

# 2021 · AM I AT RISK OF HAVING MY IDENTITY STOLEN OR BEING A VICTIM OF FRAUD?

**NO B.S. ADVISING**  
Finance. Career. Business.

CYBER THREATS	YES	NO
<p><b>Do you use the same password to log into multiple websites?</b> If so, consider making unique passwords for each website you log into or use a password manager.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you need to review if you are using two-factor authentication to log into websites?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you use common phrases, words, or personal information in your passwords?</b> If so, consider making passwords that are harder to guess.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you share your login credentials with other people?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you need to update your browser, anti-virus software or operating system?</b> If so, cybercriminals may be able to access your computer.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you receive unsolicited emails asking you to click on links or download attachments?</b> If so, you may be subject to phishing scams, where you are lured into clicking links or opening attachments. Instead of clicking any links, navigate to the page on your own to avoid being redirected to a compromised site. Do not open any attachments.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Are images in emails set to download to your computer automatically?</b> If so, consider turning this feature off as cybercriminals can use code embedded in images to gain access to your computer.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you share lots of your personal information on social media sites?</b> If so, consider making your social media accounts private where possible. This makes it more difficult for anyone you do not know to see what you have posted. Some cybercriminals will look on these sites for key information (place of birth or mother's maiden name) that can aid them in resetting passwords associated with your accounts. (continue on next column)</p>	<input type="checkbox"/>	<input type="checkbox"/>

CYBER THREATS (CONTINUED)	YES	NO
<p><b>Have you received odd requests or links from friends or family?</b> If so, consider calling the sender to verify the email before clicking anything in the email. The sender's email account may have been hacked and the email was not sent by the person you know.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you download apps to your phone?</b> If so, consider researching all apps and/or app developers before you install them and give them permission to use your data. Cybercriminals can build legitimate-looking apps that can steal your data and monitor your phone's actions.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>If you have minor children, do you need to take steps to protect them online?</b> If so, check privacy settings on their social media accounts and talk with them about issues raised in this checklist.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>If you are a business owner, do you need to create a cybersecurity plan for your business?</b> If so, ensure that policies are in place for business operations (such as a confirmation call before electronic transfers occur).</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Has your data been stolen because of a third-party data breach?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>■ Freeze your credit by contacting the three major credit bureaus.</li> <li>■ Change your password to any sites that had the same credentials as the compromised site.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

COMMON SCAMS	YES	NO
<p><b>Have you received calls from someone claiming to be from a government agency offering relief payments due to COVID-19?</b> If so, this could be a scam. Do not provide them with any information.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have you received calls asking for personal information?</b> If so, call the business or organization back using a number you know to be accurate. (continue on next page)</p>	<input type="checkbox"/>	<input type="checkbox"/>

# 2021 · AM I AT RISK OF HAVING MY IDENTITY STOLEN OR BEING A VICTIM OF FRAUD?

**NO B.S. ADVISING**  
Finance. Career. Business.

COMMON SCAMS (CONTINUED)	YES	NO
<p><b>Have you recently met someone online, and they are asking for money even though you have not met in person?</b> If so, they may be trying to take advantage of you. This is known as a romance scam. Do not provide them with money.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have you received a phone call from someone claiming to be from the Social Security Administration?</b> If so, they may be trying to convince you to provide them with your Social Security Number or bank account information. This is known as a Social Security scam. Do not provide them with any information.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have you received a phone call from someone claiming to be a Medicare representative?</b> If so, they may be trying to convince you to provide them with your personal information (including your Medicare number). They may even be offering "COVID-19 kits." This is known as a Medicare scam. Do not provide them with any information.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have you received a phone call from someone claiming to be your grandchild and asking for money?</b> If so, this may be a scam known as a grandparent scam. Contact family members and do not wire funds or otherwise transfer money without reliable confirmation that the caller is indeed your grandchild.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have you unexpectedly won a sweepstakes, gift card, or lottery?</b> If so, this may be a scam known as a sweepstakes scam. The scam may involve you having to pay a fee in order to receive the supposed winnings.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have you received an email with a username and password of yours in the subject line?</b> If so, the cybercriminal may have credentials from a single compromised website but claim to have access to all of your electronics and accounts. This is known as a spearfishing scam.</p>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER ISSUES	YES	NO
<p><b>Do you want to add a further layer of security and privacy to your online activity?</b> If so, consider setting up a virtual private network (VPN) from a reliable provider.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you need extra support in monitoring your cybersecurity?</b> If so, consider Identity Theft Protection services that can monitor your credit scores, new account openings, and suspicious activity on your behalf.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you need to review your Identity Theft Insurance Policies?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>■ You may already have the coverage you need, as it may be included in your homeowners or auto insurance.</li> <li>■ Fraudulent expenses purchased on credit cards may be capped to you at \$50.</li> <li>■ Be mindful of over-insuring yourself.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have you been the victim of the above scams or other forms of fraud?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>■ Immediately contact any affected financial institutions to report the fraud and contain your exposure.</li> <li>■ If you lost money in a scam or were a victim of identity theft, file a report with your local police and the Federal Trade Commission.</li> <li>■ Notify credit bureaus and other relevant agencies.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

No B.S. Advising, LLC is an Investment Advisor registered with the State of Minnesota. All views, expressions, and opinions included in this communication are subject to change. This communication is not intended as an offer or solicitation to buy, hold or sell any financial instrument or investment advisory services. Any information provided has been obtained from sources considered reliable, but we do not guarantee the accuracy, or completeness of, any description of securities, markets or developments mentioned. We may, from time to time, have a position in the securities mentioned and may execute transactions that may not be consistent with this communication's conclusions. Please contact us at (612) 590-5423 if there is any change in your financial situation, needs, goals or objectives, or if you wish to initiate any restrictions on the management of the account or modify existing restrictions. Additionally, we recommend you compare any account reports from NBSA with the account statements from your Custodian. Please notify us if you do not receive statements from your Custodian on at least a quarterly basis. Our current disclosure brochure, Form ADV Part 2, is available for your review upon request, and on our website, [www.nobsadvising.com](http://www.nobsadvising.com). This disclosure brochure, or a summary of material changes made, is also provided to our clients on an annual basis.

**Samir Bushra, Founder / Advisor**

[samir@nobsadvising.com](mailto:samir@nobsadvising.com) | 6125905423 | <https://www.nobsadvising.com>