

Securing Your Data in Retirement



LASERS wants to help its members stay safe online.

Cybersecurity

What can you do?



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Stay safe out there.

Passwords play a crucial role in securing our digital lives.

What can you do to play it safe on the internet?



- Use unique strong passwords and a password manager. If one site is compromised, you don't want those credentials to allow access to other sites.
- Use MFA wherever possible. If a password is compromised, the bad actor would still need the other factor to access your account.
- Use Authentication Apps rather than texts. It is possible for your texts to be compromised, but an Authentication App makes it that much harder for the bad guys. Don't forget to have your Authentication Apps backed up!

What else can I do to stay safe?

Being in a hurry can cost you dearly.



- Don't click on links in emails or open attachments from unfamiliar senders. Never just assume. Hover over the link to see where it is really taking you.
- Be careful when entering personal information on unfamiliar websites. Password Managers help here, they will not offer to fill the password at a strange site.
- Always look for secure internet sites (make sure it starts with HTTPS://).
- Use an antivirus and malware program on your computer and it is up to date.

What do I need to do on my phone?

Cyber Security extends to your smartphone



- You're getting a call from a number you don't recognize? Let it go to voicemail, they will leave a message if it is important.
- If you do answer and the caller is trying to rush you or scare you, take your time to validate what they are telling you. Never give them ANY personal information or access to anything.
- Most SMS (text) based attacks use something you want to click on as bait. A prize, a way to save money, anything they can use to entice you to click the malicious link.

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Slow down, rushing today could cost you in the long run.

Cybersecurity

What does LASERS do to keep my retirement safe?



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LASERS takes the security of your retirement seriously.

What does LASERS do?

A brief summery



- MFA and Strong passwords are required to access LASERS sites (like myLASERS.org).
- Externally hosted web traffic and email are filtered. This happens before it reaches LASERS.
- 24x7 cybersecurity monitoring.
- Regular network penetration and application security testing.
- Monthly cybersecurity training for LASERS staff.
- Monitored antivirus on all systems.

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We are looking out for your retirement.

Scams ... what to look out for.

Here are some scams that you could run into.



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Common Fraud Schemes

Awareness is half the battle.

- **Romance scam:** Criminals pose as interested romantic partners on social media or dating websites to capitalize on their elderly victims' desire to find companions.
- **Tech support scam:** Criminals pose as technology support representatives and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.
- **Grandparent scam:** A type of confidence scam where criminals pose as a relative—usually a child or grandchild—claiming to be in immediate financial need.
- **Government impersonation scam:** Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- **Sweepstakes/charity/lottery scam:** Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a "fee."
- **Home repair scam:** Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.
- **TV/radio scam:** Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.
- **Family/caregiver scam:** Relatives or acquaintances of the elderly victims take advantage of them or otherwise get their money.

Protect Yourself

Awareness is half the battle.

- Recognize scam attempts and end all communication with the perpetrator.
- Search online for the contact information (name, email, phone number, addresses) and the proposed offer. Other people have likely posted information online about individuals and businesses trying to run scams.
- Resist the pressure to act quickly. Scammers create a sense of urgency to produce fear and lure victims into immediate action. Call the police immediately if you feel there is a danger to yourself or a loved one.
- Be cautious of unsolicited phone calls, mailings, and door-to-door services offers.
- Never give or send any personally identifiable information, money, jewelry, gift cards, checks, or wire information to unverified people or businesses.
- Take precautions to protect your identity if a criminal gains access to your device or account. Immediately contact your financial institutions to place protections on your accounts, and monitor your accounts and personal information for suspicious activity.

Thank you

I hope this has been helpful.

For information found in this presentation and more, please visit <https://lasersonline.org/retirees/cybersecurity/>.



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