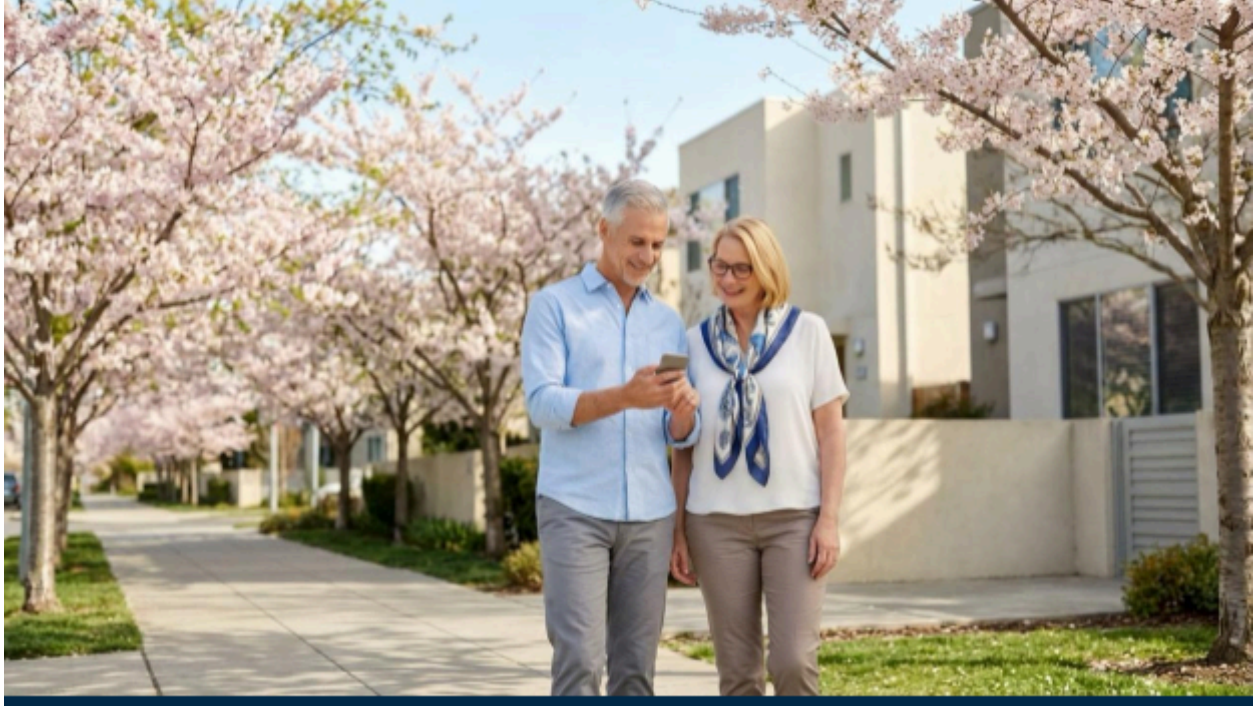




PRACTICAL STEPS TO HELP PROTECT YOUR FINANCIAL LIFE

April is Financial Literacy Month, offering an opportunity to focus on protecting what you've built by strengthening your financial habits and implementing practical safeguards in an increasingly digital world.

[CLICK TO JUMP TO TOPICS OR READ THE FULL ARTICLE](#)

Add Complimentary EverSafe Monitoring from Phases
Strengthen Your Digital Security
Consider Freezing Your Credit

THREE SAFEGUARDS TO HELP PROTECT WHAT YOU'VE BUILT



SAFEGUARD STEP 1: ADD COMPLIMENTARY EVERS SAFE MONITORING FROM PHASES

As part of our ongoing commitment to supporting your financial well-being, Phases clients will receive complimentary Gold coverage monitoring through EverSafe for themselves and their spouse beginning in April.

EverSafe is designed to complement your existing financial safeguards by monitoring a range of accounts and financial activities. This includes monitoring across credit, banking, investment, and retirement accounts, as well as dark web surveillance. Additional family members may be included at a discounted rate, allowing for broader household protection if desired.

Getting Started:

Visit www.eversafe.com/promo/RJ42613 or enter Phases promo code “**RJ42613**” at [eversafe.com](https://www.eversafe.com) and select “Enroll Now” to receive complimentary Gold-level EverSafe service provided to Phases clients.

If you have questions during the enrollment process, EverSafe support is available at 1-888-575-3837 and can assist with setup and ongoing account servicing.



SAFEGUARD STEP 2: STRENGTHEN YOUR DIGITAL SECURITY

Many of the most effective protective measures remain simple and accessible.

Create a strong password:

- Use at least 12 characters
- Include a mix of uppercase and lowercase letters, numbers, and special characters

- Avoid easily identifiable information, such as your date of birth or address

Maintain a strong password:

- Use a unique password for each account and avoid reusing login credentials
- Consider using a password manager to generate and securely store passwords
- Enable multi-factor authentication to add an additional layer of verification

Keeping your devices up to date with the latest software, avoiding public Wi-Fi when accessing financial accounts, and being mindful of how sensitive information is stored may help reduce exposure to known vulnerabilities. Establishing consistent habits can further help mitigate risk and support a more resilient financial foundation.



SAFEGUARD STEP 3: CONSIDER FREEZING YOUR CREDIT

One way to help reduce the risk of unauthorized accounts is placing a freeze on your credit with the four major credit bureaus, which restricts access to your credit report and may help prevent new accounts from being opened in your name without your authorization. This can be a useful tool for individuals who are not actively applying for new credit, as a freeze can typically be lifted temporarily when applying for a loan, credit card, or other financing.

To place or manage a credit freeze, you can visit each bureau directly:

Experian: <https://www.experian.com/freeze/center.html>

TransUnion: <https://www.transunion.com/credit-freeze>

Equifax: <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Innovis: www.innovis.com/personal/securityfreeze

While a credit freeze does not prevent all forms of fraud, it is one step that may help reduce the likelihood of certain types of identity theft, particularly those involving new credit accounts.



KNOW SOMEONE WHO COULD BENEFIT FROM ADDED FINANCIAL PROTECTION?

We're always grateful when clients introduce us to friends or family who may benefit from financial guidance. If someone in your life is looking to strengthen their financial security or better protect what they've built, including access to resources such as complimentary EverSafe monitoring for Phases clients, we would be honored to connect.

Simply email us with their contact information, or feel free to forward this newsletter directly.

[READ THE ARTICLE ON OUR WEBSITE](#)

REACH OUT TO US



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«EXCELLENCE IMPLIES STRIVING FOR THE HIGHEST STANDARDS IN EVERY PHASE OF LIFE»

— John W. Gardner —

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