

An Independent Registered Investment Adviser

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC



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Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc.

SUMMER 2023

Financial focus

WHAT MATTERS MOST TO YOUR FAMILY, MATTERS MOST TO OURS.

Alden News

Happy start to summer from the Alden Capital Management team! Laura and Matt are loving this beautiful weather we have been experiencing in the Pacific Northwest and hope you all are getting to spend time outdoors.

Laura's son Elliott graduated from kindergarten at the beginning of June and we are so proud of him! It is amazing to see both his social and academic progress over the past year.

Matt's lacrosse team won their 4th straight championship.

We plan to spend our summer with the family at weddings, swimming, hiking, and riding bikes!



Scams Targeting Investors

We are seeing a return of common scams targeting investors lately. We feel that is important to review these common scams, to arm you with spoofing and prevention strategies, how to report fraud or potentially suspicious activity, and how to freeze your credit.

Scams usually include a promise of money, claiming that "secrecy" is of utmost importance. Promoters promise phenomenal returns for little work. Remember, if something seems too good to be true, it usually is. Recent scams include:

- Emails claiming you have an inheritance ,or promising money for assistance in aiding in the transfer of money from various foreign countries (i.e. Nigeria).
- Emails requesting that you fill out a form to claim assets.
- Emails soliciting non-existent securities, or securities that are sure to skyrocket.

The term **spoofing** refers to attempts by criminals to steal client funds through email to request outgoing wires, either by hijacking the client's email address or using one very similar. Together with Raymond James, we have many safeguards in place to help stop this from happening. Most importantly, we are unable to complete any requests for outgoing money via email.

Preventing Fraud from Happening

A good rule of thumb is to never give out your information over the internet, phone or by mail, unless you're sure about who will be

receiving it. If you receive an email from a company and you're not sure if it's legitimate, go directly to their known website and contact them through their customer service. If you receive a phone call, ask if you can call back at a known phone number. Fraudsters try to trick you into making quick decisions to give them your information. Reputable companies do not.

What Should You Do if You Suspect a Problem?

If you suspect that any of your accounts may have been compromised, immediately contact the bank or financial institution where the account is held, give them the details, and ask for a fraud alert on your account. If you think you may be the victim of identity theft, be sure to take the following steps:

- Contact the Federal Trade Commission at 877-438-4338 or access its online complaint form at www.ftc.gov .
- Report it to the three major credit bureaus, and request a fraud alert and/or credit freeze on your credit report.

Credit Bureau Freezes can also be done as a preventative measure to help prevent new credit being issued in your name and can be unlocked at any time. **Note: Be sure to keep your credit report freeze PIN numbers in a safe location, such as the Raymond James Client Access Vault (see next page).**



Equifax (equifax.com/freeze) 800-525-6285
Experian (experian.com/freeze) 888-397-3742
TransUnion (freeze.transunion.com) 800-680-7289

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Client Access Vault



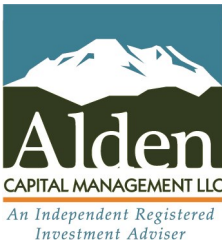
Client Access not only lets you view your Raymond James accounts online, but also includes Vault. Vault is a secure online tool where you can upload, store and organize digital copies of vital documents – from financial statements and planning documents to passports and photos of valuable assets – quickly, easily and securely. Vault introduces a new, simple way for you and your advisor to collaborate by commenting on uploaded files.

By default, all files that are uploaded to Vault are visible to you, your financial advisor and their support staff with the appropriate permissions. In addition, you can elect to share folders (and the files within those folders) with authorized representatives on a view-only basis. (See upload instructions at the bottom of this page.)

Vault gives you the security of knowing your most important documents are protected – and right at your fingertips.

Login or enroll at <https://clientaccess.rjf.com/>, view [FAQ](#), and see how Raymond James helps [keep your personal information secure](#).

Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value.



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UPLOADING FILES TO THE RAYMOND JAMES CLIENT ACCESS VAULT

1. Log into Client Access, and click on Vault to upload the file or navigate to the folder where you want the files to be uploaded.
2. Click the Upload button.
3. Click on the Select Files button, navigate to the files you want to upload and select them. Or drag and drop files to the Upload Files screen.
4. Click the Upload Files button.
5. When the upload is complete, click the Close button to return to the Vault screen. Your financial advisor is automatically notified.

RAYMOND JAMES | Client Access

Hi, Amy | LAST LOGIN: Aug 31, 2018 at 12:06 | AA | Log Out

MY ACCOUNTS | ACCOUNT SERVICES | VAULT | MARKET INFORMATION

Vault | Amy Associate

SEARCH... | New Folder | Upload | Sort By Default

| Folder Name | Updated | Files | Actions |
|------------------|--|-------|---------|
| Insurance | Updated July 17, 2018 by Amy Associate | 4 | *** |
| Real Estate | Updated February 21, 2018 by Amy Associate | 85 | *** |
| Research Reports | Updated June 03, 2016 by Amy Associate | 3 | *** |
| Taxes | Updated December 04, 2017 by Amy Associate | 4 | *** |

Shared Files

- Folder Information
- Download
- Collaborators (2)
 - John Doe
 - James Raymond
 - Office Professionals