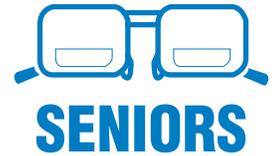


10 TIPS TO HELP SENIORS NAVIGATE THE 21ST CENTURY



- ❑ Be wary of fraudulent phone calls and emails. Never give out your social security number, credit card information or bank account details over the phone. Do not reply to unsolicited emails requesting personal information — even if they claim to be from someone you know.
- ❑ Think twice before sharing personal and financial information online. If a website seems fishy, proceed with caution. A secure website's URL should begin with "https" rather than "http." The "s" stands for secure.
- ❑ Review your credit report at least once a year. You can [check your credit report for free](#). Make sure the information is accurate, complete and up-to-date. Look for anything that seems suspicious and follow up with any fraudulent activity.
- ❑ Learn the policy terms for your banks and credit card companies. These organizations typically offer fraud protection. Victims of identity theft may be eligible for free [credit freeze](#) services as provided by each state's security freeze law. Get information specific to [where you live](#).
- ❑ Find out if your homeowners policy offers identify theft protection. Before signing up for additional coverage, weigh costs vs. risks. Coverage may not refund what was lost, but instead cover the costs associated with restoring a stolen identity.
- ❑ Know who is liable. Through the "sharing economy," renting a stranger's home, car, boat or other personal property is easier than ever and can sometimes be a good option. Before using a sharing platform, such as AirBnB or VRBO, [understand the insurance implications](#).
- ❑ Ride with caution. State laws vary when it comes to ride-sharing services like Uber and Lyft. If a ride-sharing driver in your state has an accident, learn whose insurance covers damage and medical bills.
- ❑ Keep policies current. If you move in with your adult children, revisit your [homeowners coverage](#) to make sure your belongings are covered. Review your [life insurance policy](#) as your lifestyle changes.
- ❑ Ask an expert. If you are considering buying an [annuity](#) or [long-term care insurance](#), make sure it's the right product for you. If it seems too good to be true, it probably is. Contact your [state insurance department](#) if you suspect you have been a victim of deceptive sales practices.
- ❑ Have ['the talk'](#) with your family. Make sure your loved ones fully understand your health coverage, long-term care plans, insurance policies and end-of-life wishes.



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