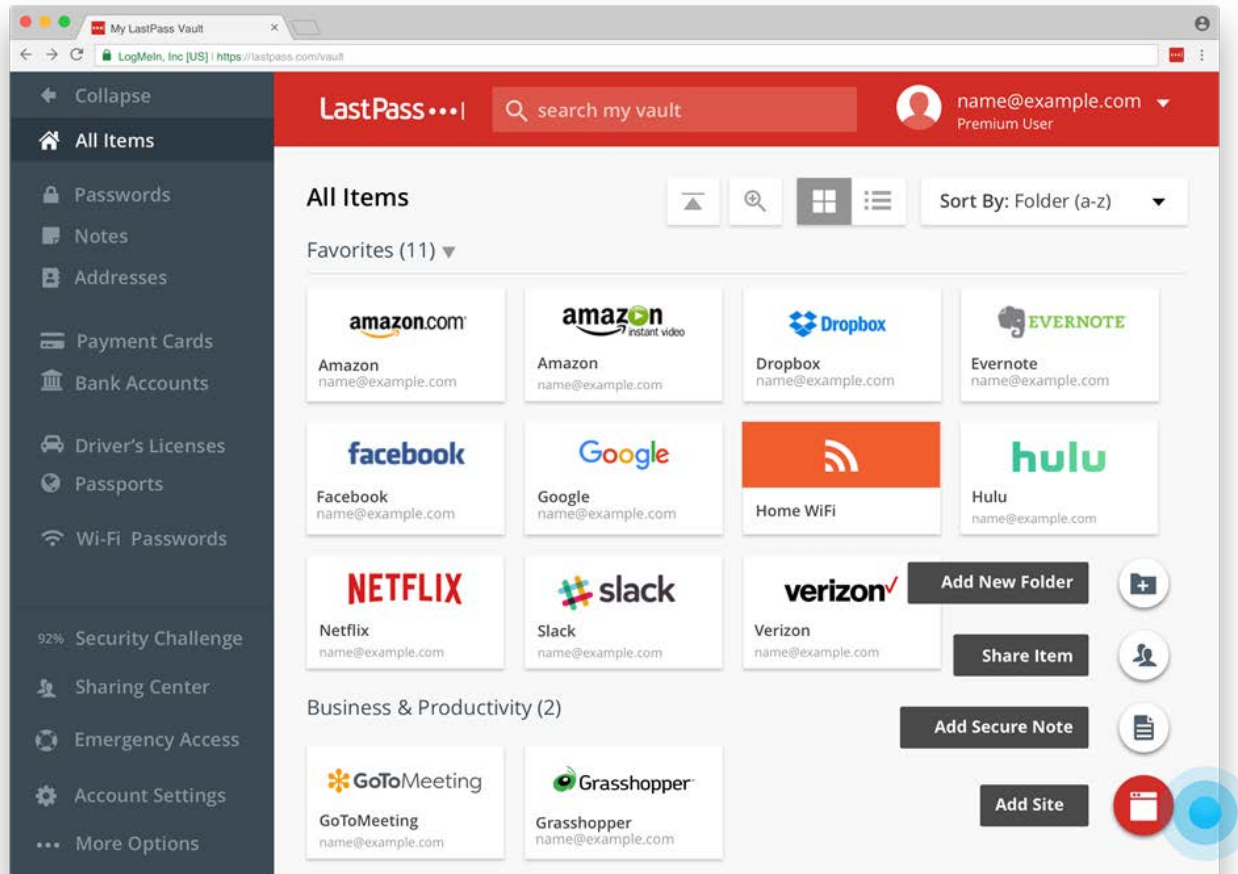
Families
Secure password management with **6 premium licenses** for easy password sharing

\$4/month*

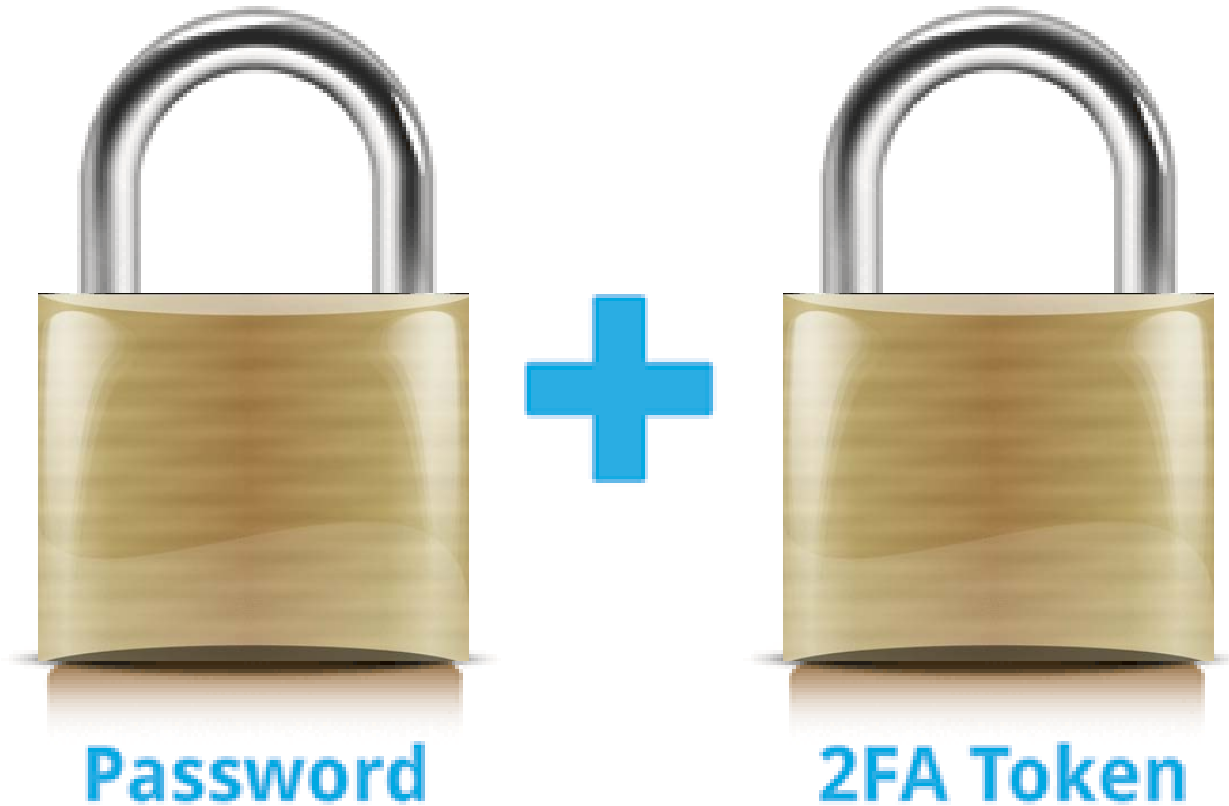
Try Free for 30-Days

Buy Now

Set Up a Password Manager



Secure Your Accounts with 2FA



Secure Your Accounts with 2FA

twofactorauth.org



Two Factor Auth (2FA)

List of websites and whether or not they support [2FA](#).






Secure Your Accounts with 2FA



Two Factor Auth (2FA)

List of websites and whether or not they support 2FA.

🔍 gmail

	Email	Docs	SMS	Phone Call	Email	Hardware token	Software token
 Gmail		✓	✓			U2F	✓ 

Secure Your Accounts with 2FA



Backup and Sync



Banking



Betting



Cloud Computing



Communication



Cryptocurrencies



Developer



Domains



Education



Email



Entertainment



Finance



Food



Gaming



Government



Health



Hosting/VPS



Hotels and
Accommodations



Identity
Management



Investing



IoT



Legal



Other



Payments



Remote Access

Secure Your Accounts with 2FA



Backup and Sync



Banking



Betting



Cloud Computing



Communication

Backup and Sync	Docs	SMS	Phone Call	Email	Hardware token	Software token
Apple iCloud		✓	✓			
Backblaze		✓				✓
Box		✓				
CloudApp	Tell them to support 2FA! On Twitter On Facebook Via Email					
CrashPlan	Tell them to support 2FA! On Twitter On Facebook					
Degoo	Tell them to support 2FA! On Twitter On Facebook Via Email					
Dropbox		✓			U2F	✓
Evernote		✓	✓			✓

Let Us Know!

- What tools, apps, or programs do you use to keep your personal information safe?



Poll

- How often do you access and review your accounts online?
 - Every Few Months
 - Once Per Month
 - Once Per Week
 - Every Day
 - Whenever I think about it!



Review Your Personal Accounts

A Tale of Two CFPs®

- Lauren S.
 - Dual-income household
 - Lauren: receives text alerts for all transactions on all accounts
 - Daniel: receives in-app alerts for all transactions on all accounts
 - Quarterly conversation to reconcile individual reviews
- Yusuf
 - Single-income household
 - Reviews all accounts every Monday morning*
 - Reconciles all transactions in a master spreadsheet
 - Weekly** conversation with Maegan to discuss accounts

*actual

**aspirational ☺



Subscription Trackers - TrueBill

The screenshot displays the TrueBill dashboard interface. At the top, there is a navigation bar with the TrueBill logo, a 'DASHBOARD' tab, and a 'DASHBOARD INACTIVE CHARGES' link. On the right, there are 'ACCOUNTS' and a menu icon. The main content area is titled 'Monthly Summary' and features two key metrics: 'Subscriptions last month' at \$164.94 (decreased by \$71.11) and 'Bills & Utilities last month' at \$114.75 (decreased by \$164.65). Below this is a promotional message: 'Want Even More Savings? We're working hard to add features to help you save even more. Help us get there by sharing on Facebook and Twitter.' with 'Share' and 'Tweet' buttons. The 'Subscriptions (8)' section lists three items: Adobe (\$52.99/month, total \$1,165.78), Buffer (\$10.00/month, total \$120.00), and Google Apps for Work (\$5.00/month, total \$41.16). Each item includes a logo, a monthly price, a total amount, a date, and a bar chart showing the last 6 months of activity. A fourth item, 'Google Drive Storage', is partially visible at the bottom.

Truebill

DASHBOARD INACTIVE CHARGES

ACCOUNTS

Monthly Summary










Subscriptions last month
\$164.94 ▼ decreased by **\$71.11**

Bills & Utilities last month
\$114.75 ▼ decreased by **\$164.65**

Want Even More Savings? We're working hard to add features to help you save even more. Help us get there by sharing on Facebook and Twitter.

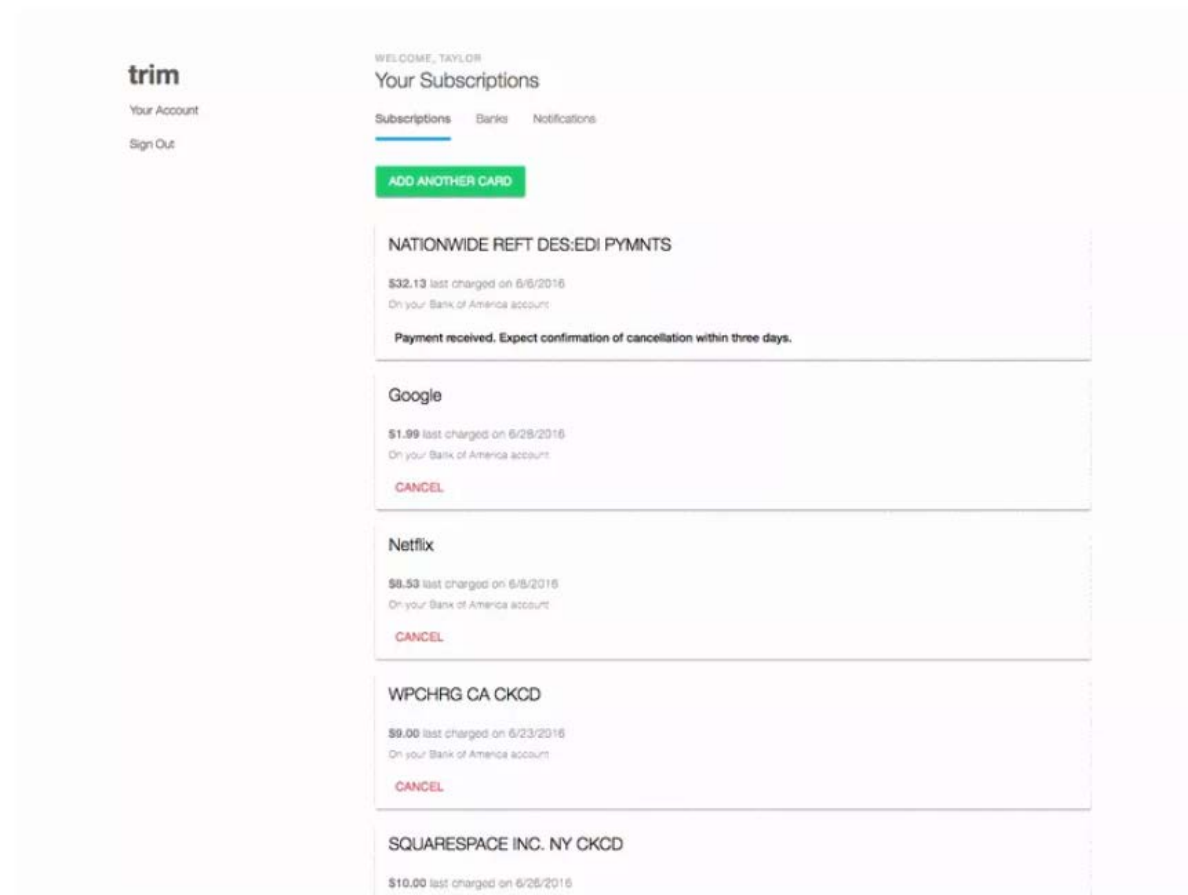
Share Tweet

Subscriptions (8)

	Adobe \$52.99 Jun 30 (Monthly)	\$1,165.78 Total since 06/30/2015		 Last 6 months	Options -
	Buffer \$10.00 Jun 19 (Monthly)	\$120.00 Total since 07/20/2015		 Last 6 months	Options -
	Google Apps for Work \$5.00 Jun 2 (Monthly)	\$41.16 Total since 10/04/2015		 Last 6 months	Options -
	Google Drive Storage				Options -



Subscription Trackers - Trim



The screenshot displays the Trim website interface. On the left, the Trim logo is shown above the text "Your Account" and "Sign Out". The main content area is titled "Your Subscriptions" and includes a navigation menu with "Subscriptions", "Banks", and "Notifications". A green button labeled "ADD ANOTHER CARD" is positioned above a list of subscriptions. The subscriptions listed are:

- NATIONWIDE REFT DES:EDI PYMNTS**
\$32.13 last charged on 6/6/2016
On your Bank of America account
Payment received. Expect confirmation of cancellation within three days.
- Google**
\$1.99 last charged on 6/28/2016
On your Bank of America account
CANCEL
- Netflix**
\$6.53 last charged on 6/6/2016
On your Bank of America account
CANCEL
- WPCHRG CA CKCD**
\$9.00 last charged on 6/23/2016
On your Bank of America account
CANCEL
- SQUARESPACE INC. NY CKCD**
\$10.00 last charged on 6/26/2016



Sign Up for Credit Karma

credit karma

Cards ▾

Loans ▾

Auto ▾

Home ▾

Resources ▾

Tax [File for free](#)

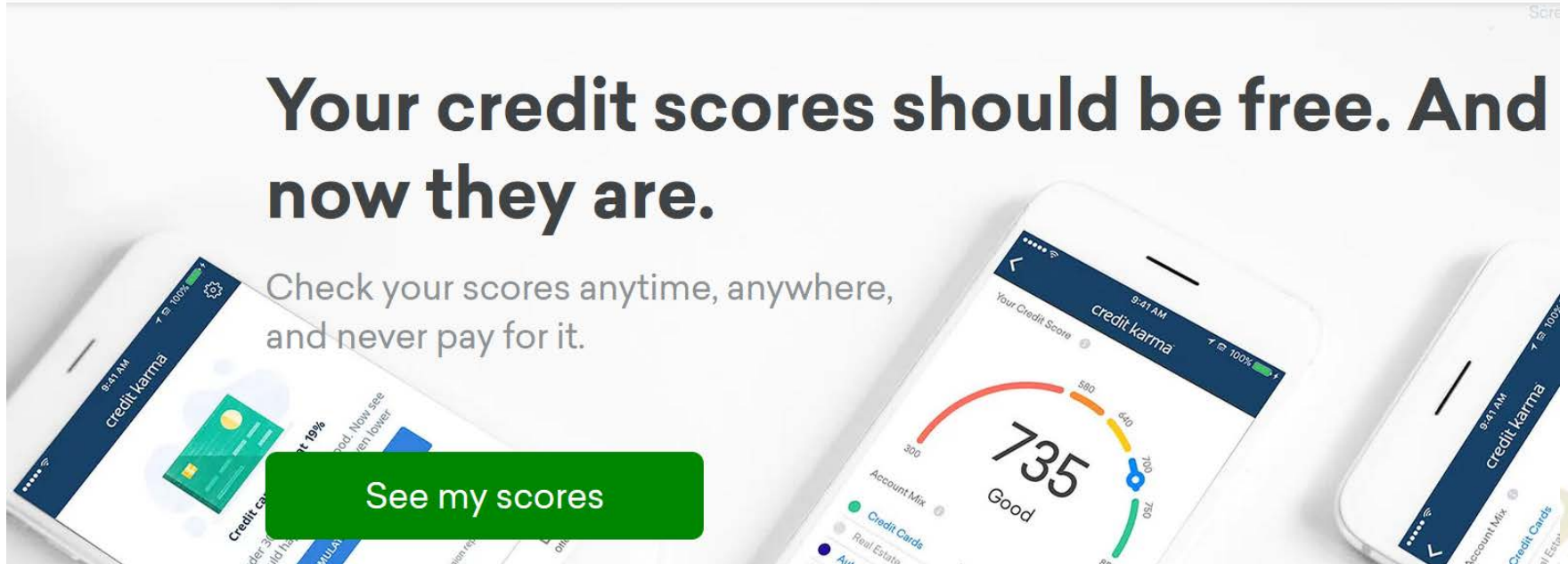
Savings

How it works

Your credit scores should be free. And now they are.

Check your scores anytime, anywhere, and never pay for it.

[See my scores](#)



Sign Up for Credit Karma

credit karma™



Credit



Accounts



Cards



Loans



Auto



Home



Savings



My Offers



Create an Online mySocialSecurity Account

To create an account, you must:



Be at least 18 years of age



Have a Social Security number



Have a valid U.S. mailing address



Have an email address

1



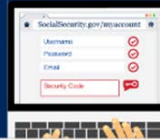
Visit www.SocialSecurity.gov/myaccount and select **sign in to** or **create an account**.

2



Read and agree to the 'Terms of Service', tell us who you are, and **verify your identity**.

3



Create your **account detail**, select **how to receive** your security code, and **enter** your security code.

4



Now that you have **successfully** created your *my* Social Security **account**, choose **email or text** under 'Message Center Preferences' to receive courtesy notifications.



Create an Online mySocialSecurity Account

What can you do with a *my* Social Security account?

- ✓ *new* Get personalized retirement benefit estimates using the new Retirement Calculator
- ✓ *new* Opt out of mailed notices for those available online
- ✓ Check your application status
- ✓ Set up or change direct deposit
- ✓ Request a replacement Social Security card
- ✓ *new* Access the Representative Payee Portal
- ✓ Get a Social Security 1099 (SSA-1099) form
- ✓ Get a proof of income letter
- ✓ Change your address if you're a beneficiary



Review Your Rewards Programs



Upgrade Your Technology



- Increase WiFi bandwidth (have you ever had this many simultaneous connection points?)



- Promote productivity with a second monitor for your computer or a better printer for your home office (who said working from home had to be less efficient/effective?)



- Invest in gadgets to help you keep your home tidy (more on this later...)



Need a date night idea? Money conversation date night

*“Money is the most powerful and
pervasive secular force on the planet.”*
– Dick Wagner

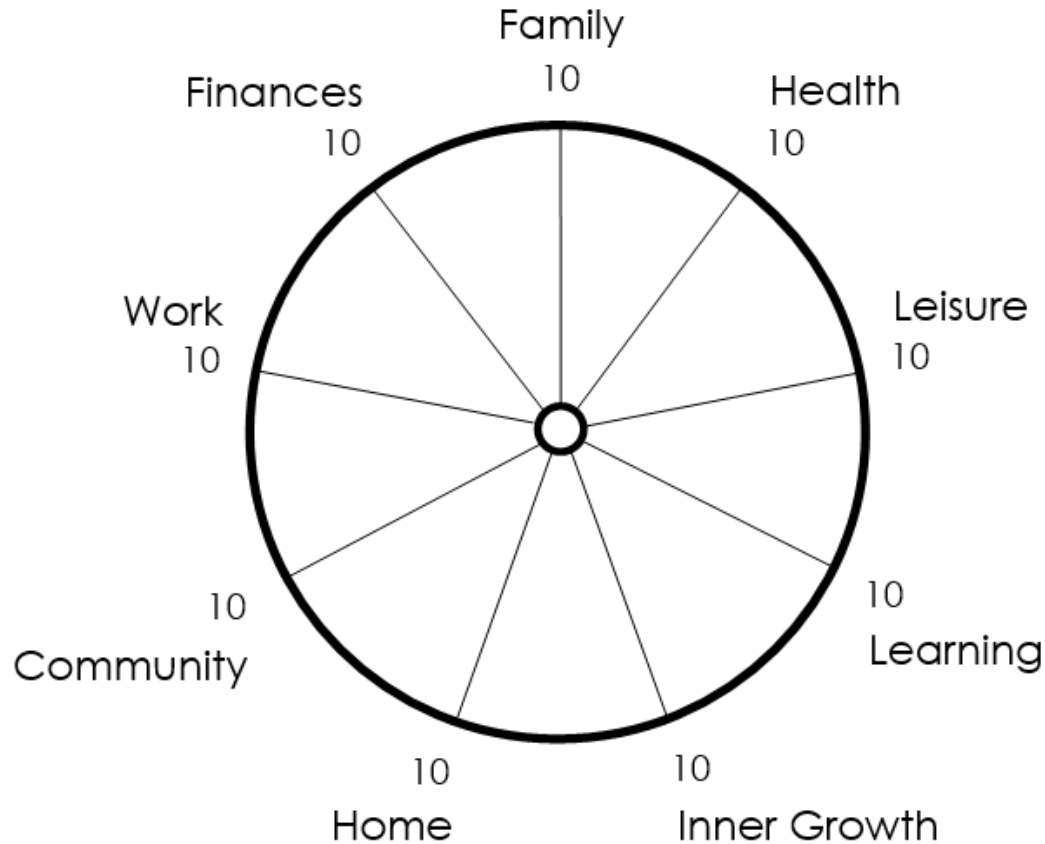


Discovery Process



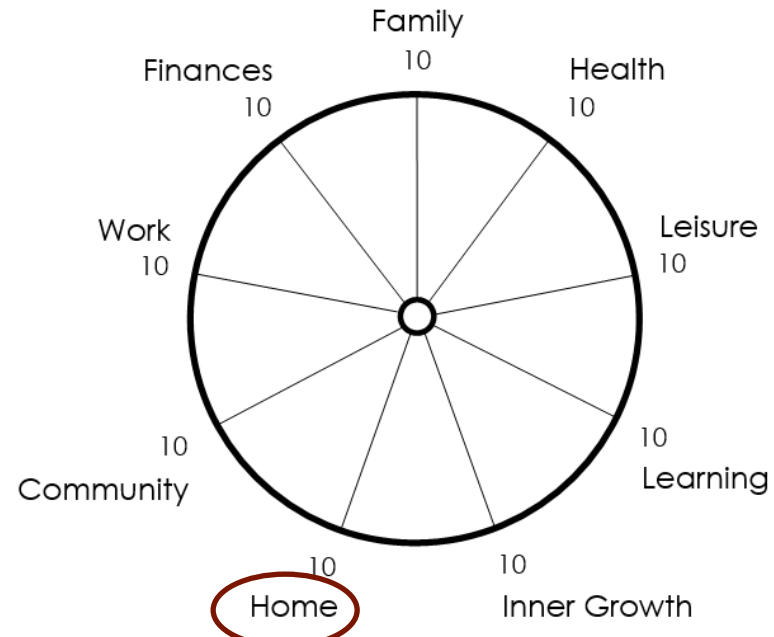
96

Wheel of Life



Poll

- What is your current *level of satisfaction* with your Home?
 - Note – you can define “home” however you’d like across all dimensions (physical, mental, emotional, etc.)
 - If you’re willing to, please share a quick explanation of your rating (via chat or questions function in GoToWebinar)



Home

- Dave and Elissa have used some of their extra time at home to upgrade their smart devices, named:

Agador Spartacus

&

Rosie



Poll

- In what movie did the character Agador Spartacus star?
 - a. Ben Hur
 - b. Love Actually
 - c. The Birdcage
 - d. The Emperor in August



Poll

- After whom is Rosie named?
 - a. Rosie O'Donnell
 - b. Rosie the Riveter
 - c. Rosie the Jetsons' maid
 - d. Rodeo Rosie



Take care of your mental health, too!



Coping with COVID-19

**Take breaks
from the news**



**Take care
of your body**

**Make time to
unwind**



**Connect with
others**

**Set goals
and priorities**



**Focus on
the facts**

Take care of your mental health, too!



Questions?



9/12