

5 Tips To Protect Yourself From Cybercriminals

by A. Scott White, CFP®, ChFC®, CLU®
Uhler Vertich White Advisors

Wealthy individuals are increasingly becoming targets of cyber-attacks. From phishing scams to ransomware attacks, cyber threats can have serious consequences for individuals with high net worth, including financial loss, reputation damage, and identity theft.

“High-net-worth individuals (HNWIs) are more searchable online and therefore more vulnerable. Someone who owns a company, holds a C-suite position, frequently makes large donations to charity or is a public figure has a highly-visible online presence, making it easier for cyber thieves to profile them as potential victims,” according to Stacy Bertrand, manager of information security strategy and metrics at City National Bank, an RBC company.

Therefore, it’s critical that high net worth individuals take proactive measures to protect themselves and their assets from cyber threats by implementing robust cybersecurity practices.

1. Use strong and unique passwords: Strong passwords are complex and unique, consisting of a combination of letters, numbers, and symbols. Avoid using personal information such as your name, birthdate, or address. Instead, use a password manager to generate and store your passwords securely. A password manager creates unique, strong passwords for each of your accounts and stores them in an encrypted database, which is protected by a master password. This way, you only need to remember one password to access all of your accounts.

2. Enable two-factor authentication (2FA): Two-factor authentication provides an extra layer of security by requiring a second form of authentication, such as a code sent to your phone or an app, in addition to your password. This way, even if your password is compromised, the hacker won’t be able to access your account without the second factor. Many online services and apps support 2FA, so be sure to enable it wherever possible.

3. Keep your software up to date: Cybercriminals often target software vulnerabilities to gain access to systems. Ensure that your software, including your operating system, applications, and security software, is always up to date with the latest security patches and updates. Set your software to update automatically or regularly check for updates manually. If you’re unsure about how to update your software, consult with a trusted IT professional.

4. Use a virtual private network (VPN): A VPN encrypts your internet traffic, making it difficult for hackers to intercept your data. Use a reputable VPN service when using public Wi-Fi or accessing sensitive information online. When you connect to a public Wi-Fi network, you’re potentially sharing the network with other users who may be able to intercept your data. A VPN creates a secure, encrypted connection between your device and the internet, keeping your data safe from prying eyes.

5. Be cautious of social engineering attacks: Social engineering attacks use psychological manipulation to trick people into divulging sensitive information. Be cautious of unsolicited emails, phone calls, or text messages, especially if they ask for personal or financial information. Always verify the identity of the sender before responding or clicking on links. If you receive an email or message that looks suspicious, report it to your IT department or the relevant authorities. Remember that high net worth individuals are often targeted by cybercriminals, so it’s important to stay vigilant and be aware of the latest threats.

Though these five tips will keep generic cyberattacks at bay, many families of high-net-worth may also need enhanced security measures if they are especially prominent.

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Uhler Vertich White Advisors



Introducing Uhler Vertich White Advisors

Uhler & Vertich Financial Planners Merges with Scott White Advisors to form Uhler Vertich White Advisors (UVWA)

After nearly 20 years of working in tandem, we are excited to announce the merger of Uhler & Vertich Financial Planners and Scott White Advisors. This move comes after years of sharing office space, strategic planning, and collaboration between the two firms.

As full-service, white glove financial planning firms, we essentially use the same financial planning process and share the same investment philosophy. We have also shared the same staff, and even the same phone line and office lobby, making this merger a natural next step for both practices.

From the 2023 Alliance of the Arts event are UVWA team members pictured left to right, Tom Uhler, Gary Geston, Corey Vertich, Becky Pardue, Kelly Jelenchick, Darlene Mayhak, Scott White, and Bryan Fiore. Not pictured: Janelle Lewis, Shane Carrier

Our primary goal in this merger is to provide comprehensive coverage for both firms in the most efficient way, ensuring that our clients receive the same high-quality service they have come to expect from us for years to come. This includes a move from, “waiting in the wings if there is a need,” to a true merger that covers our lead financial planners as well as the collective interest and well-being of our clients long term. Now, the necessary legal arrangements and consolidation with Raymond James have also been finalized.



What does this merger and name change mean for you?

While there will be a name change to Uhler Vertich White Advisors and a newly associated Registered Investment Advisory (RIA) firm, the staff and financial advisor with whom you are used to and comfortable working with will remain the same. The continuity in your team also ensures continuity on the level of service that you’re accustomed to receiving. We believe that this merger is in everyone’s best interest and will only enhance the services provided to clients. After June 1, you may see the new RIA name change on your statements and in your online Raymond James Client Access site.

As Uhler Vertich White Advisors, we will remain committed to delivering the same high level of personalized, financial planning and wealth management services that our clients have come to expect. We are thrilled about the future of Uhler Vertich White Advisors and look forward to continuing to serve you with the same level of care and dedication that has defined our practices.

If you have questions, reach out to us at (239) 936-6300, and Becky Pardue will be happy to help find an answer, as she always does.

Here’s to our collective futures!

The term “Independent Registered Investment Advisor” or “Independent RIA” means the firm is independent of its affiliation with its broker/dealer, Raymond James Financial Services, Inc. member FINRA/SIPC. Any reference to the term “RIA” should not be interpreted as a credential nor does it imply a certain level of skill or training or that such firm or person has been sponsored, recommended, or approved, or that their abilities or qualifications have in any respect been passed upon by the United States or any agency or any officer thereof.

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Meet the Team: Uhler Vertich White Advisors

Our CERTIFIED FINANCIAL PLANNERS™

We believe your estate, trust, tax, and wealth management needs require a financial planner who has specialized training, certifications, and experience. Each of our CERTIFIED FINANCIAL PLANNERS™ CFP® advisors have the Investment Advisor Representative registration with the Securities and Exchange Commission, FINRA licenses and insurance licenses. Our goal is to assist you in preserving your estate and working with your heirs on your goals outlined in your Investment Policy Statement.

J. Corey Vertich, CFP®

Corey entered the financial services industry in 1989 and was named among Forbes' Best-In-State Wealth Advisors in 2020 and 2021.*

Long active in the Boy Scouts of America, Corey is an Eagle Scout and life member of the National Eagle Scout Association and is on the Eagle Board of Review for the Southwest Florida Council. Corey also serves as Treasurer of the Southwest Florida Symphony Orchestra Endowment Foundation board and is 2021 Campaign Co-Chair of the United Way of Lee, Hendry, Glades and Okeechobee Counties.

Corey is a cum laude graduate of Barry University School of Business in Miami. His interests include fishing and boating, international and domestic travel, music, food and wine.

A. Scott White, CFP®, ChFC®, CLU®, MBA

Scott entered the financial services industry in 1986 and has qualified for the Raymond James Financial Services Executive Council every year since 2006.**

Scott is past president of the Financial Planning Association Southwest Florida Chapter. He is past president of the Southwest Florida Chapter of the American Society of Financial Service Professionals, past president of the Estate Planning Council of Lee County, and founding president of the Planned Giving Council of Lee County. He served on the National Committee on Planned Giving's Leave a Legacy committee.

Scott is an active volunteer including board member of Hope Clubhouse of Southwest Florida, a board member for the United Way of Lee, Hendry, Glades and Okeechobee Counties, and an Emeritus Board member for the Collaboratory, formally the Southwest Florida Community Foundation. Scott is also the past treasurer and an active member of the Fort Myers Rotary Club. The American Red Cross of Lee County honored Scott with its 2009 Legacy Award for promoting and facilitating charitable giving in Lee County.

Scott earned his BA and MBA at the University of Arkansas, Fayetteville, Arkansas and remains a member of the Beta Gamma Sigma international business student honor society and Phi Alpha Theta honor society. Scott and his wife, Adriana, live in Fort Myers and have two grown children.



Shane Carrier, CFP®

Shane Carrier, originally from Southern California, entered the financial services industry after graduating magna cum laude with a BBA degree from the Jones College of Business at Middle Tennessee State University. In his work as a fiduciary, Shane enjoys building relationships with clients and helping them gain financial independence.

Prior to entering financial services, Shane was a professional baseball player for the Minnesota Twins organization. Outside of the office, he enjoys the beach, fishing, cooking, and spending time with his fiancée, Katie.

Our Wealth Management Staff

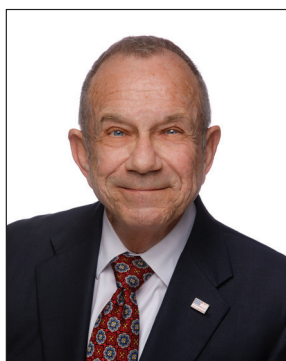
Tom Uhler

Our co-founder, and Financial Planner, RJFS, a forty-year veteran of financial services, Tom Uhler's long history of Southwest Florida community service led to him being named a laureate of the Lee County Business Hall of Fame for Junior Achievement of Southwest Florida in 2010. The next year he was recognized as the Sanibel-Captiva Chamber of Commerce Citizen of the Year. He was a national finalist for the Community Leadership Awards by the Invest in Others Charitable Foundation in 2014. In 2018 he received the Nonprofit Board Leader Award from the Cape Coral Community Foundation.***

Tom has held a variety of leadership positions with area nonprofits, board chair and co-chair for the United Way of Lee, Hendry, Glades and Okeechobee, board chair of the Southwest Florida Symphony. As a survivor of cancer and heart disease he has volunteered for organizations that deal with both. Tom chaired and then co-chaired the Lee County Heart Ball with his wife Linda and currently serves as treasurer of the Florida Cancer Specialists Foundation.

A resident of Sanibel Island since 1977, Tom is a member and past president of the Kiwanis Club of Sanibel-Captiva Islands. Tom was honored in 2017 with the Alumni Award for Service from Susquehanna University where he graduated with a bachelor's degree in biological sciences. He is an Eagle Scout and a life member of the National Eagle Scout Association.

Tom's longtime interest in food and wine led to an appreciation of the wine lover's most important tool, the corkscrew. He has collected these for 40 years and is a member of the International Correspondence of Corkscrew Addicts and the Canadian Corkscrew Collectors Club.



Our Wealth Management Staff *continued*

Kelly Jelenchick

Our Operations Manager and Client Service Associate, with 30+ years of experience in the financial industry, Kelly provides top-level services to clients, coordinates management of the office, and assists with projects. She is a graduate of the University of Wisconsin-Whitewater. She lived in her hometown of Milwaukee, Wisconsin, until 2016, when she and her husband, Charlie, moved to Cape Coral. They have three children. In her spare time she, enjoys kayaking, watching movies, reading, and trying new restaurants.

Becky J. Pardue

Our Director of First Impressions, Becky's strong office skills and extensive administrative experience include 16 years in trust and estate administration. In addition to client communications and hospitality, she generates reports, coordinates event reservations, and conducts front desk services. Becky is an Indiana native. She worked in Stuart, Sarasota and LaGrange, Georgia, before relocating to Cape Coral in 2010. She has three children, 11 grandchildren, and two great-grandchildren. Becky and her husband, Pete, are active in their church and enjoy Southwest Florida's beaches and antiquing excursions on the weekends.

Gary S. Geston

Our Planning Assistant, Gary has over two decades of financial experience, including financial management positions with J.P. Morgan Chase and Phillips Medical Systems. Gary provides portfolio reporting and operational support. He has an undergraduate accounting degree from Miami University of Ohio and an MBA from John Carroll University. Gary relocated to Southwest Florida in 2013 from Ohio and lives in Cape Coral.

Janelle M. Lewis

Our Planning Assistant, with 18+ years of experience in the financial services industry, Janelle responds to the administrative needs of clients and helps prepare financial planning documents and account review information. Client interaction tops Janelle's list of the most enjoyable aspects of work and she appreciates opportunities to assist clients with their financial needs. Janelle is a magna cum laude graduate

of the State University of New York at Potsdam, where she majored in speech communication and minored in pre-law. She is originally from Tupper Lake, New York, in the Adirondack Mountains, and lives in New York, where she enjoys spending time with her daughter hiking, kayaking, boating and camping. Janelle also dabbles in furniture reclamation projects.

Darlene Mayhak

Our Planning Assistant and Client Service Associate, Darlene has four years' experience in the financial services industry, is extremely dedicated to the care of clients and has the maturity and good humor to enjoy every day of service. She has served on a number of charitable boards including the Glencoe Foundation, Evergreen Park and Recreation Foundation and on the boards of Gift of Adoption in both Chicago and Denver. Darlene is a graduate of Taylor University in Upland, Indiana and has two children. As a Michigan native, and after several years of living in snowy Colorado, she is enjoying the Florida lifestyle with her two children. She appreciates the sunshine, open waters and natural beauty of our area and takes every opportunity to get outdoors. She enjoys Pilates, yoga, reading, and water activities.

Bryan Fiore, CRPC®, CSRIC™

Our Chief Operating Officer, Uhler Vertich White Advisors and Branch Manager, RJFS. Bryan has nearly 30 years of experience in the financial services industry and enjoys the challenges and nuances of the financial markets, takes pleasure in the operations of a financial services business, and especially appreciates the satisfaction of providing the highest level of service to clients.

Bryan graduated from Florida State University with a Physics degree and is a curious and lifetime learner. Though Bryan grew up in a military family and has lived many places in the US and Germany, he remained in Florida after college and has lived in Southwest Florida since 2002. Outside of the office, he has coached competitive youth soccer for many years and is a board member of the Southwest Florida YMCA and also enjoys staying active with family and friends in golf, biking, walking, running, soccer, and swimming, often with his wife Rhonda and children Landen and Mckenna.

*The Forbes ranking of Best-In-State Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Please visit <https://www.forbes.com/best-in-state-wealth-advisors> for more info.

2020: 32,000 nominations with more than 4,000 advisors. This ranking is based upon the period from 6/30/18 to 6/30/19 and was released on 1/16/20.

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