Alton Securities
& Asset Advisors

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We hope that everyone had a safe and Happy 4th of July! We celebrated in the office by having a red, white and blue day. Check out the full photo on our Facebook page and take note of Matt's blue and white shoes.

-Matt, Amy, Michelle, and Augie

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Content:

Five Simple Steps to Hack-Proof Your Passwords

Passwords are like keys—they protect what's yours by locking out thieves. But since password hacking is one of the most common ways cyber criminals access your personal information online, you need to have strong, unique passwords to shut them out for good. Here are some tips to protect yourself.

Protecting your passwords might sound tricky, but it's all quite simple.

Ever left your keys in the front door, or your car unlocked overnight? While you might have accidentally left your valuables unprotected once or twice, chances are you're usually pretty careful about keeping your stuff safe. Well here's the thing. When it comes to your online keys– aka passwords—you need to be just as careful to keep your information secure. In fact, you have to be ultra cautious, as there are hackers out there whose full time "job" it is to crack the passwords of unsuspected online users.

One of the most common ways scammers get access to your personal data or break into your online accounts is by guessing your passwords. So if you've got the word "password" or the digits "1234" in your password repertoire, you may as well be handing out your house keys to strangers with your address and directions taped to the back.

** On the next page you will find Five Tips for Creating Amazing Passwords.

Five Tips for Creating Amazing Passwords

The good news? There are a number of ways you can make your passwords difficult—if not impossible– to crack. Here are five dynamite techniques to try.

1. **Don't think of them as pass*WORDS*. Think of them as pass*PHRASES.*** It's important that your passwords are complex, long and difficult to guess. So instead of using just one word, consider using a phrase—say a song lyric, a line of a poem, or a favorite saying. Make it even harder to crack by misspelling words, adding spaces, and including punctuation and/or numbers.
2. **Avoid the obvious.** Things like your birthday, pet's name and address are so easy to guess for hackers. Make your passwords random and seemingly unrelated to your life.
3. **Apply a one-to-one approach.** In other words, don't use the same password across multiple systems. Imagine if you had the same key for your home, car, office and safety deposit box. If that one key fell into the wrong hands, it would be a disaster! The same goes for passwords.
4. **Use a password manager.** There are a number of great password management systems out there that securely store your passwords for you. Plus, many of them will generate super-complex passwords on your behalf and keep track of your passwords to make sure you're not using the same one in too many places. In the end, they're all designed to save you from having to remember your potentially long list of complex passwords, and to keep them safe from hackers.
5. **Try two-factor authorization.** This is when a site you visit requires a two-stage process for logging in and verifying your identity– such as adding a code that you receive on your phone to your log in password that you enter online. Hackers will find it very hard to break into your account that make them jump through more than one hoop.

All this to say that while creating super complex, random and unique passwords is an important step in keeping your online data safe, there are other things you still need to do. Remember to always lock your computer (even if you step away for just a moment), don't share your passwords with others, and don't store them in an unsecure location—such as your notes screen on your phone , or on a sticky note.

Become more cyber aware! Visit www.rbc.com/cyber for more tips on spotting scams and keeping yourself safe.

How a trusted contact person may help you avoid financial exploitation

Helping you accomplish your financial goals is our top priority. This may come as no surprise. However our sense of purpose in serving you goes beyond managing the investments in your portfolio (although that is an essential part of what we do). The professional relationship we have with you and your family is meaningful to us, as well.

For these reasons, we believe it is our responsibility to help protect your financial wellbeing. As you may already know, financial exploitation is a growing problem for American retirees and their families. That's why we want you to be familiar with common scams—such as being contacted about an unexpected windfall or an investment opportunity that sounds too good to be true. But more than knowing the warning signs of exploitation, we want you to understand it is equally important to be proactive about its prevention.

A simple, yet effective way to help avoid the risk of potential exploitation is to provide a trusted contact person who we can call on in certain circumstances to protect your assets and respond to possible financial exploitation. This trusted contact person might be a family member or a friend. Or it might be a professional you depend upon, like an attorney or accountant.

Appoint a trusted contact person

Should we become concerned about your health status, whereabouts or ability to make financial decisions for yourself—or if we think you may be a victim of fraud—we will contact you to address the issue. A trusted contact person is someone you authorize us to contact only if we are unable to reach you directly. This person is not an authorized party on your account(s) and we will not accept instructions from them to effect transactions and/or change account information.

Hypothetical example

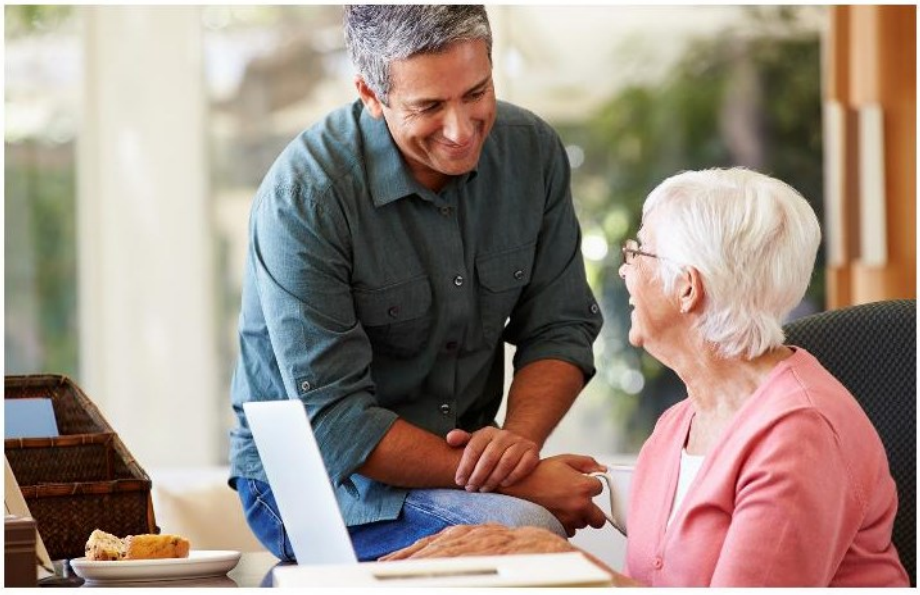
Let's say you and a spouse have a joint account with check writing capability, and you are on a cruise together. Let's also say we notice a large Visa transaction on your account that is not typical for you. We are unable to reach you to verify the authenticity of the transaction and we are concerned this is fraud.

The good news is: you provided a close sibling as your trusted contact person. We follow up with them and are able to locate you to verify if the charge is valid.

Next steps

During your next meeting or phone call with us, we may ask you to provide a trusted contact person, if we do not have one already. FINRA, the securities industry self-regulatory organization, has actually made this practice into a rule and requires that your financial advisor ask you if you would like to name a trusted contact person at the time you open or make material changes to your account(s). It's such a good idea—and it's so easy to do.

Should you suspect you or a loved one is being exploited, please contact your financial advisor immediately.



Recipe Corner

Are you looking for a delicious low carb dinner? Then give this one a try. It's one of Michelle's favorites.

Lasagna Stuffed Peppers

16 oz. ground beef
1 1/4 tsp salt, divide
1/2 tsp black pepper
2 cloves garlic, minced
1/2 tsp red pepper flakes
1 cup whole-milk ricotta cheese (You can use cottage cheese.)
8 oz bag of fresh spinach
1/2 cup grated parmesan cheese
4 large bell peppers (any color)
1 small can Hunts tomato sauce with roasted garlic
1 cup shredded mozzarella cheese

1.) Preheat oven to 400 degrees F. Spray a 9-13 baking dish with non-stick spray.

2.) Heat a large skillet over medium heat. Add the ground beef and sprinkle with 3/4 tsp salt and pepper. Cook until no longer pink (about 10 minutes), breaking up any clumps. Add the garlic, red pepper flakes, and spinach. Cook for another minute or until the spinach is wilted.

3.) In a large bowl, combine the ricotta and parmesan. Add the cooked beef/spinach mixture and stir to combine.

4.) Cut each bell pepper in half lengthwise and remove the seeds and ribs. Set the pepper halves in the prepared baking dish. Spoon the beef and cheese mixture into each half, mounding it on top.

5.) Spoon the tomato sauce over the peppers. Sprinkle with mozzarella.

6.) Bake for 30 minutes (if cheese has not browned, place under broiler briefly).

7.) Store leftovers in the refrigerator for up to 4 days.

-Source: RecipeGirl.com (The Everyday Ketogenic Kitchen)

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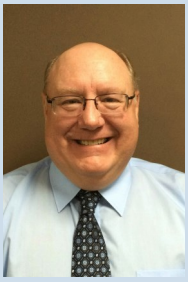

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