

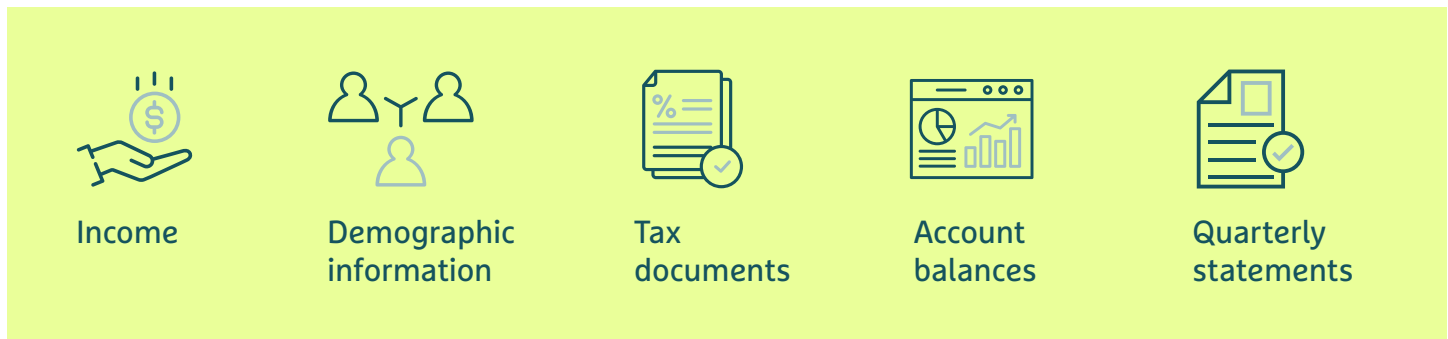
osaic

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 professionals are also entrusted with sensitive personal information related to your accounts, including:



Ensuring the security of this private information is of paramount importance to your financial professional's firm and the regulatory bodies that oversee it. As a result of increased vigilance in protecting private consumer information, many states across the country have implemented "encryption" requirements.



What is email encryption?

Email 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 email 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 financial professional safeguarding your PII?

At the national level, legislation has been enacted to address the collection and safeguarding of PII. Your financial professional's firm ensures the security of your private information by using an email authentication process that protects information from being read by unintended recipients.

How will the email encryption process affect you?

Encrypted messages from your financial professional will be securely delivered to you in one of two ways, depending upon your email provider. If your email provider supports Transport Layer Security (TLS) protocol, the email messages will be securely delivered to your inbox like any other email. If your email provider does not support TLS, then you will retrieve your messages through the Smarsh Secure Messaging Portal. The next few pages of this guide focus on how to access the Secure Messaging Portal and retrieve your secure messages.

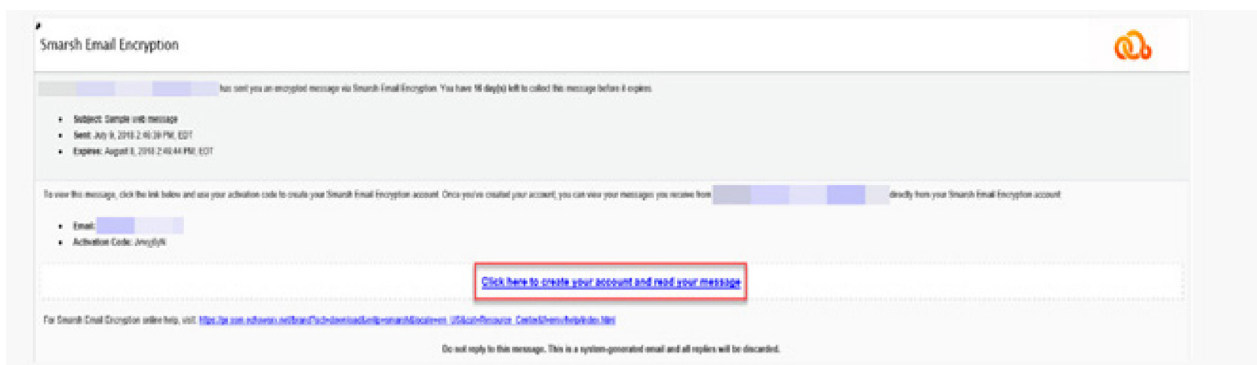
To access the secure messaging portal:

- **If this is your first time receiving a secure email from your financial professional**, you will need to set up an account in the Web Portal to read an encrypted message. The activation information (activation password and link) is provided in the message. To activate the account, select the activation link and enter your name and activation password. You will then be asked to create a new password.
- **If you have previously used the Web Portal**, you will receive a message with the subject ‘You have a new encrypted message from [sender’s address]’. This email will have information about the encrypted message, such as subject, sent and expiration date, along with the link to access the encrypted message. Select the link and enter your email address and password (created during activation) to login and read your message.

To access the secure message:

You will receive a notification email from your financial professional containing a link to register for the secured messaging portal.

- Open your Smarsh Email Encryption activation email and click the Click here to create your account and read your message link. The registration page appears with your email address and activation code pre-filled.







- Click to create your account



Smarsh Email Encryption

Log in with your social network account (Your account ID must match cblake@advisorgroup.com)

OR

Create a New Smarsh Email Encryption Account

- Fill in the registration form.

Create a New Smarsh Email Encryption Account

Enter your registration information

* First Name

* Last Name

* Email Address

* Activation Code

Create a Password

* Password

Password Strength

* Confirm Password

Password Recovery

Select your Challenge Questions

You will answer your questions, you may be asked to answer one or more of these questions.

* Question 1

* Answer 1

* Question 2

* Answer 2

* Question 3

* Answer 3

Provide an alternate email address for password recovery

You will receive your password. Smarsh Email Encryption will send your password recovery information to this address.

* Alternate Email Address

* Confirm Email Address

- Click the **Activate** button. When your account is ready, you are redirected to the login page.

3. Log in to the Smarsh Email Encryption Web Portal

Create a New Smarsh Email Encryption Account

Back

Enter your registration information

*First Name

*Last Name

*Email Address

*Industry Code

Create a Password

*Password

Password Strength

*Confirm Password

Password Recovery

Select your Challenge Questions

*Question 1

*Answer 1

*Question 2

*Answer 2

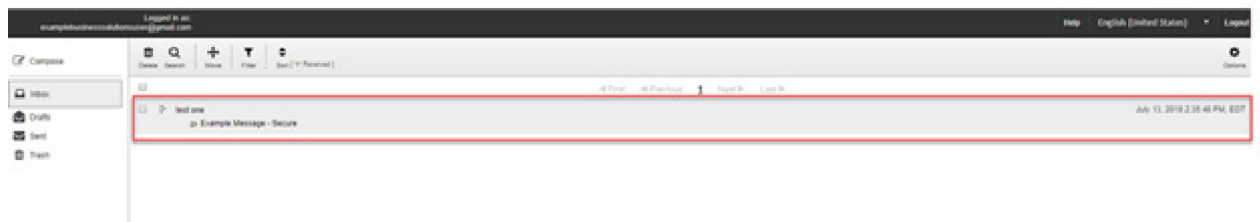
*Question 3

*Answer 3

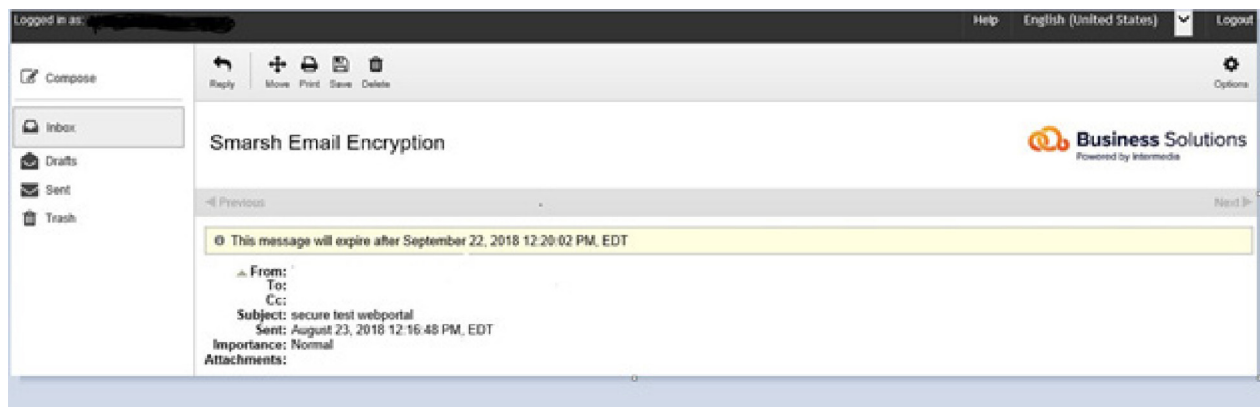
Provide an alternate email address for password recovery

*Alternate Email Address

At this point, you can access your encrypted emails.

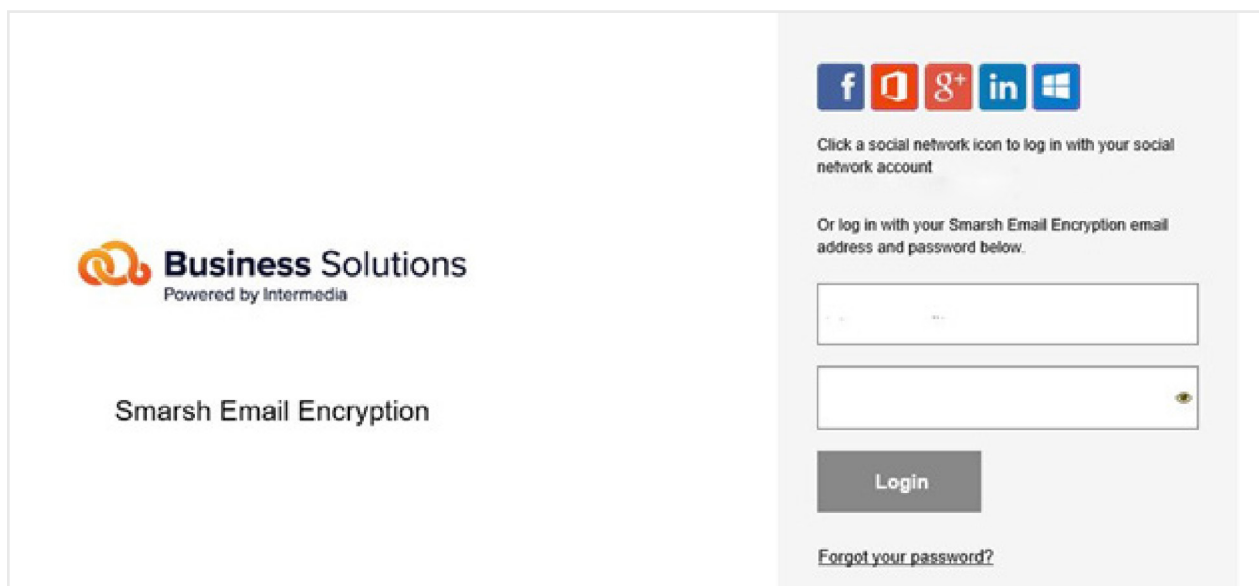
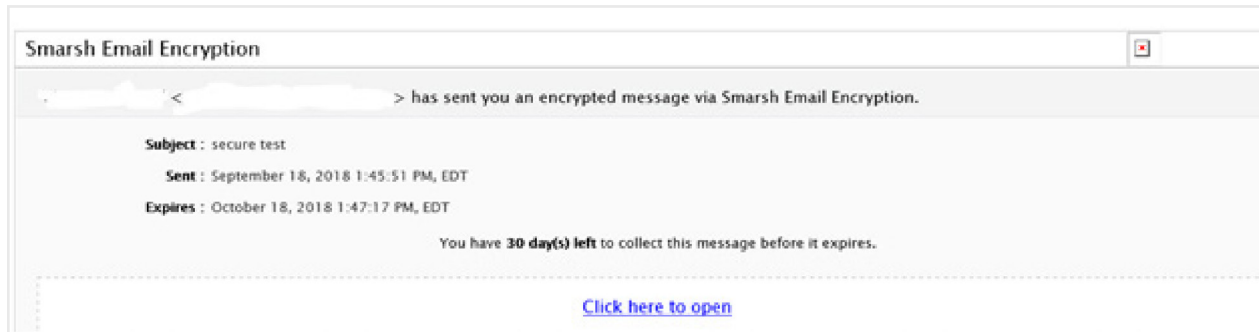


To reply to the message, click on the **Reply** link located above the message section.



Messages read or unread will expire in 30 days. The save function will allow you to save the email in various formats if you wish to retain it.

The next time you receive an encrypted message from your financial professional, you would again access the message via the link located in the body of the email. The login screen will display for you to enter your username and password; use the same information you created during the one-time registration process.



The system will attempt to make a secure TLS “handshake” with the recipient’s email server. If it is unable to successfully complete this step, the message will be delivered through the secure portal, which requires you to log in to view the message. This may happen at times even if you typically receive secure messages directly in your mailbox. This is to ensure maximum security of your information.

The security of your personal information is a responsibility your financial professional and his/her firm take seriously. The Smarsh Secure Messaging Portal allows your financial professional 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 email encryption, please contact your financial professional.

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