

financial INSIGHTS

Building secure futures, one relationship at a time.



Q1 2008 | SEC Registered Investment Advisor

IDENTITY THEFT

don't let it happen to you

The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft.

Often the victim is not aware about the theft until they review their credit report or a credit card statement and notice charges they didn't make—or until they're contacted by a debt collector.

Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record.

Identity theft starts with the misuse of personal identifying information. This may include a name and Social Security number, credit card numbers, or other financial account information. For identity thieves, this information is as good as gold. Skilled identity thieves may use a variety of methods to get hold of personal information, including:

- **Dumpster Diving** - they rummage through trash looking for bills or other paper with personal information on it.
- **Skimming** - they steal credit/debit card numbers by using a special storage device when processing a card.
- **Phishing** - they pretend to be financial institutions or companies and send spam or pop-up messages to get a potential victim to reveal their personal information.



- **Changing An Address** - they divert billing statements to another location by completing a change of address form.
- **Old-Fashioned Stealing** - they steal wallets and purses; mail, including bank and credit card statements; pre-approved credit

Continued on reverse ...

PROTECTING YOUR PRIVACY IS IMPORTANT TO US

Your privacy is important to us, and maintaining your trust and confidence is one of our highest priorities. We reserve the right to keep your personal information confidential and understand your desire to avoid unwanted solicitations. Each year we are required by law to disclose our Privacy Policy to you. As such, we have enclosed a copy of our Privacy Policy with this publication for your review. We hope that by taking a few minutes to read it, you will have a better understanding of what we do with the information you provide us and how we keep it private and secure.

REPORTING INVESTMENT FEES ON YOUR TAX RETURN

In most cases, if your investment fees are paid from a Raymond James taxable account they will be reflected on a 1099. If the taxable account only holds cash and is used for paying investment fees, the fees may not appear on the 1099. Financial Insights will issue fee recaps to clients on a request basis. Please call the office if you desire a fee recap to submit to your CPA or tax preparer.

OUR POLICY ON LITIGATION PAPERWORK HAS CHANGED

Through the years, Financial Insights has assisted clients with completion of class action litigation paperwork. Please note that effective February 1, 2008, we are no longer providing this service. We will continue to provide the supporting documentation for filing the claim, as it becomes available. However, it will be the client's responsibility to complete the claim form and submit it for processing.

DISCLOSURE OFFERING

Each year as your investment advisor, we are required to provide certain information in compliance with various Federal regulations. The Investment Advisers Act of 1940 requires that we offer or provide our disclosure document to all clients annually. This document contains information about fees and services, education and business backgrounds of the officers and investment managers, investment or brokerage affiliations and our code of ethics. Please contact us if you would like to receive the latest copy of our brochure.



WATCH FOR OUR POSTCARD

In order to better serve our clients, Financial Insights has established a new process for scheduling annual reviews. In the coming months, you may receive a postcard notifying you that it is time to review your accounts. Designating a specific time of year for individual reviews will allow us to allocate time adequately for the review process. We, of course, will do our best to accommodate your schedule. Should you experience a life change and require a meeting prior to your designated date, please do not hesitate to contact our office so that we may assist you.

UPCOMING EVENT

To aid in the quest to combat identity theft, Financial Insights will be hosting a shredding party this spring. A document destruction company will be on site to shred documents containing personal information. The date will be announced in the near future.



IDENTITY THEFT (cont.)

offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.

- **Pretexting** - they use false pretenses to obtain personal information from financial institutions, telephone companies, and other sources.

Once they have the personal information, identity thieves use it to commit fraud in a variety of ways which may include credit cards, phone and utilities, bank and finance, and government documents. A social security number may be used to get a job, a name used to rent an apartment or worse yet, given to the police during an arrest. Imagine the thief not showing up for court and a warrant for arrest issued in your name!

Awareness is an effective weapon against many forms of

identity theft. Be aware of how you can protect your personal information, monitor it to uncover any problems quickly, and know what to do when you suspect your identity has been stolen. If you discover your identity has been stolen, filing a police report, checking your credit reports, notifying creditors, and disputing any unauthorized transactions are some of the steps you must take immediately to restore your good name.

Victims of identity theft should monitor financial records for several months after they discover the crime. Victims should review their credit reports once every three months in the first year of the theft, and once a year thereafter. Stay alert for other signs of identity theft. Armed with the knowledge of how to protect yourself, and taking action, can make identity thieves' jobs much more difficult.

