



Financial Advisors
Independent Objective Advice

NEW ENGLAND CAPITAL FINANCIAL ADVISORS, LLC

Registered Investment Adviser

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Dear New England Capital Clients:

All of us at New England Capital Financial Advisors would like to take this opportunity to wish you and your family a happy holiday season and a very healthy safe and prosperous New Year. It is one of our greatest pleasures to exchange season's greetings and thank those whose friendship and goodwill are so highly valued.

I'd like to share with you one of the most serious threats to your financial accounts, not only the accounts you've entrusted with us at New England Capital, but all your accounts including bank, credit union, and credit card accounts. This threat has nothing to do with the price of oil and gas, potential increases in interest rates or the 2016 elections. **Cybersecurity** including but not limited to wire fraud, identity theft, email scams, phishing, and social engineering, is increasingly threatening the security of every financial institution worldwide.

For our part at New England Capital Financial Advisors, compliance costs this year is over \$100,000 with about half of that figure dedicated to cyber security prevention programs. As part of our fiduciary responsibility to you, we want to educate you on what you can do to help us protect you from this threat. The threats are real but embracing these simple actions can help you protect your identity and mitigate your potential security risks:

- Manage your devices
- Protect all passwords
- Surf the web safely
- Protect information on social networks
- Protect your email accounts

- Safeguard your financial accounts

We also ask you to help us protect you by doing the following:

- If you change your address, either physical address or email address, notify us so we can update our records.
- If you suspect your email account has been compromised, call us immediately.
- If you suspect your investment or bank accounts have been compromised, call us immediately. We can place restrictions on your account to protect you.
- Understand our policy NOT to honor your withdrawal or trade requests via email or voicemail. We need to speak with you directly to confirm.

Enclosed are attachments describing "Common Tactics Used to Steal Identity and Login Credentials" and "Investor Protection Checklist". Please use these to educate yourself on how to better protect you and your family from the risk of cyber fraud.

If you have any questions on cyber security or any other investment or financial planning question, please call us. Our goal is to ensure your financial success and the safe achievement of your life goals.

Happy Holidays from all of us at New England Capital!!

Ann

Michelle