



Financially Speaking

Presented by

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DON'T TAKE THE PHISH BAIT

If you don't already know, the term "phishing" refers to the criminal Internet activity that lures unsuspecting people to answer e-mails that bait them into revealing personal financial information. Internet criminals then utilize this information to bilk unwary consumers out of funds. According to the 2006 Consumer Reports State of the Net survey, the median cost to consumers from phishing is \$850, which represents a fivefold increase from the year before. When projected to the number of online households, the damage totals \$630 million. Typically, phishers buy e-mail addresses, then send out e-mails intent on getting personal information. Consumers are strongly advised to be highly suspicious of any e-mail from a questionable source that requests Social Security and credit card numbers.

Fraud has always existed. It has only changed form in light of the Internet. Whether you're online or on the phone, do not give strangers your Social Security

number or credit card numbers. We specialize in asset management, retirement planning, and insurance services (annuities, life, and long-term care insurance) and are committed to protecting the privacy of your personal information. Please call us at **410-692-9870** or toll free at **866-643-5377** to schedule a free one-hour consultation. The office is located in Suite 120 at 3739 Federal Hill Road in Jarrettsville. Best wishes for a happy, healthy New Year!

HINT: To protect yourself against phishing, install anti-virus and Internet security software on your computer and keep it up to date.

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