HE WOOD GROUP at Morgan Stanley

For Cybersecurity Awareness Month, we highlighted the below articles on how Morgan Stanley helps protect your data, tips to prevent, ways to detect, common scams, and what to do if you've been hacked. Over the years, cybercriminals have become more sophisticated and employ increasingly complex ways to infiltrate your accounts. If you would like to discuss any of these topics further, please reach out to us.

Review Morgan Stanley's Cybersecurity brochure on



how Morgan Stanley helps safeguard your assets and personal information

Cybersecurity Brochure

Learn More >

both cybersecurity teams and hackers are using AI to their advantage.

Learn More >



to identify common potential scams

Morgan Stanley Security Center

In Morgan Stanley's security center, you will find more information about how to better protect yourself and tips

Learn More >

Grandparent Scams Advance Fee Scams

Learn More >

accounts, devices or information is compromised.

pretending to be a grandchild or authority figure and expressing an urgent need for money to help resolve a critical

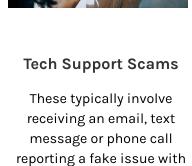
In these scams,

matter concerning the grandchild. Learn More >

other fake monetary lure and once fee is paid the

In these scams,

prize or offering is never delivered. Learn More >



phone and offering to resolve in exchange for

your computer or cell

payment or luring one to click on a link resulting in malware. Learn More >

Since October is Cybersecurity Awareness month, we'd like to let you know about some of the digital tools we use to help keep you and your finances safe

VoiceID

Morgan Stanley offers

VoiceID authentication

technology to provide

enhanced security for

your accounts through

effortless authentication

on the phone.

Learn More >

Learn More >

Operations Corner

simple, ensuring safe, quick execution.

E-Authorization

eAuthorizations allows you

to approve transactions

electronically and securely

on Morgan Stanley Online

and the Morgan Stanley

Mobile App. You can

authorize transactions

with just one click, the

transaction is secure and

Learn More > Welcome to the Ops corner ... we are here to provide you with insight and helpful information to keep you up to date with all things operational and administrative at

Equifax

Freeze Your Credit with Equifax >

Freezing your credit limits access to your credit report. When your credit report is frozen, the credit bureau won't share your credit report or credit score with companies that want to check your credit after you apply for a new credit account.

As a result, a credit freeze can help restrict someone from:

still be able to make payments and charges to your cards. Keep in mind that if you do decide to apply for a new loan or open a new credit card in the future, you will have the extra step of unfreezing your credit.

Finally, I would like to remind you that freezing your credit does not affect your ability to use your existing accounts, including all of your credit cards, etc. You will

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Pictured (Left to right; top to bottom): Jay Wood, Financial Advisor; Carolina McGoey, Financial Advisor; Brian Nerreau, Financial Advisor; Nisha Chisena, Financial Advisor; Paul Fitzsimmons, Financial Advisor; Steven Lazarus, Financial Advisor; Estefania Munguia, Client Service Associate; Shauna Simpson, Wealth Management

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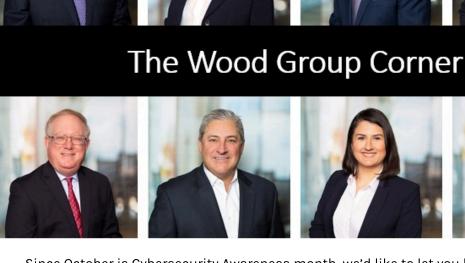
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Morgan Stanley Wealth Management 2000 Westchester Avenue, Purchase, NY 10577-2530 USA

Al and Cybersecurity: A New Era In the evolving landscape of artificial intelligence (AI),

Know What To Do If You Think You've Been Hacked Know the steps to take if and when your identity,

fraudsters communicate cybercriminals request via email or text, an upfront processing fee in exchange for some lottery prize, a loan, or



accessed across all your devices and uploads are scanned for viruses and encrypted for an extra layer of security.

Digital Vault

You and your Wood Group

team can share

documents & files

securely via your online

platform. Files can be

precaution against identity theft.

Getting a loan in your name · Opening a credit card in your name

Experian

Freeze Your Credit with

Experian >

Associate

The Wood Group.

In light of the massive data breach exposing billions of records over the summer, we wanted to provide you information on how you can freeze your credit as a security

Learn more about how to freeze your credit at all three credit bureaus. Below are links to all three credit bureaus to freeze your credit should you need to do so. Please feel free to reach out with any questions.

TransUnion

Freeze Your Credit with

TransUnion >

email address to the distribution list if anyone in your network would like to receive it directly.

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