

Email Fraud Alert - Fraud alerts have been issued by the Financial Industry Regulatory Authority (FINRA), the Federal Bureau of Investigation (FBI), the Financial Services Information Sharing & Analysis Center and the Internet Crime Complaint Center.

Email fraud is on the rise, resulting in an increase in the number of incidents of theft of customer funds. Specifically, a sharp increase in email fraud wherein instructions are emailed to firms, presumably from authorized account holders, has been reported. This email-based fraud has affected individuals, banks, brokerage firms, insurance companies, credit unions and other financial institutions.

These crimes are being perpetrated by fraudsters who first gain access to a client's email account. The fraudster then emails instructions to firms from the compromised account to transfer money out of the client's investments.

Lincoln Financial Advisors has an obligation, and is committed, to safeguarding your personal financial information. We have implemented best practices and have safeguards in place, but we cannot prevent all instances of identity theft, especially if the vulnerability starts with clients' personal email accounts.

How do I know if my email account has been compromised?

- Increased spam
- Increase in forwarded or bounced emails from people you don't know
- Password changed without your knowledge
- Account settings have been changed
- Email provider has blocked your account

How can I prevent email fraud?

- Ensure anti-virus software is installed, active and up-to-date
- Use your own computer
- Log-out completely each time
- Be prudent when using wireless connections
- Be careful downloading

What should I do if I suspect my account has been compromised?

- **Immediately notify your financial institution**
- Review accounts for potential unauthorized activity
- Change your username, password and PIN

For further information, please visit the following websites:

<http://www.finra.org/Investors/ProtectYourself/InvestorAlerts/FraudsAndScams/P037886>

<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.pdf>