

Account Protection

Protecting your privacy and the confidentiality of personal information has always been of importance, but with more and more transactions being conducted over the Internet, safe guarding your information from theft should be one of your top priorities.

What can you do?

It is estimated that 1 in 50 consumers will experience some sort of identity theft (<http://www.fraudpractice.com/Statistics.htm>). Here are some tips on what you can do to help protect your information.

We recommend that you avoid accessing your accounts from public computers. This is because computers in public places, such as libraries or Internet cafés, are usually very unsecure. For example, if the Internet browser used does not have the correct security settings your information may be accessed by anyone on that network. If you do use a public computer be sure that the connection is secure and make certain to completely log out of your account after use. Failure to do so may give the next person using that computer complete access to your information.

When using your computer at home or work, make sure your browser's security settings are appropriate. Choosing higher levels of security settings will help protect your accounts and personal information.

You should also protect your passwords by choosing ones that are difficult to guess. Avoid words that are in the dictionary or personal to you as these may be easy to guess. You should also change your password regularly and be sure never to give your password out to anyone. Again, be sure to log out of your accounts after use.

Other things you can do to help protect your information include:

- Carefully review your account statements, trade confirmations or any other account information for inaccuracies or unauthorized activities.
- Shred financial documents and paperwork with personal information before you discard them.
- Don't carry your social security card in your wallet.
- Never click on links sent in unsolicited emails; instead, type in a web address you know.
- Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.
- Check your credit report at least annually for inaccuracies or unauthorized accounts. You can obtain a free credit report by visiting www.AnnualCreditReport.com.



What we do to protect your information.

At LMC we do everything we can to make sure your information is secure and kept confidential. We do not disclose any non-public information about the client or about LMC's former clients to anyone, except as specifically authorized by the client or as otherwise permitted by law.

We also restrict access to clients' personal information to employees on a need-to-know basis. Employees who leave the company have been previously informed that they are not permitted to disclose to anyone non-public information about the client.

LMC also maintains physical, electronic and procedural safeguards that comply with federal standards to protect the client's non-public personal information. We regularly shred all documents and paperwork with personal information. Our servers are protected and safeguards are in place to prevent outside attempts to gain personal information. We also have in place SEC required compliance procedures on how all personal and confidential information is handled.

Are my accounts protected?

All the accounts managed by LMC are protected by the custodian from unauthorized activity and fraud in the event someone does gain access to your accounts. Every account is protected under the Securities Investor Protection Corporation (SIPC) up to a ceiling of \$500,000 per customer, including a maximum of \$100,000 for cash claims. Each custodian used by LMC offers protection beyond the SIPC limits as outlined below.

TD Ameritrade

TD Ameritrade insures each account up

to an aggregate of \$250 million of additional securities protection, of which \$900,000 may be applied to cash.

Schwab

Schwab will cover 100% of any losses in any of your Schwab accounts due to unauthorized activity.

Fidelity

Fidelity provides additional protection for cash and covered securities to supplement its SIPC coverage. This additional protection covers total account net equity in excess of the \$500,000/\$100,000 coverage provided by the SIPC.

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