



HAWK | Talon

HAWK 100

Monthly News from Hawk100

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Hawk100 Privacy Policy

Hawk100 has adopted a Privacy Policy to protect your information from fraudulent use. The Privacy Policy appears in your Member Agreement and your quarterly Wealth Alignment Report.

Hawk100 exercises the highest degree of due diligence and care with respect to keeping confidential all Member information. Hawk100 may only disclose information as expressly directed or authorized by you.

Hawk100 has implemented its Privacy Policy to safeguard your information. Hawk100 collects certain personally identifiable financial information about Members to ensure that it meets highest quality standards. Such information may have been collected from your Member Application, Hawk100 transactions, internet forms, or consumer reporting agencies.

You may authorize Hawk100 to engage third parties to provide ancillary services. Hawk100 enters contractual agreements with all third parties that prohibit such parties from disclosing or using your information except as authorized.

Hawk100 restricts employee access to your information to those who need to know that information. Hawk100 maintains physical, electronic, and procedural safeguards that comply with federal standards to guard your information.

Your wealth.
Your life.
Aligned.

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Protecting Your Name.

During October 17—24, we celebrated National Protect Your Identity Week (PYIW). Hawk100 recognized the event with the same pomp and circumstance as we do throughout the year. We take every care to keep your vital information private all year long. Having personal experience with ID theft, I protect your privacy like a Hawk watching over its nest.

In the early 1990s, someone gained access to my identifying information and opened lines of credit under my name. On a smaller scale some years later, a group of individuals gained access to my calling card number (remember those?) to run a large bill of long distance charges (remember those?) before I was able to discover the perpetrator. It took hours of effort and years of correspondence to eradicate improper charges under my credit. Given my personal experience and chosen profession to advise your wealth, I dedicate attention to protect your most important asset, you.

Exposure to risks of identity theft arise from everyday interactions in a complex, connected world. The 2006 U.S. Federal Trade Commission Identity Theft Survey estimates 8.3 million cases in 2005 costing in excess of \$4 billion. The FTC Consumer Sentinel estimates identity theft complaints have risen 28% from 2006 to 2008. What can you do beside barring your computer in chains? Take control to deter and detect fraud, and to defend your identity.

Start with diligent efforts to reduce your sources of risk. Obtain a copy of your credit reports from the major credit bureaus (Experian, Equifax, Innovis, and TransUnion). You are entitled to receive one complimentary copy per year so don't pay for this information. You may also place a statement on your credit report to help you control your identity beyond your Social Security number. Visit www.optoutprescreen.com to opt out of prescreened mailings to stop credit card and insurance junk mail. Never provide personal information on the phone unless you initiate the call. Scan electronic images of vital paper records, then destroy the paper using a cross cut shredder, available for as little as \$50 from Staples. Encrypt electronic records with a strong password and save the information in a secure file location. Frequently backup and test the restoration of your records.

Some fraud may still slip past your best deterrence efforts. Periodically reconcile your financial accounts to detect any unauthorized activity. Download transactions into personal finance software such as Intuit's Quicken and routinely categorize your expenses and check charges against your family budget. Frequency is critical because fraud can build up quickly. The sooner you detect fraud, the easier it is to remove errors from your record.

If you suspect fraud, act immediately to defend your identity. Submit a consumer statement that attaches to your credit report explaining the fraud in 100 words or less. Report the fraud to your creditors, law enforcement, and the FTC using its ID Fraud Affidavit form. Keep records of **everything** relative to the fraud including a log of your actions. Lastly, if you consider buying identity theft protection, buy the service (e.g., TrustedID or LifeLock) not the insurance.

Make an annual checklist to close the financial year. Hawk100 recommends the following steps when you file your tax return. Backup and archive all financial records for the calendar year paying particular attention to include records supporting your tax return. Retain this information for seven years minimum. Verify credit report activity during the preceding year. Destroy nonessential paper records.

By Richard Clemens, CFA, President

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