



Boise | Coeur d'Alene | Pocatello

PERSpectives

FOR ACTIVE MEMBERS

Public Employee Retirement System of Idaho

Third Quarter 2019

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HIT THE ROAD FOR NATIONAL RETIREMENT SECURITY WEEK! OCTOBER 20 – 26, 2019

Have plans for October 20–26 this year? Why not join thousands of your fellow savers for a road trip to retirement?

Each year, the National Association of Government Defined Contribution Administrators works with members of Congress to sponsor National Retirement Security Week (NRSW). The annual event is designed to shine a spotlight on the importance of saving and investing for the retirement you want. This year, Empower Retirement is inviting you to hit the road to a brighter future during NRSW by revving up your retirement preparations.

We all know that a little planning can make a trip a lot more enjoyable, so here are a few suggestions to help make your retirement road trip smooth:

- Start your savings engine by enrolling in your PERSI Choice 401(k) Plan, if you haven't already.
- Fill up for the long haul by increasing your contribution rate.
- Protect your travel buddies by updating your beneficiary selection.
- Give your account a tune up with the planning tools on the website at www.mypersi401k.com.
- Put your plan communications on cruise control by choosing e-delivery.

Remember, the journey can be just as rewarding as reaching your destination. So, check your tire pressure, choose a playlist, and pack a cooler full of snacks. And don't forget to celebrate each milestone you reach along the way.

Need some roadside assistance during your retirement road trip? Visit www.mypersi401k.com for more information, or register for an upcoming webinar (schedule on page 4), or schedule time with your local Plan representatives, Sidney Robinson and new representative Oscar Lopez.

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KEEP YOUR SMART DEVICES SECURE

Nowadays, nearly everyone has a smart device, especially a smart phone. While smart devices help us in a multitude of ways, they are also the fastest growing targets for criminals. Since we take our smart devices with us everywhere we go, they are more likely to be hacked, lost, or stolen than other devices we leave at home. More importantly, our devices are constantly exposed to other devices and networks.

Smart devices store so much of our personal information, and most of us have some type of app on our device. Depending on the app, it may provide access to our credit card data, bank accounts, or other kinds of sensitive information. Some of these apps may save our credit card information, allowing criminals to purchase whatever they want and ship it to wherever they want.

Additionally for many of us, our smart device likely has direct access to our text messages, email, and social media accounts. In the wrong hands, our personal information can be used against us.

Sure, this can happen if our smart device is physically stolen, but there are a growing number of cases where devices are having their Wi-Fi, Bluetooth, and cellular connections compromised to gain access to our data.

Our smart devices can be infected with malware just like a computer can. Cybercriminals can steal our identity and impersonate us on social media. So what can we do to make sure our smart devices are secure and less susceptible? Here are some tips to help.

STRONG PASSWORD

Create a strong password for your smart device. Make it difficult for criminals, physical or cyber, to gain access to your sensitive information if they get access to your device.

FINGERPRINT LOGIN

If your smart device offers fingerprint login, seriously consider using it. You will add substantial security to your device by logging into your device with your finger or thumbprint. Fingerprints are much more complex than a password, and convenient since you can login with the touch of screen. Moreover, in case something happens to the scanner or your fingerprint, most devices require a backup password.

DISABLE WI-FI AND/OR BLUETOOTH WHEN YOU AREN'T USING THEM

Even if you are not using your Wi-Fi or Bluetooth connections, your phone is still broadcasting information and may be attempting to connect with other devices. This information can be used to track your location and potentially gain access to your device.

If you are in a public place, like a movie theater, shopping center, or sporting event, a criminal can use these connections to tamper with your smart device and steal personal information or transfer malware. Luckily, most smart devices make it easy to disable and enable wireless services, so you can prevent unwanted broadcasting.



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BEWARE OF THE APPS YOU DOWNLOAD AND UNDERSTAND WHAT YOU LET THEM ACCESS

While companies try to inspect and screen the apps they offer, there are still apps that get through with malware that shares information to third parties. Download the wrong app, and you are more likely to be vulnerable to an attack.

Before downloading an app, do some research to make sure it is trustworthy. Avoid downloading apps that do not come from your device's official store. Equally important, delete apps that are no longer being used. They take up space on your device, and continue to gather data even if they aren't being used.

BE CAREFUL WHERE YOU CHARGE YOUR DEVICES

The power source you use to charge your smart device may do more than just power it up. It could also be a high-speed data link, meaning anything can be transmitted over that line. Your personal data could be extracted from your device or malware could be installed on your device. This kind of data extraction can happen quickly, without your permission, and without knowing it has happened until it is too late.



Avoid plugging your device directly into any USB socket found in a public place like a library, airport, or even a rental car. There is no way to know if the outlet has been tampered with. If you need to charge your smart device, use the adapter and cable that came with the device and plug it into an electrical outlet, or use the USB port on your trusted computer/laptop. Most adapters cannot transfer or receive data to your device, only power.

KEEP YOUR DEVICES AND APPS UPDATED

The most important reason to keep your smart devices and apps up to date is security. With any software system or app, there are flaws that require tweaks, and it is just a matter of time before the bad guys discover the flaws and use them against you.

Companies like Google and Apple have employees whose job is to try to hack into their own products. They work to find and repair flaws before hackers can take advantage of them.

Fortunately, most smart devices and apps will notify you when an update is available, and prompt you with reminders.

ADDITIONAL RESOURCES AVAILABLE TO YOU

Learn more about smart device security and much more at:



Stay Safe Online (Powered by the National Cyber Security Alliance)
www.staysafeonline.org



U.S. Department of Homeland Security
www.dhs.gov

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Register below for a webinar or schedule an individual appointment with either Sidney or Oscar.

| | | | |
|-------------------------|-------------------------|------------|--|
| October 21, 2019 | 8:00 a.m. – 5:00 p.m. | Individual | <u>Boise office: Individual appointments</u> |
| October 21, 2019 | 4:30 p.m. – 5:15 p.m. | Webinar | <u>Click here to register</u> |
| October 22, 2019 | 8:00 a.m. – 12:30 p.m. | Individual | <u>Boise office: Individual appointments</u> |
| October 22, 2019 | 1:00 p.m. – 1:45 p.m. | Webinar | <u>Click here to register</u> |
| October 22, 2019 | 2:30 p.m. – 5:00 p.m. | Individual | <u>Boise office: Individual appointments</u> |
| October 23, 2019 | 9:00 a.m. – 9:45 a.m. | Webinar | <u>Click here to register</u> |
| October 23, 2019 | 10:30 a.m. – 4:30 p.m. | Individual | <u>Pocatello office: Individual appointments</u> |
| October 23, 2019 | 5:00 p.m. – 5:45 p.m. | Webinar | <u>Click here to register</u> |
| October 23, 2019 | 8:00 a.m. – 5:00 p.m. | Individual | <u>CDA office: Individual appointments</u> |
| October 24, 2019 | 12:00 p.m. – 12:45 p.m. | Webinar | <u>Click here to register</u> |
| October 25, 2019 | 9:00 a.m. – 9:45 a.m. | Webinar | <u>Click here to register</u> |
| October 25, 2019 | 10:30 a.m. – 4:00 p.m. | Individual | <u>Nampa: Individual appointments</u> |

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YOUR EMPOWER RETIREMENT REPRESENTATIVES

Empower Retirement would like to welcome Oscar Lopez to the PERSI Choice 401(k) Plan field team. Prior to joining the Empower Retirement team, Oscar worked in the small business 401(k) market as well as being a financial advisor. Oscar holds FINRA licenses Series 6 and 63, and started on September 23, 2019. He can be reached at 208-631-0070 or 1-844-446-8658 ext. 20431, and at oscar.lopez@empower-retirement.com.



Oscar Lopez



Sidney Robinson

You can also reach your other representative, Sidney Robinson, at 208-345-5201 or 1-844-446-8658, ext. 20461, and at sidney.robinson@empower-retirement.com.

PERSI INVESTMENT NEWS

AS OF September 25, 2019

VALUE OF THE FUND

\$18,669,480,165

FISCAL YEAR CHANGE IN MARKET VALUE

\$150,072,112

FISCAL YEAR-TO-DATE RETURNS: 0.9%

MONTH-TO-DATE RETURNS: 1.0%

*Posted monthly at www.persi.idaho.gov
Fiscal Year July 1, 2019 - June 30, 2020

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