

Protecting Your Money

*By Amy Parrish,
AWMA®, Senior Financial Advisor*

Avoiding Investment Scams

In 2024, investment scams led the pack for older Americans with \$1.8 billion in reported losses—almost twice the toll from tech support scams, which accounted for nearly \$1 billion.

So, what are the best ways to avoid investment scams?

1. **Ask questions.** Fraudsters are counting on you not to investigate before you invest. Fend them off with an inquisitive nature.
2. **Research before you invest.** Unsolicited emails, message board postings, and company news releases should never be used as the sole basis for your investment decisions.
3. **Know the salesperson.** Spend some time checking out the person touting the investment

before you invest—even if you already know the person socially.

4. **Be wary of unsolicited offers.** Be especially careful if you receive an unsolicited pitch to invest in a company or see it praised online, but you don't find current financial information about it from independent sources.
5. **Protect yourself online.** Online and social marketing sites offer a wealth of opportunities for fraudsters.

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Operations

Exciting communication news! RepChat is a texting tool for our clients to have direct access to their Highland Trust Partners advisor/planner.

You do not need to download a special app but you will be texting to a dedicated number that only clients utilize. If you have that number, please use it exclusively for texting. If not, ask your advisor/planner for their personal My RepChat number. As with any digital communication, do not include personal or sensitive information on messages.



Educational Events

When Should I File for Social Security?

Aug 19th, 4:00-4:30 | *Zoom led by Chris Caldwell*

Retirement Income Strategies for Single Women

Sept 3rd, 5:00-5:30 | *Zoom led by Chris Caldwell*

Do I Have Proper Insurance Coverage?

Sept 23rd, 4:00-4:30 | *Zoom led by Chris Caldwell*

Establishing a Manageable Budget

Oct 23rd, 4:00-4:30 | *Zoom led by Chris Caldwell*

Gifting to Family & Charities

Nov 18th, 4:00-4:30 | *Zoom led by Chris Caldwell & Amy Parrish*

Matching Investment/Savings Plan Goals for Single Women

Dec 3rd, 5:00-5:30 | *Zoom led by Chris Caldwell*

Know your Risk Tolerance

Dec 16th, 4:00-4:30 | *Zoom led by Chris Caldwell*

Watch for social media posts or email invitations.



Strategies, Technologies, and Best Practices for a Secure Online Presence

You can see how important we feel these topics are with both Amy and me writing pieces, and I want to expand on her point regarding online presence. In the rapidly evolving digital landscape, cybercrime and information theft are increasing rapidly. What I do not want to do is deter you from digital platforms, especially as we encourage clients to use their digital portal to view their account information. However, understanding the threats, recognizing vulnerabilities, and implementing robust protection strategies are vital steps for individuals, businesses, and institutions alike.

Whether you're a casual Internet user or a high-level executive, a few core practices can greatly reduce your exposure to cyberthreats. Think of it this way: to prevent home robberies, we lock our windows and doors, maybe install security systems, establish neighborhood watch, build fences, or even own a dog. There are steps to reduce and prevent digital robberies as well.

1. Strengthen Your Passwords

- Use complex, unique passwords for each account.
- Consider using a reputable password manager to generate and store passwords securely.
- Enable multi-factor authentication (MFA) whenever possible for an extra layer of protection.

2. Keep Software Up-To-Date

- Set operating systems, browsers, and applications to update automatically, or check regularly for updates.
- Apply security patches promptly to close known vulnerabilities.

3. Be Wary of Suspicious Communications

- Scrutinize emails, texts, and calls asking for sensitive information, even if they appear to be legitimate.
- Do not click on unknown links or download untrusted attachments.
- Verify the sender's identity before responding to requests for personal or financial information.

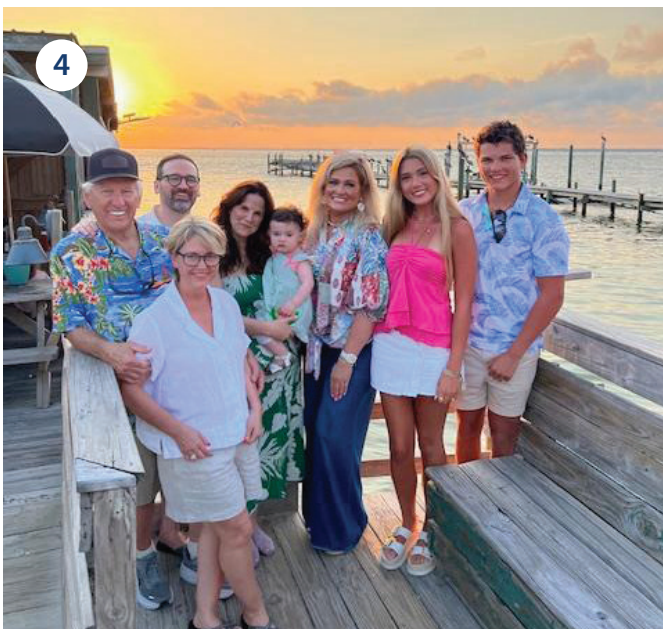
4. Secure Your Devices and Networks

- Install and regularly update antivirus and anti-malware tools.
- Use firewalls to block unauthorized access to your devices and network.
- Protect your home Wi-Fi with a strong password and encryption (WPA3 is recommended).

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Where in the World is HTP?



1. Chris and his wife, Heather, hiked in Yosemite National Park.

2. Rick enjoyed a day on the lake fishing.

3. Chris and Heather traveled through Napa Valley in California.

4. April and her family enjoyed a week in Destin, Florida.

5. Chris and Heather went to the Cherry Festival in Traverse City, Michigan.

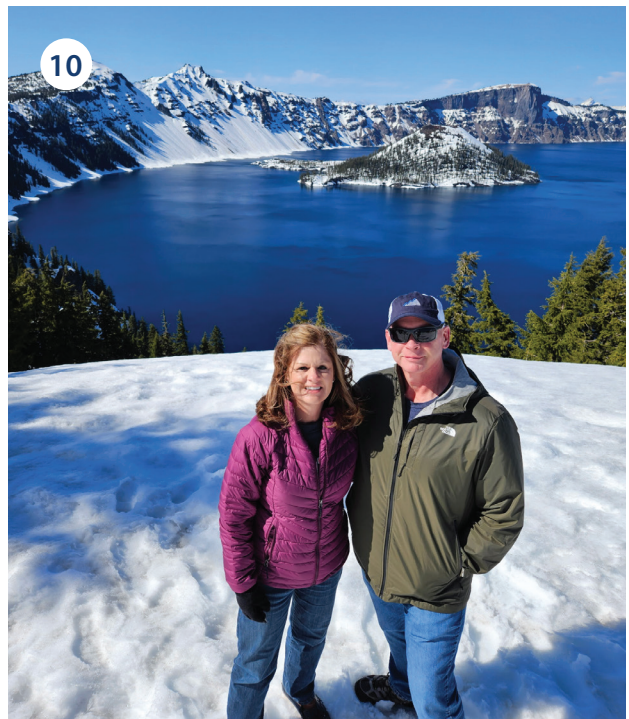
Where in the World is HTP?



6. Amy spent a week at Seagrove Beach in Florida.

7. Miranda and her husband, Boston, spent a long weekend in Charleston.

8. Amy and her son, Brooks, traveled with friends to Cancun for a senior trip.



9. Rick and his wife, Jill, traveled to Lake Tahoe.

10. Chris and Heather visited Crater Lake in Oregon.

Balancing Generosity and Security

By Will Divers,
CTFA®, Financial Advisor

Help Yourself to Help Others

I am old school. Some say I have been an old man since the age of 12. To put it in perspective, one of the highlights of my day is being able to watch M*A*S*H every night. There is nothing wrong with this, but it does mean I love to use clichés and examples when trying to get my point across.

One conversation that I have had a lot recently is with regard to gifting to kids and grandkids. I believe that this is a noble goal, but it may not always be realistic. The cliché that I love to use is, “Don’t fly coach so that your kids can fly first class one day.” In financial planning, wanting to give gifts to loved ones is always a topic of discussion. However, there is a world where gifting too much can put unwanted financial strain on your retirement. This can prevent you from living the retirement that you dreamed of. As a parent, it is natural to want to help with your kids’ lives but at what cost? You should not have to make cuts in your own life to be able to do extra for your kids.

So where is the happy medium? When you step on a plane, they always give a safety demon-

stration before you take off. When showing the oxygen mask they say, “Make sure your mask is secure before helping others.” The same principle applies to giving financial aid to others. When

“Don’t fly coach so that your kids can fly first class one day.”

looking at your own plan, you need to make sure that you will be okay before you offer aid to loved ones. This means you need to make sure that your goals and aspirations are taken care of before assisting others with theirs. The last thing most want to do is have to turn around and ask their children for help one day.

To find that happy medium, you need to have a solid financial plan that illustrates how much you’re realistically able to give. If you have questions or need some help determining what that looks like in your life, please do not hesitate to reach out to us.



Avoiding Investment Scams (*continued from page 1*)

6. **Be leery of “guaranteed” returns.** Outside a select few investments, such as FDIC-insured CDs, promises of high returns with little or no risk are a red flag.
7. **Strengthen your digital defenses.** Use strong, unique passwords, enable multi-factor authentication, and keep your devices updated. Good digital hygiene helps block phishing and impersonation attempts.
8. **Talk to someone you trust.** Mull it over with a friend or family member. Never succumb to the pressure that you must act now.

Please remember that we are always available if you have questions about any investment. We also encourage our clients to have a trusted contact on record with us. Then if we notice something unusual, we can give them a call and make sure everything is okay.

I have participated in two workshops recently to educate groups about scams and how to protect yourself. If you have a group that would benefit from this topic please let me know and we can deliver the presentation to your group.

Digital Safety

By Founding Partner Chris Caldwell,
CFP®, AIF®, AEP®, CRC®, MBA, ChSNP

Strategies, Technologies, and Best Practices... (*continued from page 3*)

5. Limit Data Sharing

- Avoid oversharing personal details on social media or websites.
- Review privacy settings on your accounts and restrict data visibility to trusted contacts.
- Be mindful of the information you provide to apps, services, and online forms.

The cost of complacency is high, but with informed choices, proactive protection, and a commitment to security at every level, we can safeguard our data and preserve the integrity of our digital lives. Visit our Highland Trust Partners YouTube channel for a video in our library titled “Protecting Your Information & Cybersecurity Threats” to learn more.

6. Back Up Your Data

- Regularly back up important data to secure, offline locations.
- Consider using encrypted cloud storage for sensitive files.
- Test your backups periodically to ensure data integrity and accessibility.

Market Index Returns*

Fixed Income

Current Yield 8/11/2025

90-Day T-Bill	4.25%
5-Year T-Note	3.83%
10-Year T-Note	4.28%
30-Year T-Bond	4.85%

Source: Bloomberg

Index	2025 (1/1/2025–8/11/2025)	2024 (One Year)
Dow Jones Ind.	4.85%	14.99%
S&P 500	9.47%	25.02%
NASDAQ	11.50%	29.57%
MSCI EAFE Growth ETF	15.06%	1.54%

Source: YCharts

*The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors. Bond yields are subject to change. Certain call or special redemption features may exist which could impact yield. The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index. The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the following developed country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK.

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