Alden CAPITAL MANAGEMENT LLC
An Independent Registered Investment Advisor

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

Matt B. Wigren, CFP® **Laura N. Christofferson, CFP®** **Scott A. Wigren, CFP®**

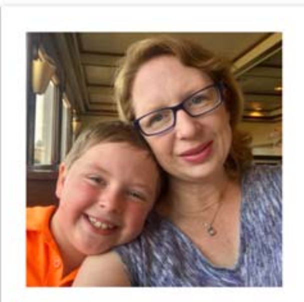
SUMMER 2018

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

Financial focus

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

Alden News



Carol and her son Brendan (9)

Matt completed his education at The Wharton School, University of Pennsylvania and passed the exam to receive his Certified Investment Management Analyst® certification. As a CIMA® advisor, he has completed the peak international, technical portfolio construction certification program of investment consultants to help hone his skills in portfolio management.

Laura is co-chairing the 2018 the Nellie Cashman Woman Business Owner of the Year Award. Candidates in the Puget Sound are judged on their entrepreneurial spirit, ethics and community spirit, financial management skill, and the difficulty and risk they have endured to achieve their success. It is inspiring to see such great female success stories in the PNW. Winner announced in October!

Carol received her WA State Life & Health Insurance License. She is training to help us assess and review our client's insurance needs. She also celebrated her 18-year anniversary with the company.

Scams Targeting Investors

We have seen firsthand recent scams targeting investors lately. We feel that is important to review common scams, spoofing, prevention strategies, how to report fraud or potentially suspicious activity, and how to freeze your credit.

Scams usually include an investment 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, 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 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 Investor Access Vault (article follows).

Credit Bureau Freezes (free for WA—soon free nationwide)

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

Vault – New to Investor Access

One place to organize your most important documents.

When it’s in Vault, you’ll know where to find it

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 within Investor Access. Vault also introduces a new, simple way for you and your advisor to collaborate by commenting on uploaded files. Vault gives you the security of knowing your most important documents are protected – and right at your fingertips.

In Vault you’ll find …

Collaboration
With the ability to download, upload and add comments to the files you place in Vault, you can work directly with your advisor from your own computer. You can also grant access to other professionals, such as your attorney or accountant, at your discretion.

Convenience
You can view all of your most important documents inside one easy-to-use system that recognizes nearly every file type.

Security
Keeping copies of your key documents in a secure location leaves them – and you – less vulnerable.

Vault is a free and powerful tool that provides effortless collaboration, the ease of anytime access to your most important documents, and the confidence that comes with knowing your information is in one place under multiple layers of digital protection.

Login or enroll at https://investoraccess.rjf.com/. view our FAQ, or contact us for more information.

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