



MFS ADVISOR EDGE®

Protecting Your Data: Aware and Prepared



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Threats by generation

Over the years, scams have become more sophisticated. Scammers commonly leverage people's personal information, such as age or stage of life, as part of their strategy. Tailoring attacks in this manner increases the likelihood that people will fall victim.



Gen Z*

Scams related to scholarships and grants for school, QR codes, employment opportunities, apartment listings and social media



Millennials*

Scams related to student loan and debt forgiveness, online shopping, business opportunities and text messages



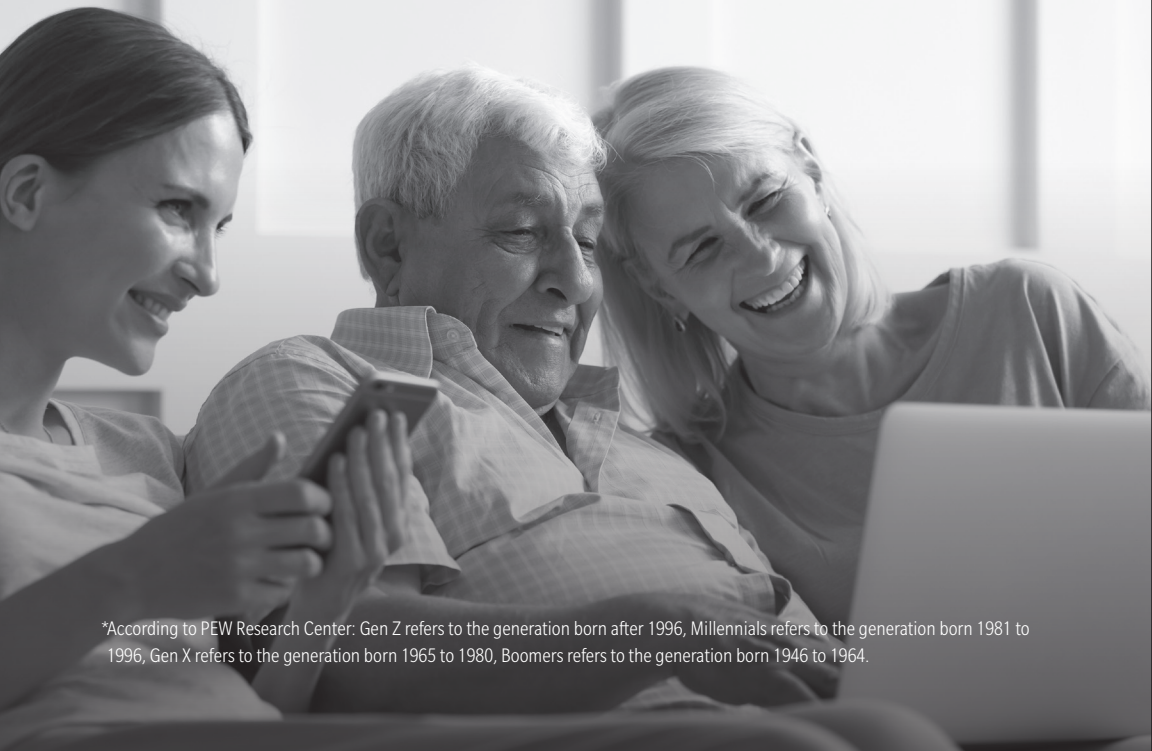
Gen X*

Scams related to online relationships, parcel tracking, investment opportunities and emails



Boomers and Older*

Scams related to computer technical support, sweepstakes and lotteries, impersonators and phone calls



*According to PEW Research Center: Gen Z refers to the generation born after 1996, Millennials refers to the generation born 1981 to 1996, Gen X refers to the generation born 1965 to 1980, Boomers refers to the generation born 1946 to 1964.

Scammers target people of all demographics and often succeed because they catch people off guard. Practicing good security habits on a regular basis can help reduce your chance of becoming a victim.

Create strong, unique passwords

- Use at least 12 characters.
- Create different passwords for each account.
- Use multifactor authentication.
- Consider using a password manager.

Regularly back up information and update software

- Back up important information to an encrypted device.
- Update software, including operating systems, web browsers and apps.

Review and monitor all financial accounts and statements

Inaccuracies on your credit reports can be an indicator of identity theft. The three major credit bureaus are Equifax, Experian and TransUnion. Under federal law, each credit bureau is required to provide consumers with one free credit report each year.

SERVICE	WHAT IT DOES
annualcreditreport.com	Provides a credit report from the three major credit bureaus
identitytheft.gov	Walks you through what to do if your Social Security number is stolen

Be mindful with web activity

- Use a personal device and secured network for sensitive browsing.
- Avoid public Wi-Fi or use a virtual private network (VPN).
- Be careful when sharing personal information on social media.

Always initiate the interaction yourself

- Verify the information is true by researching on your own.
- Proactively reach out using known contact information.

What you can do

Below are some common threats and cyber security best practices that may help you better protect yourself and your loved ones.



Lost or stolen property and mail

Use the resources below to limit the amount of sensitive information in your mailbox and to know exactly what you should and shouldn't receive on a daily basis.

SERVICE	WHAT IT DOES
optoutprescreen.com or 1-888-5-OPT-OUT	Blocks prescreened credit card and insurance offers
dmachoice.org	Blocks unwanted Data and Marketing Association mail
catalogchoice.org	Unsubscribes you from catalogs
Informedelivery.usps.com	Provides eligible residential consumers with a digital preview of their household's incoming mail



Phone calls

Use the resources below to block unwanted calls.

SERVICE	WHAT IT DOES
donotcall.gov	Blocks some telemarketing calls
ctia.org	Lists apps, tools and services that can help to filter and block some unwanted phone calls



Emails

Be careful when opening attachments and clicking links. Always verify that you know the sender. The sites below may help you determine if they are safe.

SERVICE	WHAT IT DOES
unshorten.it checkshorturl.com	Previews shortened URLs and provides a site safety rating
virustotal.com hybrid-analysis.com	Scans URLs and attachments and determines if they are malicious



Compromised websites

Sensitive browsing, such as banking and shopping, should always be done on a personal device and a secured network. The sites below may help you determine if they are safe.

SERVICE	WHAT IT DOES
virustotal.com islegitsite.com	Scans sites for viruses



Text Messages

Use the resource below to help block unwanted text messages.

SERVICE	WHAT IT DOES
ctia.org	Lists apps, tools and services that can help to filter and block some unwanted text messages



Reporting Scams

Reporting scams can help government agencies identify trends, build cases and stop criminals.

SERVICE	WHAT IT DOES
ic3.gov	Internet and international scams
ftc.gov	All other scams

To learn more, contact your financial advisor or investment professional or visit [mfs.com](https://www.mfs.com).



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