

## ID Theft

### The Big Five SIX Insurance Needs

Commonly recommended insurance needs for most everyone include,

- 1.) Health
- 2.) Auto
- 3.) Home/renter
- 4.) Life, you've taken the max SGLI & FSGLI right?
- 5.) Disability
- and 6.) **ID Theft** - a new "**NEED**" being recommended by many professionals.

### The Costs

Data breaches are common; exposing hundreds of millions every year. Children, and Senior Adults are at high risk too. The damage is real and significant.

- **Money Costs:** Billions in losses annually, a personal average cost of \$3k+
- **Time Costs:** average of 6+ months and 200+ hours to clear up just one incident.
- **Emotional Costs:** stress, anger, loss of sleep, fear, hassle ...

The costs continue. Not just financials; there is other damage that can be done.

- **Taxes:** Who enjoys conversations with the IRS? No refund for you. Someone else already filed in your name.
- **Driver / criminal records:** Imagine a traffic stop for a tail light out, turning into an arrest. It happens, with someone else adding a warrant to your name.
- **Medical Records:** Potentially life threatening if someone changes your information as they steal your information and medical benefits.
- **Social Security:** your benefits might be accessed by others.

### Protect Yourself

- **Credit Report:** check your credit report a minimum of once per year for accuracy and theft issues. [www.annualcreditreport.com](http://www.annualcreditreport.com) is free, mandated by federal law.
- **Credit Freeze:** an additional layer of verification protection, making it more difficult to open accounts. Usually a good thing during deployment.
- **ID Theft Insurance:** there are many companies offering protection. Services, price, and quality vary considerably. Gather information and shop wisely.
- **STOP Junk Mail:** an easy source of information for id thieves. It's easy to stop!
- **Be Careful Sharing PII**

Any questions about the protection you may need? Contact me for a conversation.



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