

Safeguarding Your Personal Information Using Email Encryption



Your Information. Our Responsibility.

Each day, your Personal Identifiable Information (PII) is used by numerous entities, from department stores to banks. Financial advisors are also entrusted with sensitive personal information related to your accounts, including:

- > Income
- > Demographic Information
- > Account Balances
- > Tax Documents
- > Quarterly Statements

Ensuring the security of this private information is of paramount importance to your advisor's broker-dealer and the regulatory bodies that oversee it. As a result of increased vigilance in protecting private consumer information, many states across the country are implementing "encryption" requirements.

What is E-mail Encryption?

E-mail Encryption involves using computer software to allow emailed content to be securely delivered to the recipient without being intercepted/accessed/read by unauthorized persons.

Why is E-mail Encryption Important?

Whether obtaining a mortgage or visiting a physician, you are asked to provide personal information as a matter of course. The gathering of such information is commonplace; unfortunately, today's technologies have made it easier to unlawfully access another's personal information. As a result, criminals can obtain information on, or steal the identity of, a person as means to commit various crimes including robbery, identity theft, and phishing schemes.

How is Your Advisor Safeguarding Your PII?

At the national level, legislation has been enacted to address the collection and safeguarding of PII. Your advisor's broker-dealer ensures the security of your private information by using a password-protected e-mail authentication process that protects information from being read by unintended recipients.

And now, in an effort to enhance the security of your information, a new e-mail encryption functionality permitting advisors to communicate with you in a secure manner is available.

How Will the E-mail Encryption Process Affect You?

Encrypted messages from your advisor can only be retrieved through the **Smarsh Secure Messaging Portal**. On your first visit to the **Smarsh Secure Messaging Portal**, you will be asked to register/create an account. You'll use this same login information when accessing the **Smarsh Secure Messaging Portal** going forward.

To Access the Secure Messaging Portal:

- > To access the **Secure Message**:
You will receive a notification email from your advisor containing a link to a secured messaging portal.
- > Click on the link right above the Royal Alliance logo located within the email message. This will take you to the **Create a New Account** page.
- > From the **Create a New Account** page, click on the **Click to Send Access Code** button.

From: jadvisor@wealthfinancialgrp.com Sent: Mon 9/21/2012 2:58 PM
 To: johntaylor@aol.com
 CC:
 Subject: You Have a New Secure Message from jadvisor@wealthfinancialgrp.com (ID: 803809)


Dear johntaylor@aol.com

You have a new secure message from jadvisor@wealthfinancialgrp.com sent: 9/21/2012 2:58 PM (EST).

A new secure message has been created by your financial advisor to ensure the security of your private personal information.

Please click on the link below, or copy and paste the link into your web browser. After successfully signing on to the Email Encryption web site, you will be able to read this new message. A free one time registration may be required.

<https://royalalliance.smarsh.com/smarshEncrypt>



This message was delivered to you from Smarsh on behalf of your financial advisor. If you are concerned about the authenticity of this message or have any questions, please contact your financial advisor directly. PLEASE DO NOT REPLY TO THIS MESSAGE OR SEND ANY PRIVATE PERSONAL INFORMATION IN AN UNSECURED FORMAT.

PLEASE DO NOT REPLY TO THIS MESSAGE
 This notification is automatically generated.

Notification ID: 803809

Create a New Account

1. Verify Email Address
2. Create Account
3. Finish

Please enter your Email Address and we will send an Access Code to your email.

When you receive your Access Code, please enter it on the following page to confirm your email address.

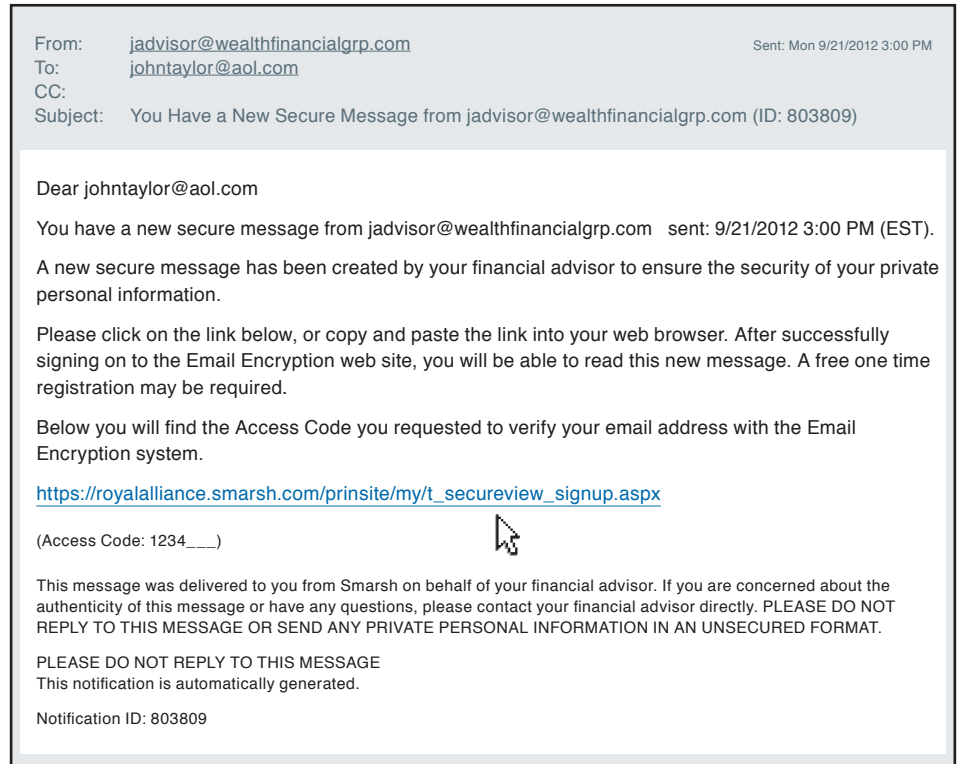
Email Address: Click to Send Access Code

[I already have my Access Code. Click to Create Account.](#)

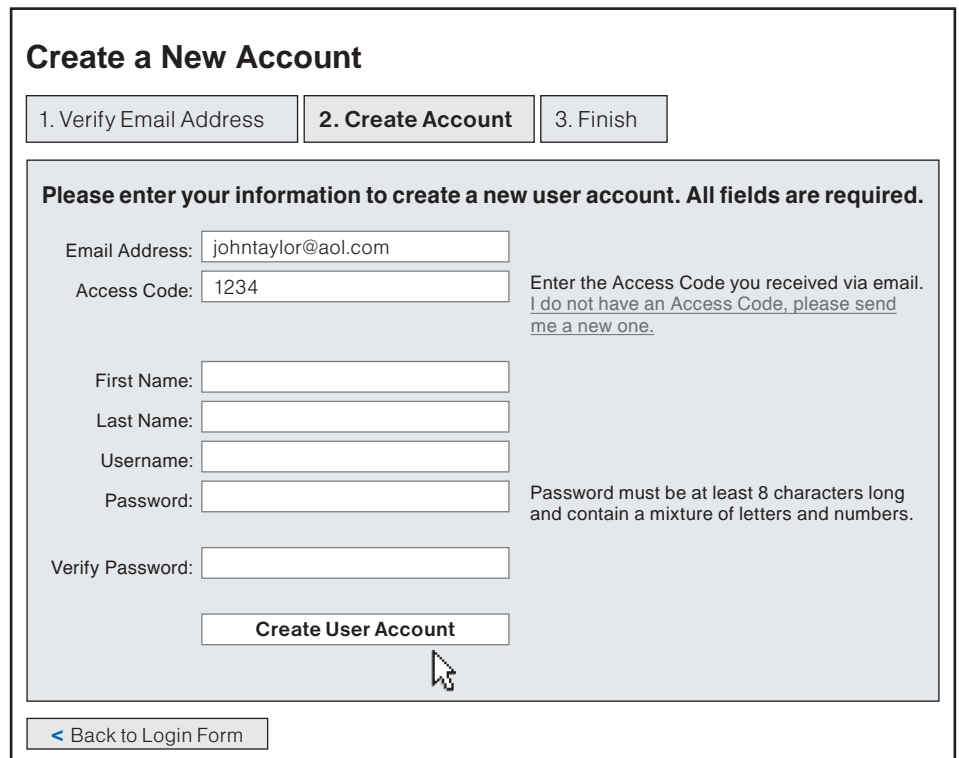
[I already have an account. Go to the Login form.](#)

< Back to Login Form

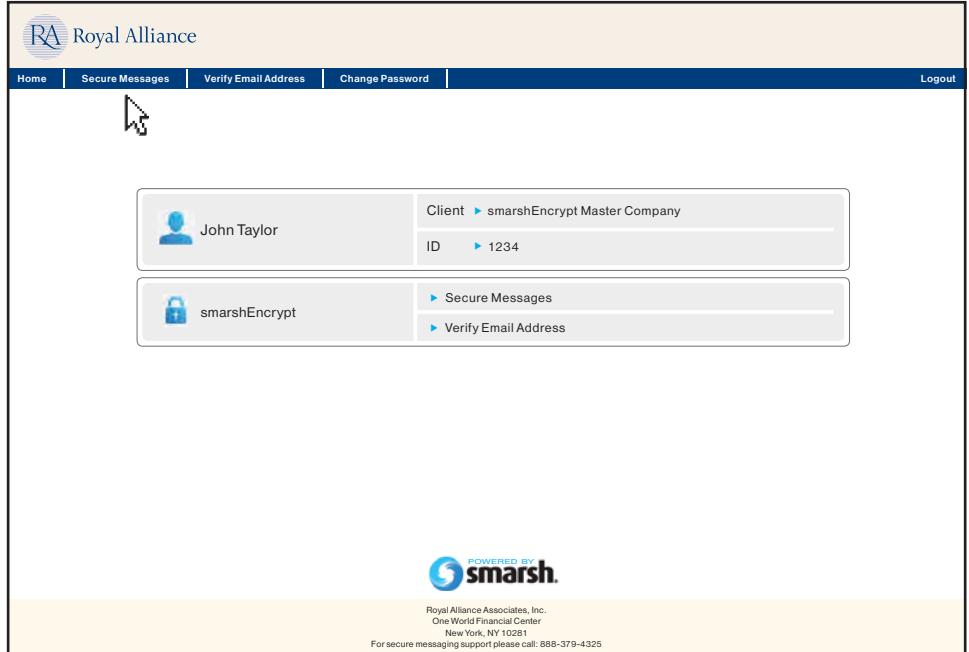
- > Make note of the access code contained in the email you receive. Then click on the link located above the access code. This will take you to the **SmarshEncrypt Registration** page.



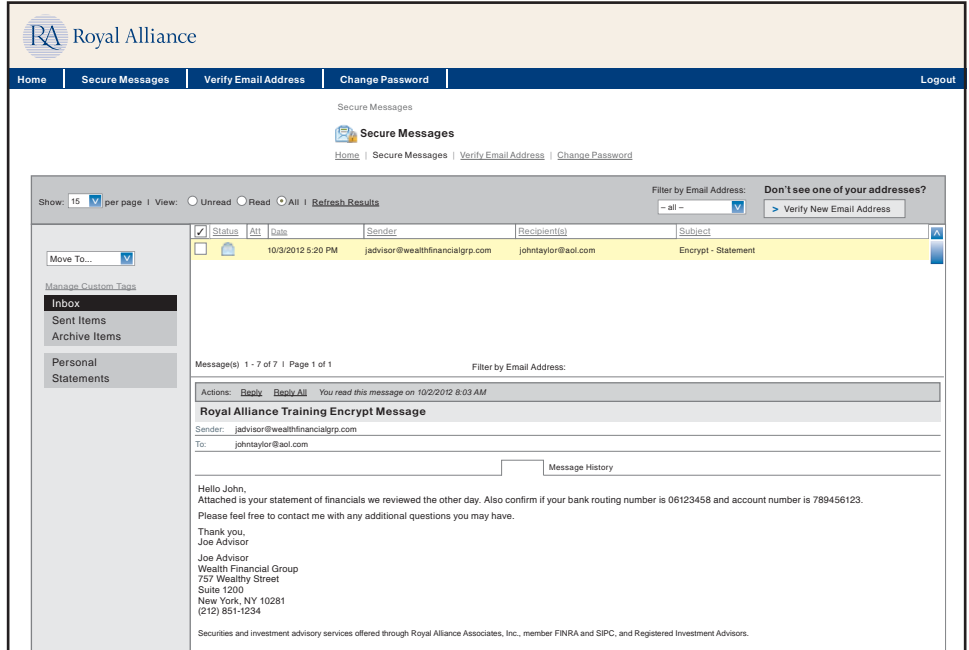
- > Complete all fields on the **SmarshEncrypt Registration** page, including your desired **Username** (we recommend using your email address) and **Password**. Re-enter the password to verify. Click the **“Create User Account”** button to access the **Secure Message** home page.



- > From the **Secure Message** home page, click on the **Secure Messages** link from the menu located at the top of the page.

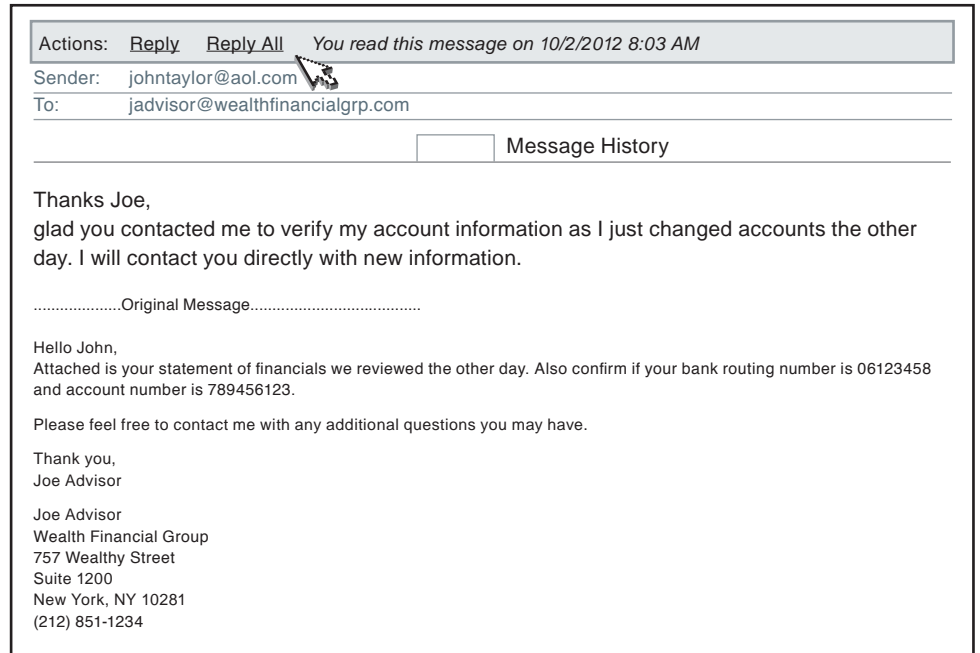


- > To view the secured message, click on the desired message from the list. The details of the message will display in the lower portion of the screen.

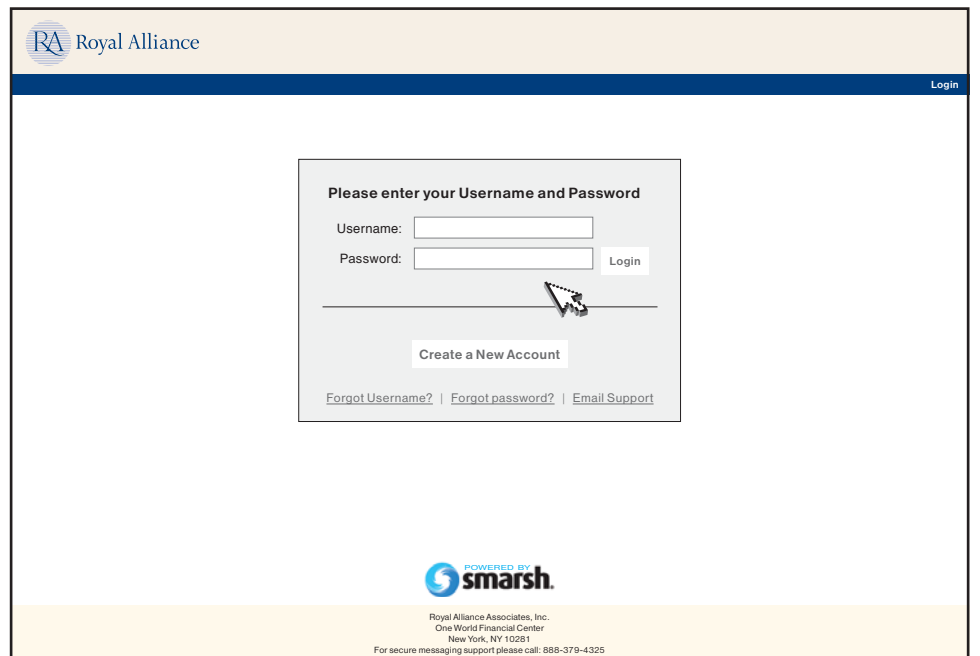


- > To reply to the message, click on the **Reply** or **Reply All** links located above the message section.

NOTE: Emails cannot be sent via the secure message portal to any outside email boxes (e.g., yahoo.com, aol.com, msn.com, etc.). You will not have the ability to compose messages from the secure message portal.



- > The next time you receive an encrypted message from your advisor, you would again access the message via the link located above the logo (as referenced on page four). The login screen will display for you to enter your username and password, this would be the information you created during the one-time registration process.



The security of your personal information is a responsibility your advisor and his/her broker-dealer take seriously. The Smarsh Secure Messaging Portal allows your advisor to communicate sensitive information safely and is an invaluable tool to help prevent unauthorized access to your personal information.

If you have any questions or concerns regarding e-mail encryption, please contact your advisor.



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