



## Johnston Investment Counsel

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# Johnston Investment Counsel

## *LIFE THE WAY YOU PLANNED IT.*

### From Data Breaches to Ransomware: How to Avoid Becoming the Victim of a Cybercrime



Each time you connect to the Internet, you risk becoming the victim of a cybercrime. It's the price we pay for living in a digital world — whether it's at home, at work, or on your smartphone.

According to the Identity Theft Resource Institute, the number of U.S. data breaches in 2016 increased by 40%. And as recently as May 2017, a widespread "ransomware" attack targeted personal computers across the globe. While software companies are continually developing strategies to combat the latest cybercrimes, there are some steps you can take to help protect yourself online.

#### The stronger, the better

It's a scary thought — most of us have a large amount of financial and personal information that's readily accessible through the Internet, in most cases protected by nothing more than a username and password.

Create a strong password by using a combination of lower- and upper-case letters, numbers, and symbols or by using a random phrase. Avoid using a password with your personal information such as your name and address. In addition, have a separate and unique password for each account or website that you use.

If you have trouble keeping track of all your password information or you want an extra level of password protection, consider using password management software. Password manager programs generate strong, unique passwords that you control through a single master password.

#### Follow the 3-2-1 rule

Backing up your online data is critical to avoid losing valuable information due to a cyber attack. If you have digital assets that you don't want to risk losing forever, you should back

them up regularly. This pertains to data stored on both personal computers and mobile devices.

When backing up data, a good rule to follow is the 3-2-1 rule. This rule helps reduce the risk that any one event — such as a computer hacker gaining access to your computer — will compromise your primary data and backups. In order to follow the 3-2-1 rule:

- Have at least three copies of your data (this means a minimum of the original plus two backups)
- Use at least two different formats (e.g., hard drive and cloud-based service)
- Ensure that at least one backup copy is stored in a separate location (e.g., safe-deposit box)

#### Stay one step ahead

Finally, the best way to avoid becoming the victim of a cybercrime is to stay one step ahead of the cybercriminals. Here are some extra precautions you can take before you go online:

#### Consider using two-step authentication.

Two-step authentication, which involves using a text or email code along with your password, provides another layer of protection for your sensitive data.

**Keep an eye on your accounts.** Notify your financial institution immediately if you see suspicious activity. Early notification not only can stop the cyber thief but may limit your financial liability.

**Think twice before clicking.** Beware of emails containing links or asking for personal information. Never click on a link in an email or text unless you know the sender and have a clear idea where the link will take you.

**Be careful when you shop.** When shopping online, look for the secure lock symbol in the address bar and the letters *https*: (as opposed to *http*:) in the URL. Avoid using public Wi-Fi networks for shopping, as they lack secure connections.

#### October, 2017

Managing Debt While Saving for Retirement

Examining the Taxpaying Population: Where Do You Fit In?

Is the Social Security Administration still mailing Social Security Statements?

What are some tips for reviewing my Medicare coverage during Medicare Open Enrollment?



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# Managing Debt While Saving for Retirement



**<sup>1</sup> Employee Benefit Research Institute, 2017 Retirement Confidence Survey**

**<sup>2</sup> Employee Benefit Research Institute, 2016 Retirement Confidence Survey**

**<sup>3</sup> Distributions from pre-tax accounts will be taxed at ordinary income tax rates. Early distributions from pre-tax accounts and nonqualified distributions of earnings from Roth accounts will be subject to ordinary income taxes and a 10% penalty tax, unless an exception applies. Employer contributions will always be placed in a pre-tax account, regardless of whether they match pre-tax or Roth employee contributions.**

It's a catch-22: You feel that you should focus on paying down debt, but you also want to save for retirement. It may be comforting to know you're not alone.

According to an Employee Benefit Research Institute survey, 18% of today's workers describe their debt level as a major problem, while 41% say it's a minor problem. And workers who say that debt is a problem are also more likely to feel stressed about their retirement savings prospects.<sup>1</sup> Perhaps it's no surprise, then, that the largest proportion (21%) of those who have taken a loan from their employer-sponsored retirement plans have done so to pay off debt.<sup>2</sup> Borrowing from your plan can have negative consequences on your retirement preparedness down the road. Loan limits and other restrictions generally apply as well.

The key in managing both debt repayment and retirement savings is to understand a few basic financial concepts that will help you develop a strategy to tackle both.

## Compare potential rate of return with interest rate on debt

Probably the most common way to decide whether to pay off debt or to make investments is to consider whether you could earn a higher rate of return (after accounting for taxes) on your investments than the interest rate you pay on the debt. For example, say you have a credit card with a \$10,000 balance that carries an interest rate of 18%. By paying off that balance, you're effectively getting an 18% return on your money. That means your investments would generally need to earn a consistent, after-tax return greater than 18% to make saving for retirement preferable to paying off that debt. That's a tall order for even the most savvy professional investors.

And bear in mind that all investing involves risk; investment returns are anything but guaranteed. In general, the higher the rate of return, the greater the risk. If you make investments rather than pay off debt and your investments incur losses, you may still have debts to pay, but you won't have had the benefit of any gains. By contrast, the return that comes from eliminating high-interest-rate debt is a sure thing.

## Are you eligible for an employer match?

If you have the opportunity to save for retirement via an employer-sponsored plan that matches a portion of your contributions, the debt-versus-savings decision can become even more complicated.

Let's say your company matches 50% of your contributions up to 6% of your salary. This means you're essentially earning a 50% return on that portion of your retirement account contributions. That's why it may make sense to save at least enough to get any employer match before focusing on debt.

And don't forget the potential tax benefits of retirement plan contributions. If you contribute pre-tax dollars to your plan account, you're immediately deferring anywhere from 10% to 39.6% in taxes, depending on your federal tax rate. If you're making after-tax Roth contributions, you're creating a source of tax-free retirement income.<sup>3</sup>

## Consider the types of debt

Your decision can also be influenced by the type of debt you have. For example, if you itemize deductions on your federal tax return, the interest you pay on a mortgage is generally deductible — so even if you could pay off your mortgage, you may not want to. Let's say you're paying 6% on your mortgage and 18% on your credit card debt, and your employer matches 50% of your retirement account contributions. You might consider directing some of your available resources to paying off the credit card debt and some toward your retirement account in order to get the full company match, while continuing to pay the mortgage to receive the tax deduction for the interest.

## Other considerations

There's another good reason to explore ways to address both debt repayment and retirement savings at once. Time is your best ally when saving for retirement. If you say to yourself, "I'll wait to start saving until my debts are completely paid off," you run the risk that you'll never get to that point, because your good intentions about paying off your debt may falter. Postponing saving also reduces the number of years you have left to save for retirement.

It might also be easier to address both goals if you can cut your interest payments by refinancing debt. For example, you might be able to consolidate multiple credit card payments by rolling them over to a new credit card or a debt consolidation loan that has a lower interest rate.

Bear in mind that even if you decide to focus on retirement savings, you should make sure that you're able to make at least the minimum monthly payments on your debt. Failure to do so can result in penalties and increased interest rates, which would defeat the overall purpose of your debt repayment/retirement savings strategy.



## Examining the Taxpaying Population: Where Do You Fit In?



Sources for data: IRS Statistics of Income Bulletins, Spring 2017 and Summer 2017, Washington, D.C., [irs.gov/statistics](http://irs.gov/statistics)

### What is adjusted gross income (AGI)?

Adjusted gross income, or AGI, is basically total income less adjustments for certain items, such as deductible contributions made to an IRA, alimony paid, and qualified student loan interest paid.

Every quarter, the Statistics of Income Division of the Internal Revenue Service (IRS) publishes financial statistics obtained from tax and information returns that have been filed with the federal government. Recently published reports reflect data gleaned from 2014 individual federal income tax returns. These reports offer a snapshot of how the U.S. population breaks down as taxpayers.

### The big picture

For tax year 2014, U.S. taxpayers filed roughly 139.6 million individual income tax returns.<sup>1</sup> Total adjusted gross income reported on these tax returns was \$9.71 trillion, resulting in a total income tax of \$1.37 trillion. That works out to an overall average tax rate of 14.16% for all returns filed — the highest total average rate in the 10-year period represented by the statistical report.

If your 2014 AGI was \$38,173 or more, you were in the top 50% of all federal income tax filers based on AGI. This group accounted for 88.7% of all AGI reported and paid 97.3% of total federal income tax for the year.

### A look at the top

How much AGI did it take to make the top 10% of all individual filers? Probably not as much as you might think. If your AGI was \$133,445 or greater, you would have been one of the almost 14 million filers making up the top 10%. This group reported about \$4.58 trillion in AGI (more than 47% of all AGI reported) and accounted for about 70.9% of total individual income tax for the year.

To make the top 5%, you would have needed \$188,996 or more in AGI. You would have been among approximately 7 million filers who reported almost \$3.5 trillion in total AGI and accounted for about 60% of total income taxes paid.

It's also worth noting that the top 3% of all 2014 individual income tax returns based on AGI accounted for 52.9% of total income tax paid for the year.

### The very, very top

For the 2014 tax year, 1.4 million returns had an AGI of \$465,626 or more. These taxpayers make up the top 1% of filers, reporting almost \$2 trillion in total AGI and responsible for just under a 40% share of the total tax haul.

The 1,396 income tax returns that showed \$56,981,718 or more in AGI make up the top 0.001% (that's the top one-thousandth of 1%) of 2014 filers. These filers together reported over \$207 billion in AGI and paid over 3.6% of taxes.

### Not all high-income returns showed tax

Of the 6.2 million income tax returns filed for 2014 with an AGI of \$200,000 or more, 10,905 showed no U.S. income tax liability (the number drops to 3,927 if you eliminate returns filed by individuals who were responsible for income taxes to foreign governments and had no U.S. income tax because of a credit for such taxes paid).

Why did these high-income returns show no U.S. tax liability? The IRS report noted that these returns show no tax for a variety of reasons, including tax credits and deductions, most notably miscellaneous deductions and deductions for charitable contributions, medical and dental expenses, and investment interest expenses. A significant secondary factor was the deduction for taxes paid.

### Average tax rates

Dividing total tax paid by total AGI yields the following average federal income tax rates for the 2014 tax year:

Top Filers (by Percentile)	AGI Threshold	Average Tax Rate
0.001%	\$56,981,718	24.01%
0.01%	\$11,407,987	25.92%
0.1%	\$2,136,762	27.67%
1%	\$465,626	27.16%
5%	\$188,996	23.61%
10%	\$133,445	21.25%
20%	\$90,606	18.64%
30%	\$66,868	17.19%
40%	\$50,083	16.24%
50%	\$38,173	15.52%

<sup>1</sup> Excludes returns filed by dependents; based on final estimates for tax year 2014 reported in Spring 2017 Statistics of Income Bulletin



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## Is the Social Security Administration still mailing Social Security Statements?

Your Social Security Statement provides important information about your Social Security record and future benefits. For several years, the Social Security Administration (SSA) mailed these statements every five years to people starting at age 25, but due to budgetary concerns, the SSA has stopped mailing Social Security Statements to individuals under age 60.

Workers age 60 and over who aren't receiving Social Security benefits will still receive paper statements in the mail, unless they opt to sign up for online statements instead. If you're age 60 or older, you should receive your statement every year, about three months before your birthday. The SSA will mail statements upon request to individuals under age 60.

However, the quickest way to get a copy of your Social Security Statement is to sign up for a *my* Social Security account at the SSA website, [ssa.gov](http://ssa.gov). Once you've signed

up, you'll have immediate access to your statement, which you can view, download, or print. Statement information generally includes a projection of your retirement benefits at age 62, at full retirement age (66 to 67), and at age 70; projections of disability and survivor benefits; a detailed record of your earnings; and other information about the Social Security program.

The SSA has recently begun using a two-step identification method to help protect *my* Social Security accounts from unauthorized use and potential identity fraud. If you've never registered for an online account or haven't attempted to log in to yours since this change, you will be prompted to add either your cell phone or email address as a second identification method. Every time you enter your account username and password, you will then be prompted to request a unique security code via the identification method you've chosen, and you need to enter that code to complete the log-in process.



## What are some tips for reviewing my Medicare coverage during Medicare Open Enrollment?

During the Medicare Open Enrollment Period that runs from October 15 through December 7, you can make

changes to your Medicare coverage that will be effective on January 1, 2018. If you're satisfied with your current coverage, you don't need to make changes, but it's a good idea to review your options.

During Open Enrollment, you can:

- Change from Original Medicare to a Medicare Advantage plan, or vice versa
- Switch from one Medicare Advantage plan to another Medicare Advantage plan
- Join a Medicare prescription drug plan, switch from one Medicare prescription drug plan to another, or drop prescription drug coverage

The official government handbook, *Medicare & You*, which is available electronically or through the mail, contains detailed information about Medicare that should help you determine whether your current coverage is appropriate. Review any other information you receive from your current plan, which may include an Annual

Notice of Change letter that lists changes to your plan for the upcoming year.

As you review your coverage, here are a few points to consider:

- What were your health-care costs during the past year, and what did you spend the most on?
- What services do you need and which health-care providers and pharmacies do you visit?
- How does the cost of your current coverage compare to other options? Consider premiums, deductibles, and other out-of-pocket costs such as copayments or coinsurance; are any of these costs changing?

If you have questions about Medicare, you can call 1-800-MEDICARE or visit the Medicare website at [medicare.gov](http://medicare.gov). You can use the site's Medicare Plan Finder to see what plans are available in your area and check each plan's overall quality rating.



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## Migrating to Opportunity

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Companies tend to reward loyalty in their employees. Right?

A recent article on the Forbes website uses simple math to suggest that loyal employees who stay employed at the same company for over two years at a time might be earning 50% less over 10 years, compared with less-dedicated workers who seek opportunity elsewhere.

The reasons are complex, but boil down to flaws in the traditional corporate culture. When people stay in their current job, they are given annual raises which are set by policy within tight boundaries, regardless of how ambitious or talented the worker might be. Currently, an above-average employee can expect a 4% annual raise, while underperforming employees might get a 1.3% bump in pay. Meanwhile, in a tight job market, those same companies are looking for new talent and are willing to pay up if they can find a skilled candidate with experience. The average raise an employee receives for leaving an old job and taking a new one is between a 10% to 20% increase in salary.

The same thing applies to titles. Some companies limit how many promotions they allow each year. An extraordinary employee may be waiting in line behind others who should have been promoted a year ago but were not due to the limit. If that same person applies to another company, and his or her skills match a higher title, that company will hire with the new title.

But don't companies discriminate against job hoppers? The article suggests that there's a delicate balance. If you change jobs every two years, then the company might feel that the risk is worth the potential gain of landing their best candidate. If someone moves every nine months, the risk appears to be much greater, since it can take three or four months before the new hire is fully productive.

The article notes that this job-hopping advice applies only to highly-motivated workers who are on the fast track to success, and it does NOT apply where that worker is employed by a firm that knows how to fast-track great employees who can make rapid development within their ranks. Treating all employees equally—treating those who are highly-skilled and motivated exactly like those who are not—will tend to encourage the most promising talent to leave for better positions elsewhere. The admonition to find new employment every two years or so might be outmoded someday in the future, as companies realize that they need to provide better opportunities for those who do the best work. But today, job-hopping migration seems to be the best, fastest track to success.

**Source:**

- [https://www.forbes.com/sites/cameronkeng/2014/06/22/employees-that-stay-in-companies-longer-than-2-years-get-paid-50-less/?utm\\_source=TWITTER&utm\\_medium=social&utm\\_content=1028082155&utm\\_campaign=sprinklrForbesMainTwitter#4013d97ae07f](https://www.forbes.com/sites/cameronkeng/2014/06/22/employees-that-stay-in-companies-longer-than-2-years-get-paid-50-less/?utm_source=TWITTER&utm_medium=social&utm_content=1028082155&utm_campaign=sprinklrForbesMainTwitter#4013d97ae07f)



## Health and Financial Wellness

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Your financial plan is about your goals and finances. But is it also about your health?

In a recent blog post on the Forbes.com website, financial planner and medical professional Carolyn McClanahan suggests that your health status may be a crucial input into your overall financial plan.

Why? Because it helps you know how long your money will need to last—in other words, your longevity. If you have significant health issues at an early age, then you can probably spend more during retirement, and use up your nest egg faster, than if you're hale and your family history has close relatives living past age 100.

The default assumption has been that people will live to the age on a standard life expectancy calculator—which would say, for instance, that a person age 49 has a 50% chance of living past age 85. But people who live a healthy lifestyle probably have a proportionately greater “risk” of outliving their life expectancy, while a chronically overweight smoker might be expected to contribute to the other side of the statistics. In general, financial planning clients tend to be smarter and wealthier, which suggests that they'll outlive the statistical averages.

McClanahan routinely estimates that her healthy clients will live to age 100. For people with health concerns, she asks that they visit [livingto100.com](http://livingto100.com), which is an online questionnaire/calculator that asks health-related questions and then tells you how long you can expect to live based on more than just the actuarial statistics. She tested it out with her “real” (healthy lifestyle) information and the site estimated she would need to financially prepare for living to age 102. When she gave different information—when she described herself as an overweight, beer-guzzling junk food eater and smoker—her life expectancy shifted to age 63. What a difference!

And, of course, the lifestyle component is only part of it. If you have chronic conditions, if you've been diagnosed with cancer or have other significant health concerns, you can throw the averages out the window. The point: your health and lifestyle can greatly affect the assumptions in your financial plan, and should not be ignored.

Source:

- <https://www.forbes.com/sites/carolynmcclanahan/2014/04/21/why-you-should-discuss-health-with-your-financial-planner/#53b06a2754f9>



## What Costs More

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Inflation has been pretty benign over the last 20 years, right? The U.S. Consumer Price Index has ranged from negative 0.4% in 2009 to a high of 3.8% in the awful 2008 economic year. In 13 of those 20 years, the CPI was below 2.5%, which is hardly comparable to the double-digit inflation rates that people experienced in the 1970s and 1980s.

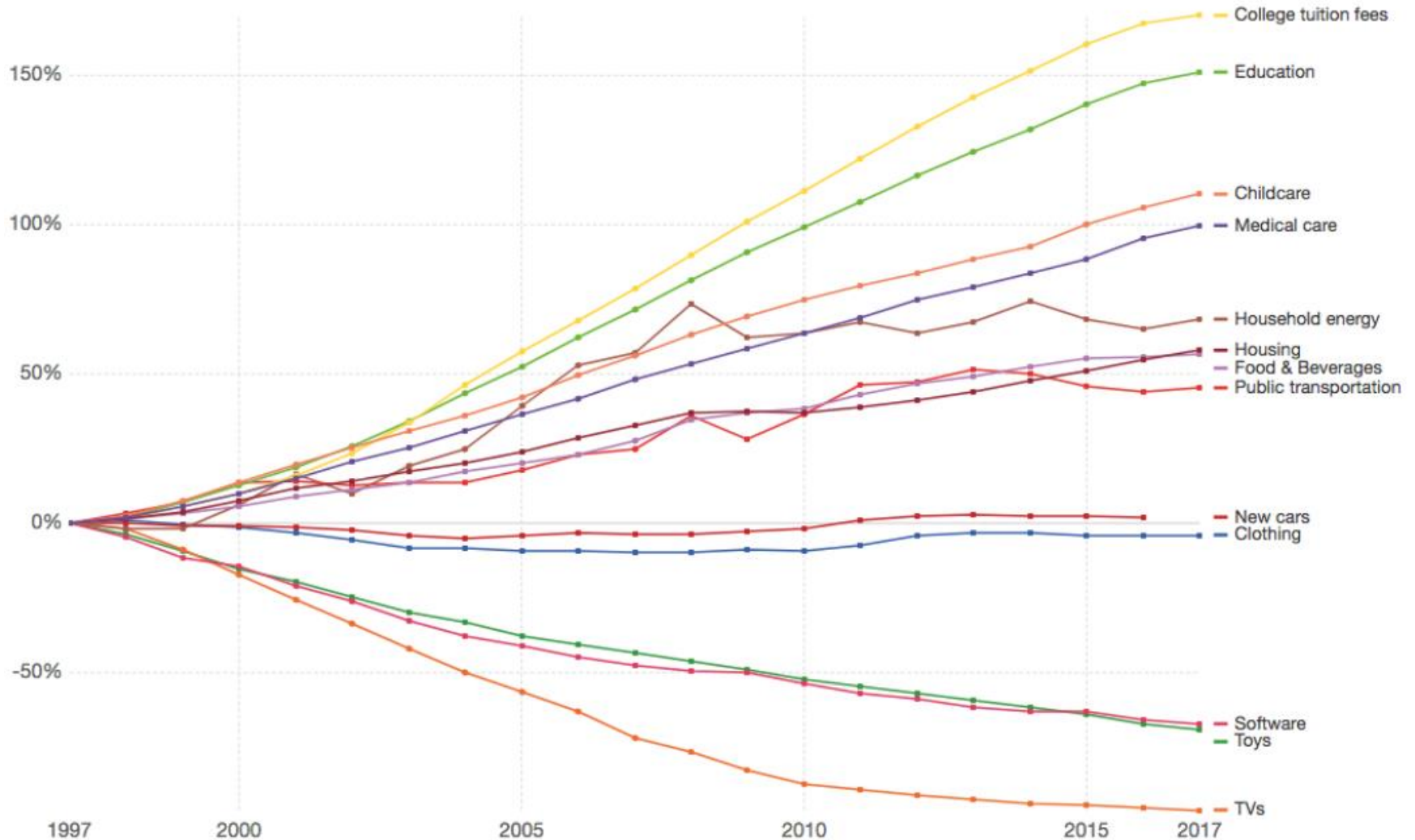
But not all expenses moved in lockstep, as you can see from the accompanying chart. Since 1997, college tuition fees, on average, have risen almost 170%, while the cost of a television set has fallen by more than 80%. Software and childrens' toys have become dramatically less expensive, new cars and clothing have largely escaped inflationary price rises, while nearly everything else has become dramatically more expensive. Childcare and medical care have risen by approximately 100% in cost over the last 20 years, and energy, housing costs, food & beverages and public transportation all cost 50% more than they did 20 years ago.

The lesson here is that your own inflation rate depends on what you're buying. If you're sending kids to college (or paying for college on your own), and/or if you require a lot of medical care, then chances are your personal expenses are rising much faster than the inflation rate. If you're mostly spending your money on toys and TV sets, then you're largely escaping the bite of inflation.



# Price changes in consumer goods and services in the USA, 1997-2017

Price change in consumer goods and services in the USA, measured as the percentage change since 1997. Data is measured based on the reported consumer price index (CPI) for national average urban consumer prices.



Source: United States Bureau of Labor Statistics (BLS)



## How to Respond To a Data Breach

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You may have read that hackers broke into the Equifax database and stole personal information tied to 143 million people. Equifax is one of the four nationwide credit-reporting agencies that track and rate the financial history of U.S. consumers. Three of the agencies (Equifax, Experian, and Transunion) are the “major” players. A fourth firm, Innovis, is a smaller (but still national) credit reporting agency.

The fact that Equifax systems were comprised is a very big deal.

The hackers accessed people’s names, Social Security numbers, birth dates, addresses and, in some instances, driver’s license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people. There is no reason to think that data is not for sale to criminals who can use it to open new lines of credit or file phony tax refund requests in peoples’ names.

The company compounded its public relations nightmare by sending people to a website to find out if they were affected, and then including language so that anyone signing in to get this information had to waive any right to join a class action suit against the company should their identities be stolen and financial harm come to them.

The negative publicity forced Equifax to delete the waiver, but when you sign into the web page to find out if you were affected (the link is here: <https://trustedidpremier.com/eligibility/eligibility.html>), the site requests the last six digits of each person’s social security number—and guessing first three isn’t as hard as you might think since different regions of the country use pre-assigned digits. If you’re still worried about Equifax’s data security, then the company’s request for additional personal information is worrisome.

If you have credit, then there’s a high probability that identity thieves now have your Social Security number and address. To contain the potential damage, the U.S. Federal Trade Commission recommends that you take several steps immediately.

1. Under federal law you’re allowed to request a free copy of your credit report once a year from each of the three credit reporting agencies: Equifax, Experian, and TransUnion -- at [www.annualcreditreport.com](http://www.annualcreditreport.com). You can do this every 122 days by rotating among the agencies. Look for suspicious accounts or activity that you don’t recognize -- such as someone trying to open a new credit card or apply for a loan in your name. If you DO see

something, visit <http://www.identitytheft.gov/databreach> to find out how to mitigate the damage.

2. Monitor your online statements. The credit report won't tell you if there's been money stolen from a bank account or suspicious activity on your credit card. Unfortunately, you'll have to turn this into a habit. In most cases, theft happens over time, starting with small amounts stolen from across your accounts.
3. Finally, place a credit freeze and/or fraud alert on your account with all the major credit bureaus. You can put a fraud alert, for free, by contacting one of the credit agencies, which is required to notify the other two. This will warn creditors that you may be an identity theft victim, and they should verify that anyone seeking credit in your name is really you. The fraud alert will last for 90 days and can be renewed.

You may also consider putting a security freeze on your credit. A freeze blocks anyone from accessing your credit reports without your permission -- including you. This can usually be done online, and each bureau will provide a unique personal identification number that you can use to "thaw" your credit file in case you need to apply for new lines of credit sometime in the future. Another advantage: each credit inquiry from a creditor has the potential to lower your credit score, so a freeze helps to protect your score from scammers who file inquiries.

A security freeze is the most significant protection that can be taken, but it may not be particularly convenient. If you consistently apply for credit you may be constantly thawing / unthawing your credit report (and paying the requisite fees).

In addition, credit reports are often requested when people move and must start new utility service. Even changes to your wireless phone plan can require a credit check. In short, there will likely be credit checks completed for things we may consider routine. If you place a security freeze on your credit, be prepared for the possibility of additional inconvenience.

Fees to freeze your credit vary by state, but commonly range from \$0 to \$15 per reporting agency. You can sometimes get this service for free if you supply a copy of a police report (which you can file and obtain online) or affidavit stating that you believe you are likely to be the victim of identity theft.

Many Americans have opted to sign up for a credit monitoring service, which won't prevent fraud from happening, but WILL alert you when your personal information is being used or requested. In most cases, there is a cost involved, but Equifax is offering a free year of credit monitoring through its TrustedID Premier business, whether you've been affected by the hack or not. The monitoring includes identity theft insurance, and it will also scan the Internet for use of your Social Security number -- assuming you trust Equifax with this

information after the breach. At the end of the year, be prepared for Equifax to try and sell you the credit monitoring service.

Identity thieves often will file a fraudulent tax return. The legitimate taxpayer only finds out when they are told their tax return has already been filed. The IRS has a program that taxpayers can receive an Identity Protection Pin (IP PIN). The IP Pin is a number that must be filed with your tax return to prove your identity. You can learn more about what this program at:  
<https://www.irs.gov/identity-theft-fraud-scams/identity-protection>.

There's one last way you can protect yourself. ID thieves like to intercept offers of new credit sent via postal mail. If you don't want to receive prescreened offers of credit and insurance, you have two choices: You can opt out of receiving them either permanently or for five years by calling toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visiting [www.optoutprescreen.com](http://www.optoutprescreen.com). To complete your request, you must return a signed Permanent Opt-Out Election form, which will be provided after you initiate your online request.

### **Additional Website of Interest**

Federal Trade Commission Identity Theft Website

(<https://www.consumer.ftc.gov/topics/identity-theft>)

### **Submit an Online Security Freeze Request**

Equifax: [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Experian: <https://www.experian.com/freeze/center.html>

Innovis: <https://www.innovis.com/securityFreeze/>

Transunion: <https://www.transunion.com/credit-freeze/place-credit-freeze2>

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