



Welcome to FPA's Virtual Learning Center

We will begin today's program at 2:00 PM Eastern.

"Protecting Yourself From Identity Theft"

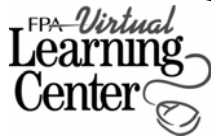
If you have joined this event early,
we invite you to sit back, relax and learn about other
upcoming FPA Educational Opportunities.

Thank you for your continued support of FPA and
the Virtual Learning Center.
We hope you enjoy today's program.



About Today's Program:

Identity theft is an attractive growth industry in the criminal world. It is easy to accomplish and difficult to catch. It can be done through high tech, low tech or no tech. This seminar will teach you how to operate your business and your life in a manner to minimize the threat of identity theft.



Join FPA for these Upcoming VLC Events!

Register online at
www.FPAnet.org/VLC

Tuesday, March 18, 2008 (2-3 PM ET)
Fiduciary Standards of Conduct
Presented by: Nicholas Nicolette, Charles Hughes, and Duane Thompson
VLC Track: Current Issues
Free for FPA Members

Wednesday, March 19, 2008 (12-2 PM ET)
Elder Planning in the New Era
Presented by: Cynthia Zalewski
VLC Track: Technical Knowledge
CFP Board CE 2.0 (Pending)

FPA Retreat 2008

Join us for FPA Retreat 2008!

Retreat is not your average conference — it is as much about connecting and conversation as it is about advanced education and pushing the boundaries of financial planning.

May 31-June 4, 2008 in Fort Lauderdale, FL.

<http://www.fpanet.org/retreat/>

PROTECTING YOURSELF FROM IDENTITY THEFT

- Steven J.J. Weisman is a lawyer, Senior Lecturer at Bentley College and author of “50 Ways to Protect Your Identity and Your Credit” and “The Truth About Avoiding Scams” published by Prentice Hall

THE WICKED WITCH OF THE WEST WOULD NOT BE PLEASED

- Millions of people were victims of identity theft last year at a cost of billions of dollars
- Millions more are in danger of identity theft due to data security breaches
- It is the biggest consumer crime in the world
- It is a crime that can disrupt your life, affect your medical care or even put you in jail for a crime you did not commit

DATA SECURITY BREACHES

- Choicepoint
- Lexis Nexis
- Time Warner
- Discount Shoe Warehouse
- CitiFinancial
- Monster.com
- Her Majesty's Revenue & Customs
- TJX

- “What bank robbery was to the depression, identity theft is to the information age.”
- NY Senator Charles Schumer

IT CAN HAPPEN TO ANYONE

- Eldrick T. Woods
- Carl Yastrzemski
- General John Shalikashvili
- Ruben Studdard
- Paul Allen Warren Buffet
- Oprah Winfrey
- Steven Spielberg
- Ross Perot

- Abraham Abdallah – the eighty million dollar man

HOW ARE YOU VICTIMIZED?

- Your bank accounts are accessed
- Your credit cards are used
- Your brokerage accounts are accessed
- Your credit is ruined
- Your name is used when crimes are committed
- Your medical file is hijacked
- Your ability to get a job, get insurance or get a loan is compromised

WHO ARE IDENTITY THIEVES?

- Drug addicts
- Teenage computer hackers
- Organized crime, here and particularly in Eastern Europe
- Terrorists
- Your own family members

HOW DOES IDENTITY THEFT OCCUR?

- It is high-tech, low-tech and no-tech
- Rogue employees at companies with which you do business
- Public records
- Skimmers
- Phishing
- Dumpster diving
- Keystroke logging programs
- And more

HOW DO YOU PROTECT YOURSELF?

- Do not give out personal information on the phone to anyone you have not called
- Find out about security procedures where you work and do business
- Check your credit report for free at www.annualcreditreport.com or 1-877-322-8228
- Protect your Social Security number

- Opt out of information sharing
- Get off of pre-approved credit card lists at www.optoutprescreen.com or 1-888-567-8688
- Get off of junk mail lists at www.dmaconsumers.org
- Enroll in the do-not-call registry at www.donotcall.gov

- Mail from the post office
- Use care when shopping on line
- Beware of downloads
- Do not write down your PIN – What was George Costanza's PIN?
- Remove information from your computer when you get a new one

- Install anti-spyware, anti-virus and firewall programs on your computer and keep them up to date
- Beware and use precautions when using WIFI
- Choose better passwords
- Check your medical insurance payments regularly

- Freeze your credit
- Shred, shred, shred and then shred some more
- What don't you need to do?

IDENTITY THEFT PROTECTION AT WORK

- Take an inventory of personal information in your files, where it is located and who has access to it
- Encrypt your data
- Put a laptop policy into effect
- Train employees
- Keep only information you need
- Destroy information you no longer need

HOW DO YOU SERVE TWO
LIFE SENTENCES?