

What's Online Security Got To Do With It?

Technology has brought us the ability to elevate our service offering by making it easier to communicate with our clients. Within just the past few years, we have introduced helpful tools like DocuSign, Box and Single Sign On across your various National Bank accounts. This has helped us to work more efficiently, so that you can focus on working towards your goals knowing that we have your financial situation covered. Though we love the transformed digital landscape, it also brings the need for greater responsibility and diligence to make sure your financial data remains safe. Maybe you have requested funds from your account recently via email and wondered why we followed up with a phone call. Or you emailed us from a different email address than you normally use and wondered why we called to make sure it was you. All these actions are measures we take to make sure we protect your data and your accounts. The first form of phishing that scammers will usually try to use is email, which is why we are extra careful when we are communicating this way.

What exactly are we talking about when we refer to phishing? In an article by National Bank regarding identifying fraudulent communication, they define phishing as all forms of fraudulent communication used by scammers to obtain your personal detailed information.¹ As technology has advanced and tools like artificial intelligence have become more sophisticated, these fraudulent communications can appear like they may be legitimate. To help you navigate this, we want to provide some tools to identify when something might be phishing. First off, the biggest sign may be a sense of urgency that makes it seem like something needs to be dealt with right away. For example, an email from what looks like CRA saying you owe a large balance that needs to be dealt with right away or there could be large fines. Scammers know that this stress causes people to be reactionary and maybe click a link you might not normally click. Another important thing to note, especially

when it comes to bank or investment accounts, is that most institutions have strict rules that don't allow their employees to communicate sensitive information regarding clients over emails. If you ever receive an email or text message that looks like it is from us or your bank asking for information like SIN numbers or accounts numbers, then take extra caution. If we are ever requesting this information, we will always make sure to note that you call our direct lines to provide this information verbally.

We also feel it is important to mention that if you do fall victim to a phishing attempt, don't blame yourself. Often people feel shame that they didn't see the signs, and in effect don't want to tell anyone about it. We will never blame you because we know that these fraudulent communications are getting more and more realistic. There are some items you want to make sure you cover off if you unfortunately do fall victim to a phishing attempt. First thing is you want to change all your passwords to your accounts and to use a password that you have never used before. After this it is important to notify us and any other institutions where you hold investment or bank accounts so we can take the necessary precautions when it comes to your financial information. It is also important to notify the major credit bureaus, Equifax and Transunion, to let them know of the potential for fraud. This will help to put alerts if there are any inquiries for credit cards or new loans using your information.²

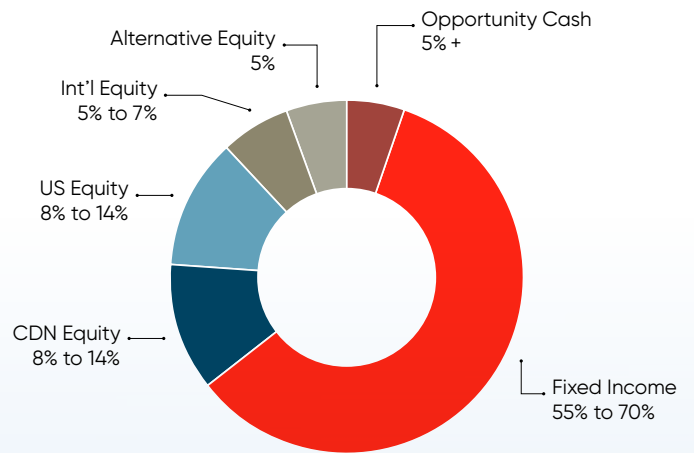
We know this information is overwhelming and we don't want it to stop you from using the online tools out there to manage your finances. These tools can help you monitor your savings to make sure you are on track to achieve your goals. The extra diligence and knowing that nothing is immune from online security risks, will make sure that you aren't putting your sensitive data at risk. If you want to review online security and how we can help you at your next annual wealth review, please don't hesitate to reach out!

¹ [Phishing: How to recognize fraudulent communications | National Bank \(nbc.ca\)](#)

² [Protect yourself against identity theft | National Bank \(nbc.ca\)](#)

Conservative Income Investment Goal Allocation

Your Investment Policy CONSERVATIVE INCOME:
 On the whole, you want fixed income investments. You want to preserve your capital or create a source of periodic income to finance ongoing expenses. You are not against the idea of investing a small part of your portfolio in equities, mainly to counteract the effects of inflation. If you feel that your risk tolerance has shifted please let us know!



Source: This information is for illustration purposes and subject to change. Your portfolio may not hold all of these positions. We enhance the composition of your portfolio with additional equity solutions that are not illustrated. The weightings change with market fluctuations and model rebalancing.



Laurel Marie Hickey, CFP®, CIM®, FCSI®
Wealth Advisor & Portfolio Manager
 239 8th Avenue SW, Calgary, Alberta T2P 1B9



Garth Bluekens, CPA, CA, PFP®, CIM®
Senior Wealth Advisor & Portfolio Manager
 404 6th Street S, Lethbridge, Alberta T1J 2C9

Tel.: 403-531-8429 | Toll Free: 1-877-506-7900 | Email: laurel.hickey@nbc.ca



National Bank Financial - Wealth Management (NBFWM) is a division of National Bank Financial Inc. (NBF), as well as a trademark owned by National Bank of Canada (NBC) that is used under license by NBF. NBF is a member of the Canadian Investment Regulatory Organization (CIRO) and the Canadian Investor Protection Fund (CIPF), and is a wholly-owned subsidiary of NBC, a public company listed on the Toronto Stock Exchange (TSX: NA). The information contained herein has been prepared by Laurel Hickey a Wealth Advisor and Portfolio Manager at NBF. I have prepared this report to the best of my judgment and professional experience to give you my thoughts on various financial aspects and considerations. The opinions expressed herein, which represent my informed opinions rather than research analyses, may not reflect the views of NBF. The particulars contained herein were obtained from sources we believe to be reliable but are not guaranteed by us and may be incomplete. The securities or sectors mentioned in this letter are not suitable for all types of investors and should not be considered as recommendations. Please consult your Wealth Advisor to verify whether the security or sector is suitable for you and to obtain complete information, including the main risk factors. Some of the securities or sectors mentioned may not be followed by the analysts of NBF. Unit Values and returns will fluctuate, and past performance is not necessarily indicative of future performance. The present document may not be reproduced either wholly or in part. It must not be distributed or published or be mentioned in any way whatsoever. No mention of the information, opinions and conclusions it contains may be made without the express written pre-approval of NBF for each instance. NBF is not a tax advisor and clients should seek professional advice on tax-related matters, including their personal situation. Please note that comments included in this letter are for information purposes only and are not intended to provide legal, tax or accounting advice.