

Steps you can take:

Protect your accounts and
plan for future needs.



Own your tomorrow.

Top 10 steps you can take to protect your account.

1. **Be cautious of unsolicited contact.** Online financial criminals try to make their phone calls, text messages, emails, social media posts, and advertisements look legitimate and often request that you allow remote access, download software, and provide personal information. Slow down, verify independently, and assume skepticism is your strongest protection.
2. **Add a verbal password.** If someone tries to impersonate you by phone, they will not have your verbal password, helping prevent fraud. Call Schwab or visit a branch to set up your password.
3. **Utilize 2-step verification and/or biometric recognition.** 2-step verification and biometric recognition add a critical extra layer of security, beyond just a password, to access your account(s) online. For more information, log in to your account and navigate to **Profile > Security Settings > 2-Step Verification > Security Token**.
4. **Freeze your credit.** Freezing your credit prevents criminals from opening new accounts that require a credit check, by blocking institutions from accessing your credit file without your approval. Freeze your credit with all three credit bureaus: Equifax, TransUnion, and Experian.
5. **Use strong, unique passwords.** One of the best ways to protect your accounts is to use a strong, unique password for every account. A password manager can make it easier to manage passwords across websites.
6. **Keep technology up to date.** Antivirus software should be used on all of your devices, and updates and patches should be installed as they become available.
7. **Consider using a virtual private network.** Use only wireless networks that you trust or that are protected with a secure password. If you must use a public network, use a virtual private network (VPN) to avoid others snooping on your data and avoid accessing websites that contain sensitive information.
8. **Set up security and account alerts.** Monitor your accounts by setting up alerts and notifications to warn you when activity or changes take place.
9. **Set up a trusted contact.** This individual serves as a reliable point of contact for the financial institution to confirm your information, check on your well-being, and address urgent account issues, including signs of financial exploitation.
10. **Monitor activity regularly.** Make a habit of reviewing your credit reports, financial account statements, and online activity. Confirm that you recognize all the activity and transactions listed and report any you don't.

Plan ahead for your financial needs as you and your loved ones age.

If you suspect that you or someone else is being exploited, you or a trusted person should contact Adult Protective Services or local law enforcement. You can find information about reaching your local Adult Protective Services office at the Eldercare Locator on **eldercare.acl.gov**, a public service provided by the U.S. Administration for Community Living, or by calling **1-800-677-1116**.

1. **Start estate planning.** Work with a financial and/or legal professional to prepare for your and your loved ones' future needs.
2. **Consider a durable power of attorney.** A power of attorney is a document giving someone the legal authority to make decisions for you if you are unable to do so. The "durable" designation means it remains in effect even if you become incapacitated.
3. **Organize your important documents.** Make a list of the following items and store them in a safe place:
 - Estate planning documents, including contact information for accountants, lawyers, and financial professionals
 - Account information and account statements
 - Insurance policies, Social Security payment information, and pension/retirement benefit summaries
 - Online account passwords and security PINs
 - Location of safe deposit boxes, along with access information

For more information on fraud, scams, identity theft, and senior financial exploitation, visit schwab.com/schwabsafe.

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