

# Safeguarding Your Personal Information Using Email Encryption



### Your Information. Our Responsibility.

Each day, your Personal Identifiable Information (PII) is used by numerous entities, from department stores to banks. Financial advisors are also entrusted with sensitive personal information related to your accounts, including:

- > Income
- > Demographic Information
- > Account Balances
- > Tax Documents
- > Quarterly Statements

Ensuring the security of this private information is of paramount importance to your advisor's brokerdealer and the regulatory bodies that oversee it. As a result of increased vigilance in protecting private consumer information, many states across the country are implementing "encryption" requirements.

#### What is Email Encryption?

Email Encryption involves using computer software to allow emailed content to be securely delivered to the recipient without being intercepted/accessed/ read by unauthorized persons.

#### Why is Email Encryption Important?

Whether obtaining a mortgage or visiting a physician, you are asked to provide personal information as a matter of course. The gathering of such information is commonplace; unfortunately, today's technologies have made it easier to unlawfully access another's personal information. As a result, criminals can obtain information on, or steal the identity of, a person as means to commit various crimes including robbery, identity theft, and phishing schemes.

#### How is Your Advisor Safeguarding Your PII?

At the national level, legislation has been enacted to address the collection and safeguarding of PII. Your advisor's broker-dealer ensures the security of your private information by using an email authentication process that protects information from being read by unintended recipients.

#### How Will the Email Encryption Process Affect You?

Encrypted messages from your advisor will be securely delivered to you in one of two ways, depending upon your email provider. If your email provider supports Transport Layer Security (TLS) protocol, the email messages will be securely delivered to your inbox like any other email. If your email provider does not support TLS, then you will retrieve your messages through the Smarsh Secure Messaging Portal. The next few pages of this guide focus on how to access the Secure Messaging Portal and retrieve your secure messages.

## To Access the Secure Messaging Portal:

- > To access the Secure Message: You will receive a notification email from your advisor containing a link to a secured messaging portal.
- > Click on the link right above the SagePoint logo located within the email message. This will take you to the Create a New Account page.

From: To: CC:	jadvisor@wealthfinancialgrp.com johntaylor@aol.com	Sent: Mon 9/21/2012 2:58 PM
Subject:	You Have a New Secure Message from jadvisor@wealthfinancialg	rp.com (ID: 803809)
Dear johi	ntaylor@aol.com	
You have	a new secure message from jadvisor@wealthfinancialgrp.com se	nt: 9/21/2012 2:58 PM (EST).
A new se personal	cure message has been created by your financial advisor to ensur information.	re the security of your private
Please cl signing o registrati	ick on the link below, or copy and paste the link into your web brow n to the Email Encryption web site, you will be able to read this new on may be required.	vser. After successfully w message. A free one time
https://sa	gepointfinancial.smarsh.com/smarshEncrypt	
SageP	oint FINANCIAL	
This mess authenticit REPLY TO	age was delivered to you from Smarsh on behalf of your financial advisor. If yo y of this message or have any questions, please contact your financial adviso THIS MESSAGE OR SEND ANY PRIVATE PERSONAL INFORMATION IN At	ou are concerned about the r directly. PLEASE DO NOT N UNSECURED FORMAT.
PLEASE D This notific	O NOT REPLY TO THIS MESSAGE eation is automatically generated.	
Notification	n ID: 803809	

From the Create a New Account page, click on the Click to Send Access Code button.

1. Verify Ema	il Address	2. Create Account	3. Finish	
Please enter When you re	your Email ceive your /	Address and we wil Access Code, please	l send an Acc e enter it on th	ess Code to your email. e following page to
confirm your	email addr	220		
Email Address:	johntaylor@a	aol.com	Click to Se	end Access Code
Email Address: I already have m I already have a	johntaylor@a ny Access Code n account. Go	aol.com	Click to Se	end Access Code

 Make note of the access code contained in the email you receive. Then click on the link located above the access code. This will take you to the SmarshEncrypt Registration page.

> Complete all fields on the SmarshEncrypt Registration page, including your desired Username (we recommend using your email address) and Password. Re-enter the password to verify. Click the "Create User Account" button to access the Secure Message home page.

Subject:       You Have a New Secure Message from jadvisor@wealthfinancialgrp.com (ID: 803809)         Dear johntaylor@aol.com       You have a new secure message from jadvisor@wealthfinancialgrp.com sent: 9/21/2012 3:00 PM (Est A new secure message has been created by your financial advisor to ensure the security of your pripersonal information.         Please click on the link below, or copy and paste the link into your web browser. After successfully signing on to the Email Encryption web site, you will be able to read this new message. A free one to registration may be required.         Below you will find the Access Code you requested to verify your email address with the Email Encryption system.         https://sagepointfinancial.smarsh.com/prinsite/my/t_secureview_signup.aspx         (Access Code: 1234)         This message was delivered to you from Smarsh on behalf of your financial advisor directly. PLEASE DO NOT REPLY TO THIS MESSAGE This notification is automatically generated.         Notification ID: 803809	From: To:	jadvisor@wealthfinancialgrp.con johntaylor@aol.com	<u>n</u>	Sent: Mon 9/21/2012 3:00
Dear johntaylor@aol.com You have a new secure message from jadvisor@wealthfinancialgrp.com sent: 9/21/2012 3:00 PM (Es A new secure message has been created by your financial advisor to ensure the security of your pri personal information. Please click on the link below, or copy and paste the link into your web browser. After successfully signing on to the Email Encryption web site, you will be able to read this new message. A free one ti registration may be required. Below you will find the Access Code you requested to verify your email address with the Email Encryption system. https://sagepointfinancial.smarsh.com/prinsite/my/t_secureview_signup.aspx (Access Code: 1234) This message was delivered to you from Smarsh on behalf of your financial advisor. If you are concerned about the authenticity of this message or have any questions, please contact your financial advisor directly. PLEASE DO NOT REPLY TO THIS MESSAGE This notification is automatically generated. Notification ID: 803809	Subject:	You Have a New Secure Messag	ge from jadvisor@wealthfinanci	algrp.com (ID: 803809)
You have a new secure message from jadvisor@wealthfinancialgrp.com sent: 9/21/2012 3:00 PM (ES A new secure message has been created by your financial advisor to ensure the security of your pri- personal information. Please click on the link below, or copy and paste the link into your web browser. After successfully signing on to the Email Encryption web site, you will be able to read this new message. A free one to registration may be required. Below you will find the Access Code you requested to verify your email address with the Email Encryption system. https://sagepointfinancial.smarsh.com/prinsite/my/t_secureview_signup.aspx (Access Code: 1234) This message was delivered to you from Smarsh on behalf of your financial advisor. If you are concerned about the authenticity of this message or have any questions, please contact your financial advisor directly. PLEASE DO NOT REPLY TO THIS MESSAGE OR SEND ANY PRIVATE PERSONAL INFORMATION IN AN UNSECURED FORMAT. PLEASE DO NOT REPLY TO THIS MESSAGE This notification is automatically generated. Notification ID: 803809	Dear john	taylor@aol.com		
A new secure message has been created by your financial advisor to ensure the security of your propersonal information. Please click on the link below, or copy and paste the link into your web browser. After successfully signing on to the Email Encryption web site, you will be able to read this new message. A free one the registration may be required. Below you will find the Access Code you requested to verify your email address with the Email Encryption system. https://sagepointfinancial.smarsh.com/prinsite/my/t_secureview_signup.aspx (Access Code: 1234) This message was delivered to you from Smarsh on behalf of your financial advisor. If you are concerned about the authenticity of this message or have any questions, please contact your financial advisor directly. PLEASE DO NOT REPLY TO THIS MESSAGE OR SEND ANY PRIVATE PERSONAL INFORMATION IN AN UNSECURED FORMAT. PLEASE DO NOT REPLY TO THIS MESSAGE This notification is automatically generated. Notification ID: 803809	You have	a new secure message from jadv	isor@wealthfinancialgrp.com	sent: 9/21/2012 3:00 PM (ES
Please click on the link below, or copy and paste the link into your web browser. After successfully signing on to the Email Encryption web site, you will be able to read this new message. A free one to registration may be required. Below you will find the Access Code you requested to verify your email address with the Email Encryption system. https://sagepointfinancial.smarsh.com/prinsite/my/t_secureview_signup.aspx (Access Code: 1234) This message was delivered to you from Smarsh on behalf of your financial advisor. If you are concerned about the authenticity of this message or have any questions, please contact your financial advisor directly. PLEASE DO NOT REPLY TO THIS MESSAGE OR SEND ANY PRIVATE PERSONAL INFORMATION IN AN UNSECURED FORMAT. PLEASE DO NOT REPLY TO THIS MESSAGE This notification is automatically generated. Notification ID: 803809	A new see personal i	cure message has been created information.	by your financial advisor to en	sure the security of your priv
Below you will find the Access Code you requested to verify your email address with the Email Encryption system. https://sagepointfinancial.smarsh.com/prinsite/my/t_secureview_signup.aspx (Access Code: 1234) This message was delivered to you from Smarsh on behalf of your financial advisor. If you are concerned about the authenticity of this message or have any questions, please contact your financial advisor directly. PLEASE DO NOT REPLY TO THIS MESSAGE OR SEND ANY PRIVATE PERSONAL INFORMATION IN AN UNSECURED FORMAT. PLEASE DO NOT REPLY TO THIS MESSAGE This notification is automatically generated. Notification ID: 803809	Please cli signing or registratio	ck on the link below, or copy and n to the Email Encryption web site on may be required.	I paste the link into your web b e, you will be able to read this	prowser. After successfully new message. A free one tir
https://sagepointfinancial.smarsh.com/prinsite/my/t_secureview_signup.aspx         (Access Code: 1234)         This message was delivered to you from Smarsh on behalf of your financial advisor. If you are concerned about the authenticity of this message or have any questions, please contact your financial advisor directly. PLEASE DO NOT REPLY TO THIS MESSAGE OR SEND ANY PRIVATE PERSONAL INFORMATION IN AN UNSECURED FORMAT.         PLEASE DO NOT REPLY TO THIS MESSAGE         This notification is automatically generated.         Notification ID: 803809	Below you Encryptio	u will find the Access Code you re n system.	equested to verify your email a	address with the Email
(Access Code: 1234)  This message was delivered to you from Smarsh on behalf of your financial advisor. If you are concerned about the authenticity of this message or have any questions, please contact your financial advisor directly. PLEASE DO NOT REPLY TO THIS MESSAGE OR SEND ANY PRIVATE PERSONAL INFORMATION IN AN UNSECURED FORMAT. PLEASE DO NOT REPLY TO THIS MESSAGE This notification is automatically generated. Notification ID: 803809	https://sag	gepointfinancial.smarsh.com/prir	nsite/my/t_secureview_signup	aspx
This message was delivered to you from Smarsh on behalf of your financial advisor. If you are concerned about the authenticity of this message or have any questions, please contact your financial advisor directly. PLEASE DO NOT REPLY TO THIS MESSAGE OR SEND ANY PRIVATE PERSONAL INFORMATION IN AN UNSECURED FORMAT. PLEASE DO NOT REPLY TO THIS MESSAGE This notification is automatically generated. Notification ID: 803809	(Access Co	de: 1234)	$\square$	
PLEASE DO NOT REPLY TO THIS MESSAGE This notification is automatically generated. Notification ID: 803809	This messa authenticity REPLY TO	ge was delivered to you from Smarsh r of this message or have any question THIS MESSAGE OR SEND ANY PRIV	on behalf of your financial advisor. Is, please contact your financial adv ATE PERSONAL INFORMATION II	If you are concerned about the visor directly. PLEASE DO NOT N AN UNSECURED FORMAT.
Notification ID: 803809	PLEASE DO This notifica	O NOT REPLY TO THIS MESSAGE ation is automatically generated.		
	Notification	ID: 803809		

Create a New Account					
1. Verify Email Address     2. Create Account     3. Finish					
Please enter your	Please enter your information to create a new user account. All fields are required.				
Email Address: jol	hntaylor@aol.com				
Access Code: 12	234	Enter the Access Code you received via email. I do not have an Access Code, please send me a new one.			
First Name:					
Last Name:					
Username:					
Password:		Password must be at least 8 characters long and contain a mixture of letters and numbers.			
Verify Password:					
	Create User Account				
	A				
< Back to Login Forr	m				

 From the Secure Message home page, click on the Secure Messages link from the menu located at the top of the page.



> To view the secured message, click on the desired message from the list. The details of the message will display in the lower portion of the screen.

SagePoint FIT	N A N C I A L undent Advisor				
Home Secure Messages	Verify Email Address Ch	ange Password			Logout
	Sec	ure Messages			
	<u></u>	Secure Messages			
	Hom	e   Secure Messages   Verify Ema	I Address   Change Password	1	
Show: 15 V per page 1 View: 0	◯ Unread ◯ Read ⊙ All I <u>Refresh R</u>	esults		Filter by Email Address:	Don't see one of your addresses? <ul> <li>Verify New Email Address</li> </ul>
	Status Att Date	Sender	Recipient(s)	Subject	
Move To	0/3/2012 5:20 PM	jadvisor@wealthfinancialgrp.com	johntaylor@aol.com	Encrypt - Statement	
Inbox Sent Items Archive Items					
Statements	Message(s) 1 - 7 of 7 1 Page 1 of 1	Filter by	Email Address:		
	Actions: <u>Reply</u> <u>Reply All</u> You read	this message on 10/2/2012 8:03 AM			
	SagePoint Training Encrypt Message				
	To: johntaylor@aol.com				
			Message History		
	Hellb John, Attached is your statement of financi Please feel free to contact me with an Thank you, Joe Advisor Wealth Financial Group 757 Wealth Strate Group 757 Wealth Strate Wealth Strate Stewart York, NY 10251 (212) 851-1234 Securities and investment advisory services	als we reviewed the other day. Also y additional questions you may hav offered through SagePoint Financial, Inc.,	confirm if your bank routing n re. member FINRA and SIPC, and Reg	umber is 06123458 and accoun	number is 789456123.

> To reply to the message, click on the **Reply** or **Reply All** links located above the message section.

Sender:	johntaylor@aol.com 💊 🍒		
To:	jadvisor@wealthfinancialgrp.com		
	Message History		
Thonks			
Thanks	JUE,		
glad you	contacted me to verify my account information as I just changed accounts the other		
dav I wi	Il contact you directly with new information		
aay. I wi	contact you directly with new information.		
	Original Massaga		
	Uriginai wessaye		
Hello John			
116110 301111			
Attached is	s your statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345		
Attached is	s your statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345		
Attached is and accourt	s your statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345 nt number is 789456123.		
Attached is and accour Please fee	s your statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345 nt number is 789456123. I free to contact me with any additional questions you may have.		
Attached is and accour Please fee	s your statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345 nt number is 789456123. I free to contact me with any additional questions you may have.		
Attached is and accourt Please fee Thank you	s your statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345 nt number is 789456123. I free to contact me with any additional questions you may have.		
Attached is and accour Please fee Thank you Joe Adviso	, syour statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345 nt number is 789456123. I free to contact me with any additional questions you may have. or		
Attached is and accourt Please fee Thank you Joe Adviso	, syour statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345 nt number is 789456123. I free to contact me with any additional questions you may have. , , , , , ,		
Attached is and accour Please fee Thank you Joe Advisc Use Advisc Wealth Fin	s your statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345 nt number is 789456123. I free to contact me with any additional questions you may have. , , r ancial Group		
Attached is and accour Please fee Thank you Joe Advisc Wealth Fin 757 Wealth	s your statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345 nt number is 789456123. I free to contact me with any additional questions you may have. , , , , , , , , , , , , , , , , , , ,		
Attached is and accour Please fee Thank you Joe Advisc Wealth Fin 757 Wealth Suite 1200	s your statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345 nt number is 789456123. I free to contact me with any additional questions you may have. , , , , , , , , , , , , , , , , , , ,		
Attached is and accour Please fee Thank you Joe Advisc Wealth Fin 757 Wealth Suite 1200 New York,	s your statement of financials we reviewed the other day. Also confirm if your bank routing number is 0612345 nt number is 789456123. I free to contact me with any additional questions you may have. , or ancial Group ny Street NY 10281		

> The next time you receive an encrypted message from your advisor, you would again access the message via the link located above the logo (as referenced on page four). The login screen will display for you to enter your username and password, this would be the information you created during the one-time registration process.

SagePoint, FINANCIAL A Proven Partner for Today's Independent Advisor
Please enter your Username and Password Username: Password: Login Create a New Account Forgot Username?   Forgot password?   Email Support
Simarsh.
2800 North Central Ave. Suite 2100 Phoenxia, Z2 8200-04 072 For secure messaging support please call: 888-378-4325

The security of your personal information is a responsibility your advisor and his/her broker-dealer take seriously. The Smarsh Secure Messaging Portal allows your advisor to communicate sensitive information safely and is an invaluable tool to help prevent unauthorized access to your personal information.

If you have any questions or concerns regarding email encryption, please contact your advisor.



2800 North Central Avenue Suite 2100 Phoenix, AZ 85004

www.sagepointfinancial.com

Securities and investment advisory services offered through SagePoint Financial, Inc., Registered Investment Advisor and member FINRA/SIPC.