

## FINANCIAL SECURITY PLANNING SERVICES, INC.<sup>SM</sup>



## Market Update and Yahoo! Breach Affects 500 Million Users

September 2016

### Where Are The Markets Heading?

Brad McMillan, Commonwealth's Chief Investment Officer, discusses how the markets and economy fared in August. Hiring was strong, consumer confidence surprised to the upside, and consumer spending continued to grow. The big questions for now concern volatility: Why is volatility so low, and is it going to continue? To answer these questions, Brad looks at the consumer's role in the recovery, whether there are signs of improvement on the business side, and the view from the Fed. He also explores what to expect moving forward.



We hope you enjoyed this month's video.

## Yahoo! Breach Affects 500 Million Users

As part of our ongoing efforts to help keep your personal information as safe as possible, we want to remind you to stay on the lookout for the many security threats making the rounds in cyberspace today.

Recently, we learned about a massive Yahoo! breach in which more than 500 million users of Yahoo! services-including Yahoo! Mail, Fantasy Sports, and Flickr-have had their account information compromised. **We advise you to change your Yahoo! password immediately-and be sure to update any other online accounts that reused your Yahoo! password.**

What information was compromised?

Yahoo! has confirmed that the following information may have been stolen:

- Names
- E-mail addresses
- Telephone numbers
- Dates of birth
- Passwords
- Security questions and answers

### What steps can you take to protect yourself?

**1) Change your password.** If you log in to your account and change your password, attackers can't use the old, compromised password to gain access. Be sure that your new password is long and complex and does not resemble your previous password.

**2) Review passwords on your other accounts.** When attackers compromise one set of credentials (i.e., e-mail address and password), they'll attempt to use it on all your different online accounts. Each of your online accounts should have a unique, hard-to-guess password. If you find that you did reuse your password, change those other account passwords as soon as possible.

**3) Review security questions and answers on your other accounts.** As with the above step, be sure that your Yahoo! security questions and answers don't match those of your other online accounts.

**4) Be wary of e-mails that come from Yahoo! Yahoo! is sending e-mails to all affected users with this [message](#).** Attackers will likely take advantage of the situation and send warning e-mails pretending to be Yahoo!, trying to get users to click on malicious links or attachments or to send their password information. Note that Yahoo!'s official message does not ask you to click anything or send sensitive information.

**5) Monitor your accounts for suspicious activity.** As the breach occurred two years ago, many users may have already become victims to identity theft (i.e., if a Yahoo! password was reused on other accounts). If you believe that you're a

victim of identity theft, please visit [identitytheft.gov](http://identitytheft.gov) to file an FTC report and view helpful resources for minimizing the impact.

For more information, visit Yahoo!'s [FAQs page](#) regarding the incident.

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

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