

Protecting You, Your Wealth & Your Family From Cyber Threats

Presentation to:

Total Wealth Planning

by

Digital Privacy & Protection, LLC



www.dpripro.com

Overview of DPP

- Turn-key, concierge-type personal cyber protection service
 - Bundled packaged of “best of breed” existing technologies and services
 - Designed by former military cyber-warfare officers & FBI agents

- Comprehensive and painless
 - Everything set up / installed & regularly updated for client
 - Takes ≈45 minutes of clients’ time & three hours access to your devices

- Attractively-priced
 - \$35 per month for 1st six devices; \$5 month for up to each additional three devices
 - Less expensive than doing it on your own

- Clients can only get service through their financial advisor
 - We work with hundreds of wealth managers & multi-family offices

- How to contact us:
 - Phone 972.210.8250
 - www.dpripro.com/totalwealth

Today's Presentation

- Who The Bad Guys Are
- What They Are After
- Your Risks
- How They Will Likely Attack You
- Protecting You, Your Wealth & Your Family

Who Are the Bad Guys? – Group I

Nation-State Backed
Criminal Enterprises



Small But Sophisticated
Cyber Gangs



What Are They After?

Financial Assets

Custodial & Brokerage Accounts



Bank Accounts

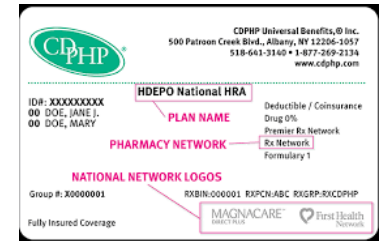


Credit



Identities

Health Insurance



Non-Bank Finance



Tax Returns & Governmental Benefits



Who Is At Risk If Money Is Stolen Through Cybertheft?

Lenders



Equifax Credit Report™ for Kimberly Guzman

As of: 03/20/2008 Available until: 04/20/2008 Confirmation #: 123456789

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report

Credit Summary: Accounts

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	2	\$253,433	\$27,817	\$281,250	90%	\$1,825	2
Installment	1	\$17,367	\$2,756	\$18,843	88%	\$377	1
revolving	2	\$0	\$13,400	\$13,400	0%	\$0	0
Other	0	\$0	NA	NA	NA	\$0	0
Total	5	\$270,520	\$43,973	\$314,493	86%	\$2,202	3

Length of Credit History - 9 Years, 8 Months

Average Account Age - 5 Years, 1 Months / Oldest Account - ABC LOANS (Opened 06/1987)

Most Recent Account - XYZ INSTALLMENT LOANS (Opened 04/2006)

Inquiries - Requests for your Credit History

Inquiries in the Last 2 Years - 3 / Most Recent Inquiry - XYZ INSTALLMENT LOANS (03/05/07)

Potentially Negative Information: Public Records, 2 Negative Accounts, 2 Collections, 1

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Open Mortgage Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Paid Due	Account Status	Credit Limit
123 Mortgage Company	942885000X	12/2003	\$210,015	02/2007		PAYS AS AGREED	\$0
123 Mortgage Company 123 Sumner Rd Albany, NY 12201 (518) 855-8843 Account Number: 942885000X Current Status: PAYS AS AGREED							

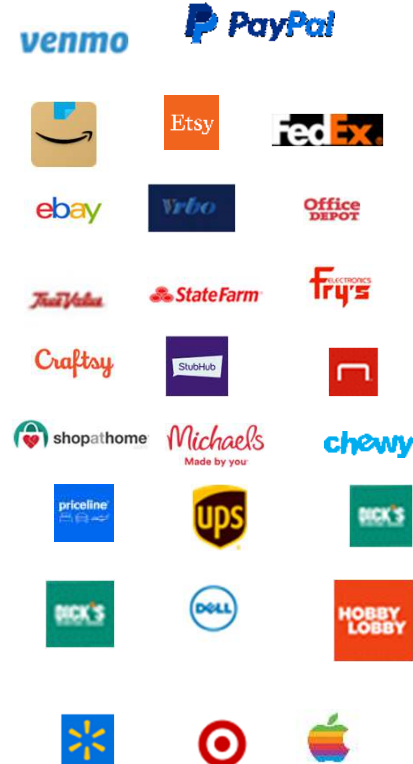
Who Is At Risk If Money Is Stolen Through Cybertheft?

If Even Indirectly At Fault: **You**

Online Bank Accounts

Custodial & Brokerage Accounts

Other Online Transactions



Who Are the Bad Guys? – Group II

Burglars



Predators



What Are They After?

Homes



Children



Burglars & Predators Use The Internet to Pick Their Targets

- Four out of five burglars use social media to pick the homes they rob
 - Location data from devices
 - Hidden picture data
 - Photos posted by others

- 12,000 homes victimized annually by title fraud
 - \$350 million in damages

- 7.5 million people are stalked online annually
 - Three out of four times by someone they know
 - Women are twice as likely as men to be stalked online

- One third of all teenagers have already been stalked online
 - Boys between 14 & 17 are most targeted for sextortion

Two Aspects of Cyber Protection

Cybersecurity: Protecting online accounts from theft

Cyberprivacy: Limiting online personal information and controlling access to it

Cybersecurity

Cybersecurity Rule #1 –Everyone Will Be Breached At Some Point

- Sophisticated criminals
 - Immense resources & processing power
 - Already have breached Blockchain, Cloud, DOD & CIA

- Goal is to make it uneconomic for criminals to target you
 - Becoming a hardened target
 - Compartmentalizing / segmentation
 - Cost/resources of breaching > than the potential reward

Seven Most Common Ways People Are Breached

1. Similar and/or short/simple passwords
2. Devices w/ default privacy & security settings
3. Smart home technology
4. Malicious software
5. Public WI-FI
6. Charging stations and rental cars
7. Vishing

1. One Million Passwords Per Week Are Compromised

Corporate Data Breaches



Passwords, User IDs, Emails

Sophisticated Computer Algorithms

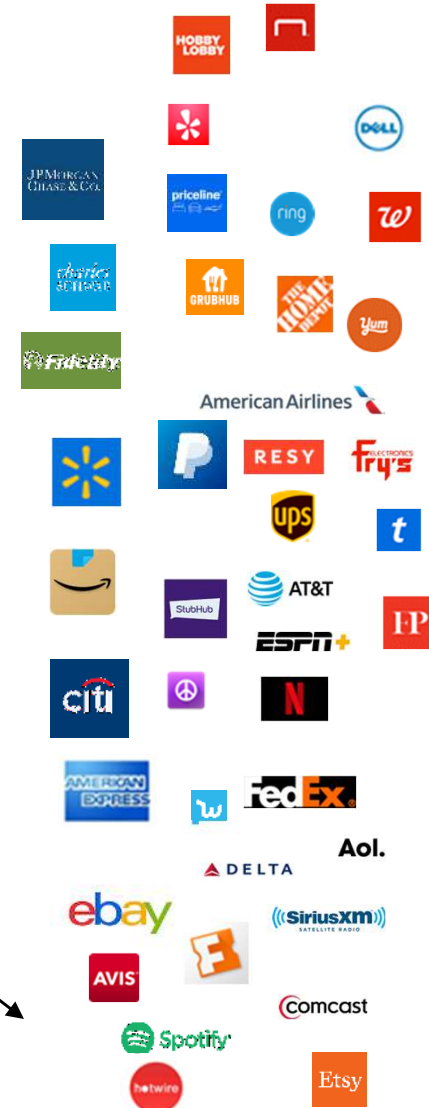


Unprotected Accounts



Personal Info

Attack 1000s of Accts w/ Multiple Password Variants




Widely Used Passwords

- | | | |
|---------------|----------------|----------------|
| 1. 123456 | 10. 987654321 | 18. 654321 |
| 2. 123456789 | 11. qwertyuiop | 19. 555555 |
| 3. qwerty | 12. mynoob | 20. 3rjs1la7qe |
| 4. 12345678 | 13. 123321 | 21. google |
| 5. 1111111 | 14. 666666 | 22. 1q2w3e4r5t |
| 6. 1234567890 | 15. 18atcskd2w | 23. 123qwe |
| 7. 1234567 | 16. 7777777 | 24. zxcvbnm |
| 8. password | 17. 1q2w3e4r | 25. 1q2w3e |
| 9. 123123 | | |

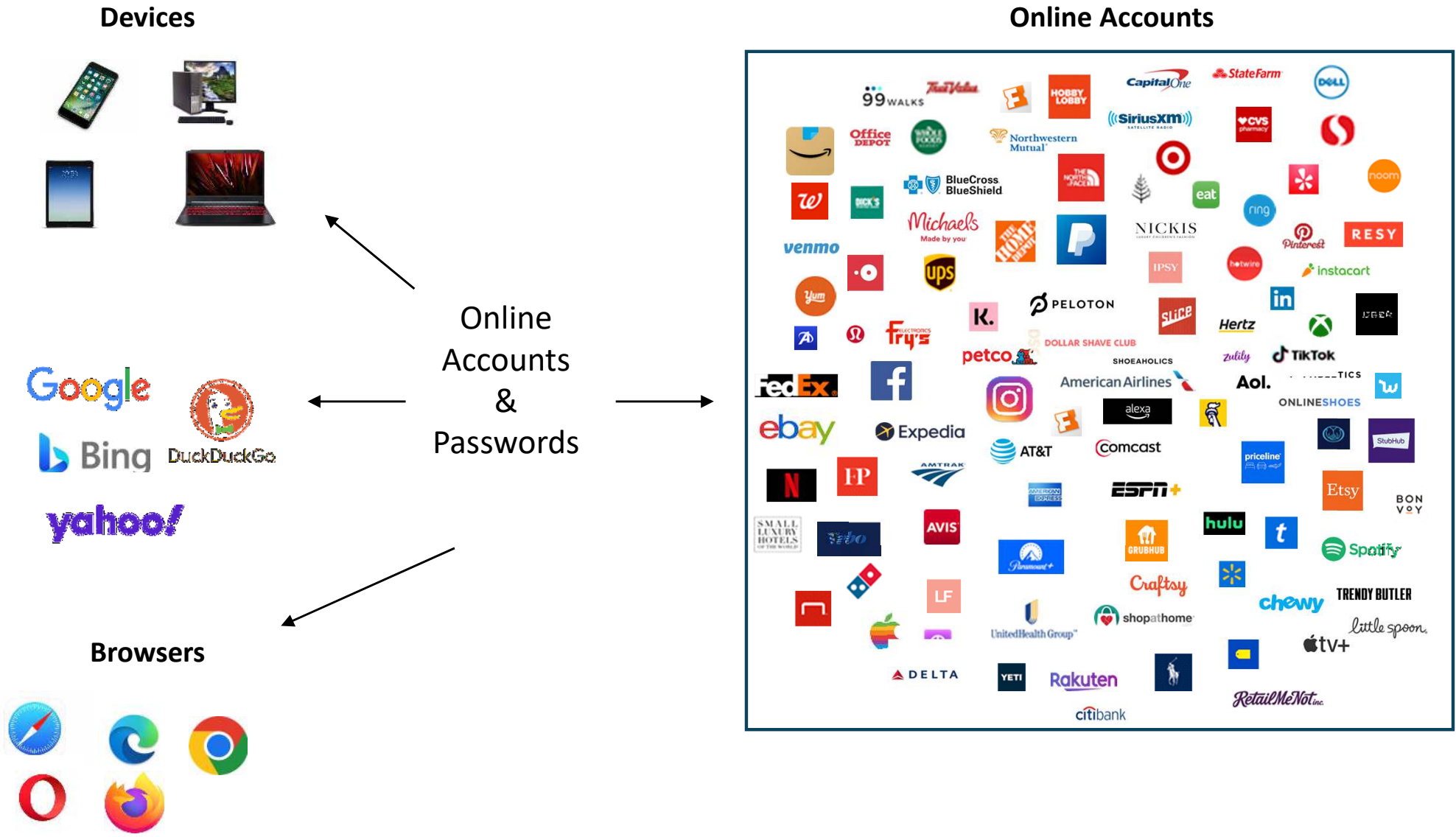
Computers Can Now Correctly Guess Short/Simple Passwords in Seconds

USING CHATGPT HARDWARE TO BRUTE FORCE YOUR PASSWORD IN 2023

Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	Instantly	Instantly
7	Instantly	Instantly	Instantly	Instantly	Instantly
8	Instantly	Instantly	Instantly	Instantly	1 secs
9	Instantly	Instantly	4 secs	21 secs	1 mins
10	Instantly	Instantly	4 mins	22 mins	1 hours
11	Instantly	6 secs	3 hours	22 hours	4 days
12	Instantly	2 mins	7 days	2 months	8 months
13	Instantly	1 hours	12 months	10 years	47 years
14	Instantly	1 days	52 years	608 years	3k years
15	2 secs	4 weeks	2k years	37k years	232k years
16	15 secs	2 years	140k years	2m years	16m years
17	3 mins	56 years	7m years	144m years	1bn years
18	26 mins	1k years	378m years	8bn years	79bn years

 [Learn how we made this table at hivesystems.io/password](https://hivesystems.io/password)

2. Devices, Browsers & Search Engines Automatically Record Passwords



Every Password Is Compromised If Your Device Is Breached or Stolen



3. Smart Home Technology Easy To Breach & Provides Access To Devices



4. Malicious Software Gets Behind Your Device's Device Defenses

mal·ware

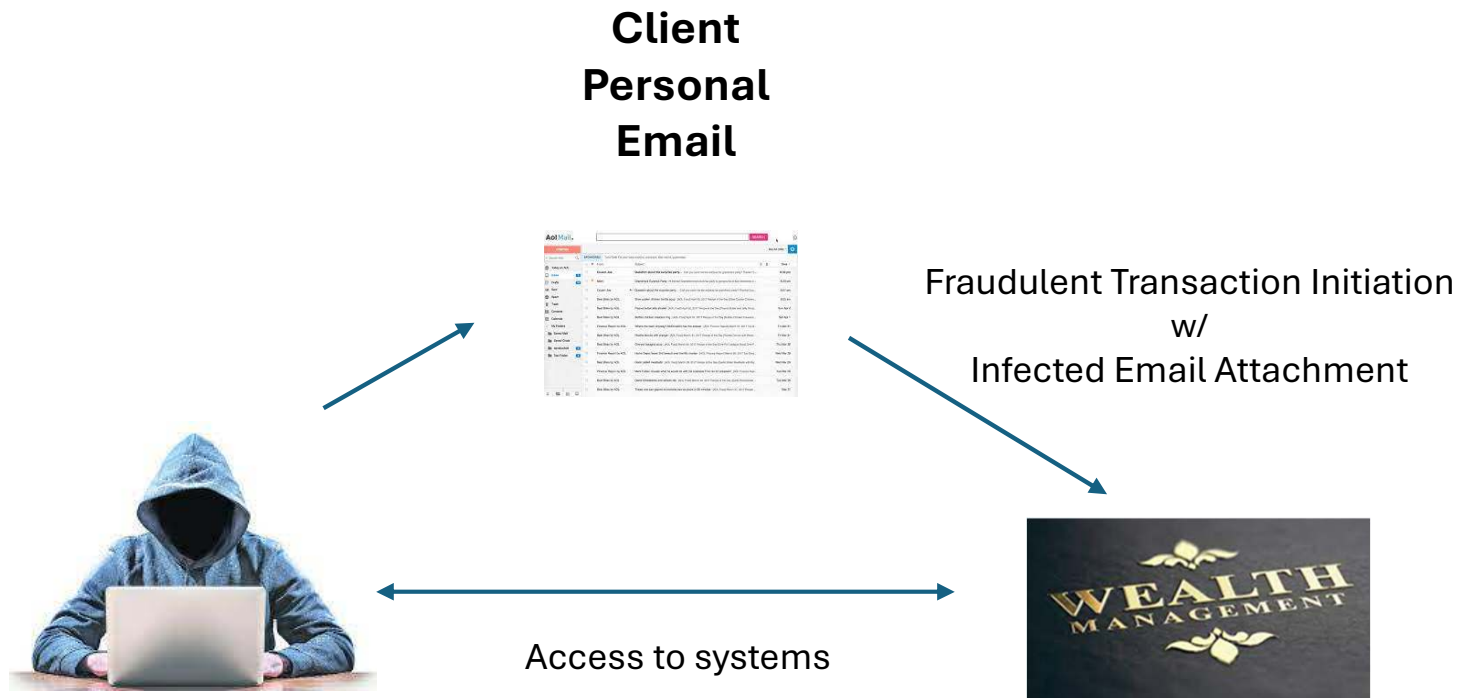
/'malwer/

software that is specifically designed to disrupt, damage, or gain unauthorized access to a computer system.

Trojans Look Like Legitimate Apps



Social Engineering & Infected Email Attacks From Client Accounts



5. Criminals Can See Everything W/ Public WI-FI & No VPN



6. Charging Device w/o USB Blocker = Info Stolen & Virus Inserted

Public Charging Stations



Rental Cars



7. Vishing

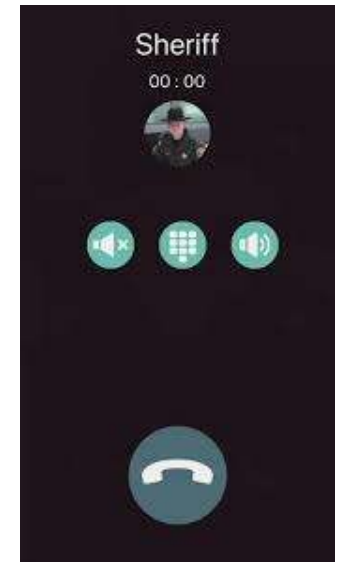
\$40B Annual Theft



Diverted Call

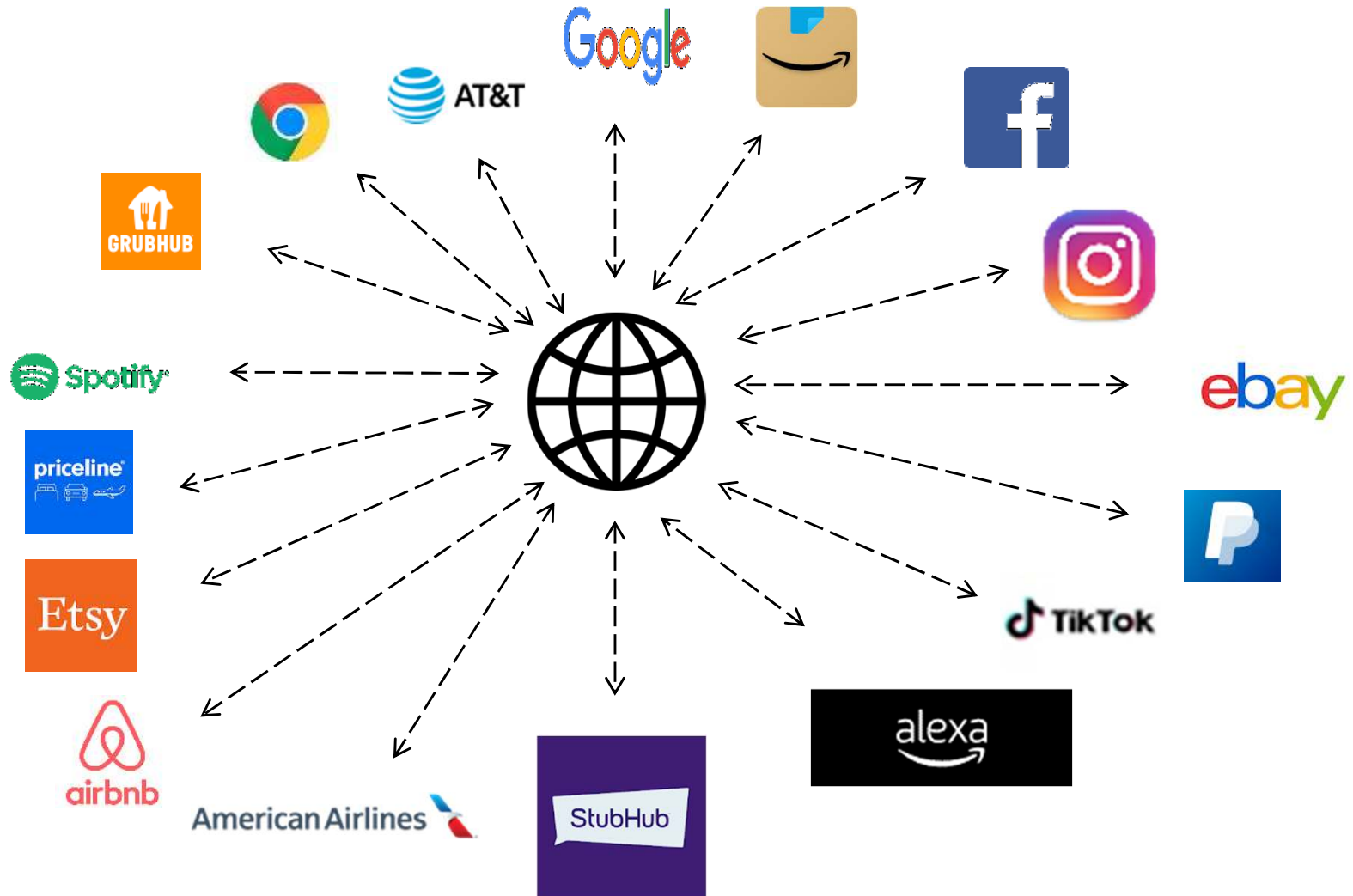


Spoofed Caller ID

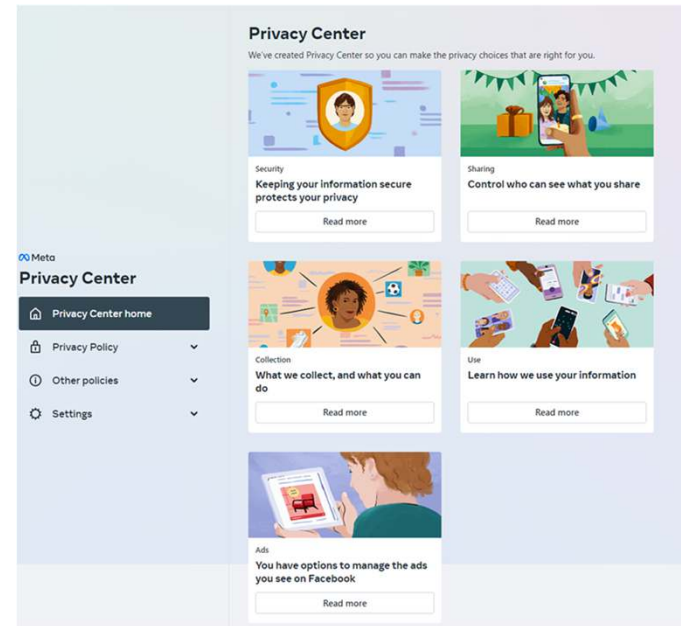
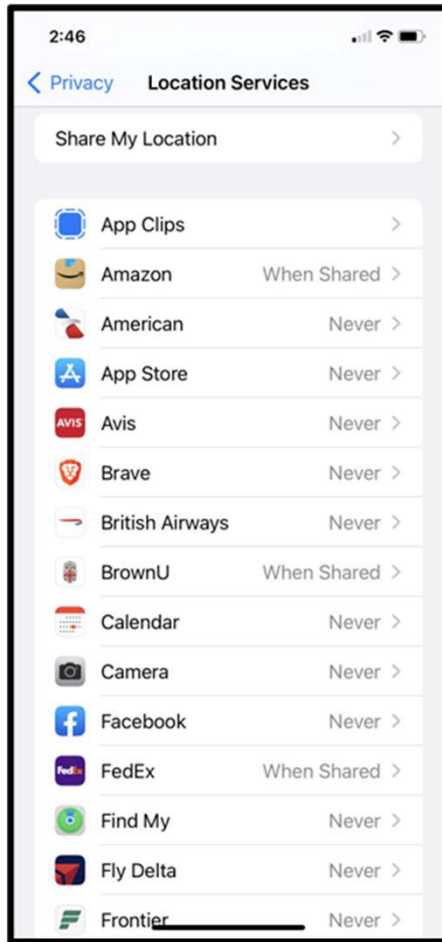


Cyberprivacy

Personal Information Is An Extraordinarily Valuable Asset



However, They Also Provide Settings To Opt-Out Of Sharing Info



Manage your activity data

This is where you can manage the activity data for your Microsoft account. Expand any category to view or clear its data. Only you can see this data. Some data might not be displayed here or might not be available yet. [Learn more about your data on this page.](#) If you have a privacy question or concern—[contact our privacy team.](#)

Location activity

Your location data helps us provide you with accurate directions and other location-based info.

No

data

Browsing history

Info about the websites you visit with Microsoft Edge helps us personalize your online experiences.

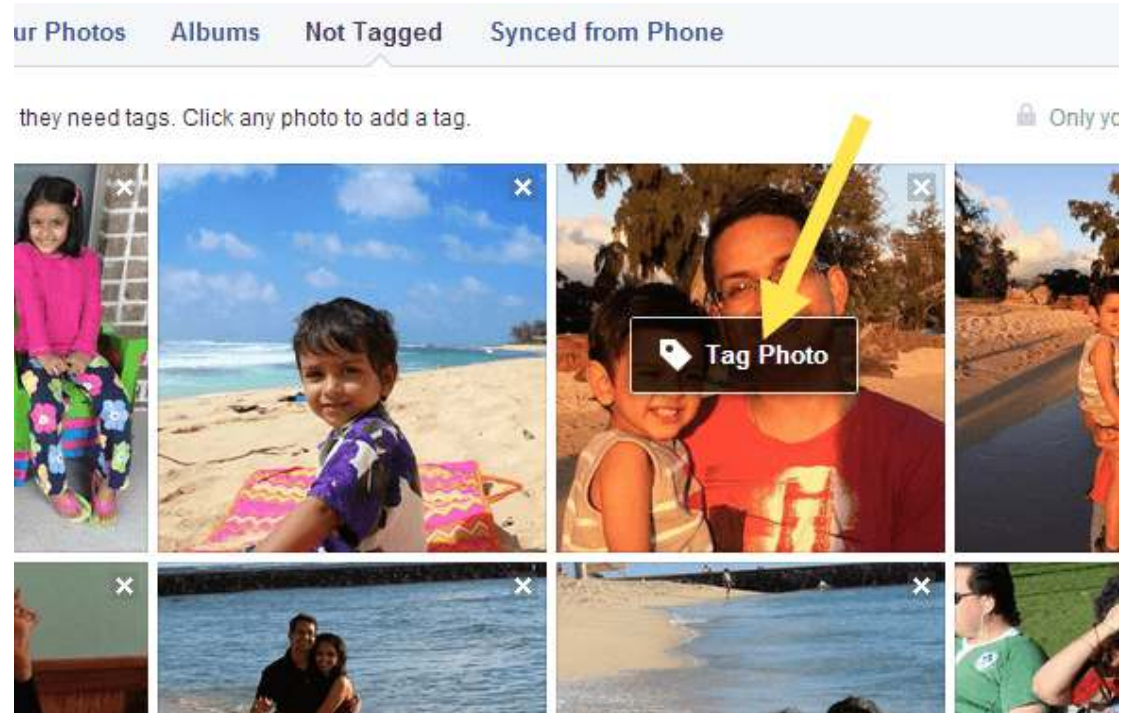
No data

Search history

Info from web searches performed on Bing helps us to provide more personalized search results.

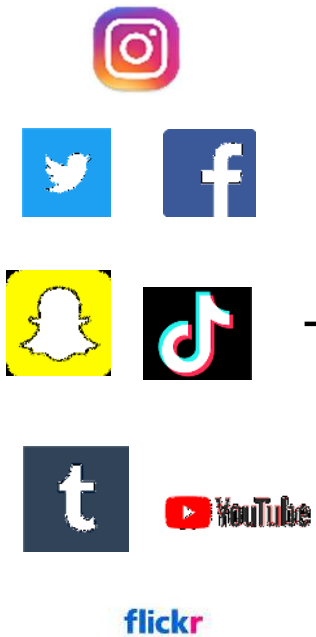
Searches: 440

Cyberprivacy Essential To Protecting Your Home, Children & Grandchildren



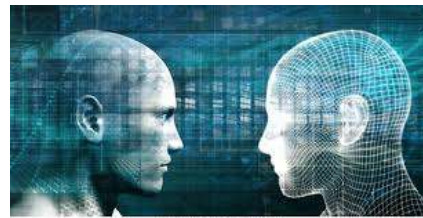
Voice & Image Cloning To Initiate Fraudulent Transactions

Unprotected Social Media



Download Videos

Use AI Software To Clone Voices & Images



Initiate Fraudulent Transactions

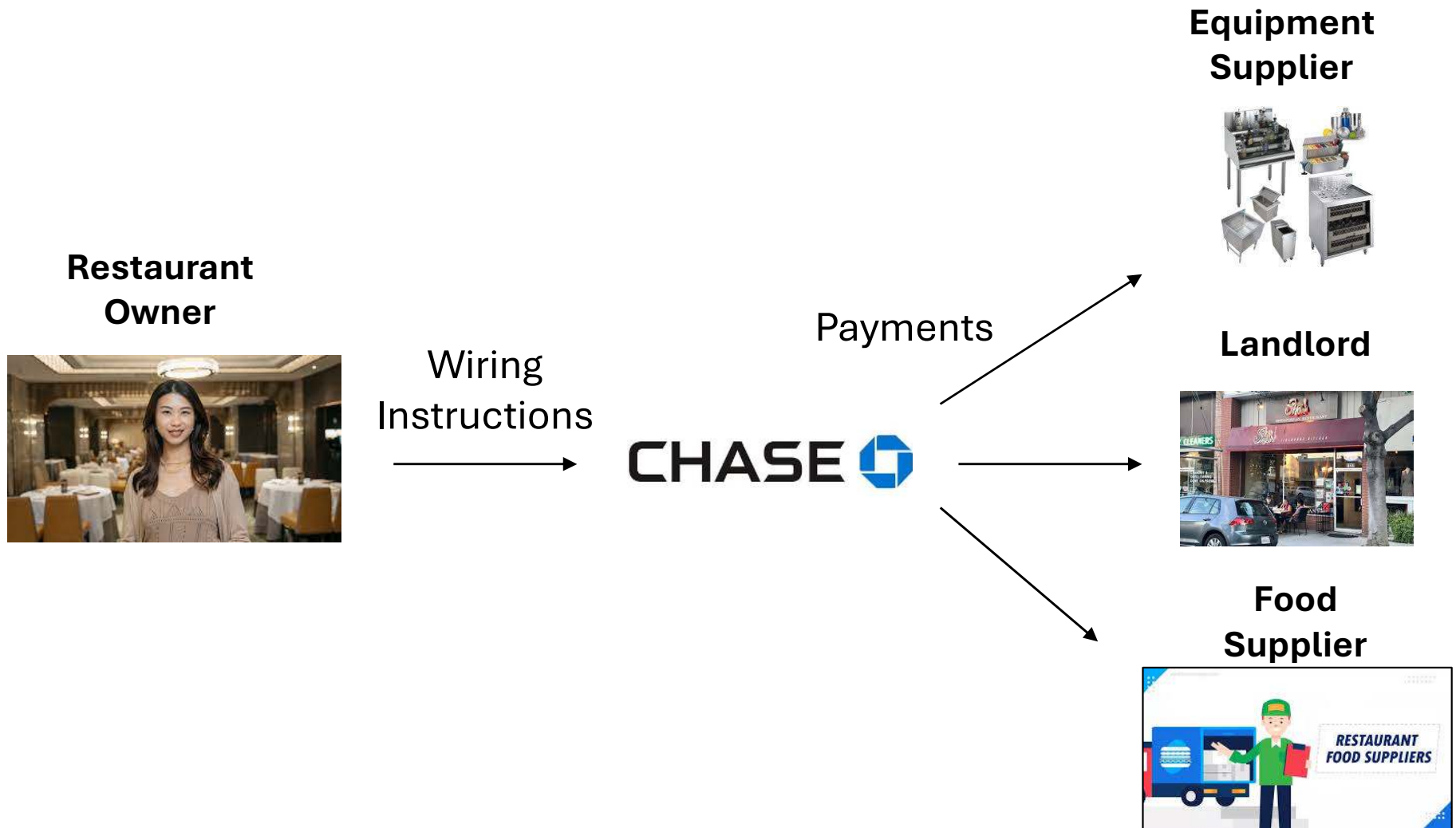


Pose as Family Members

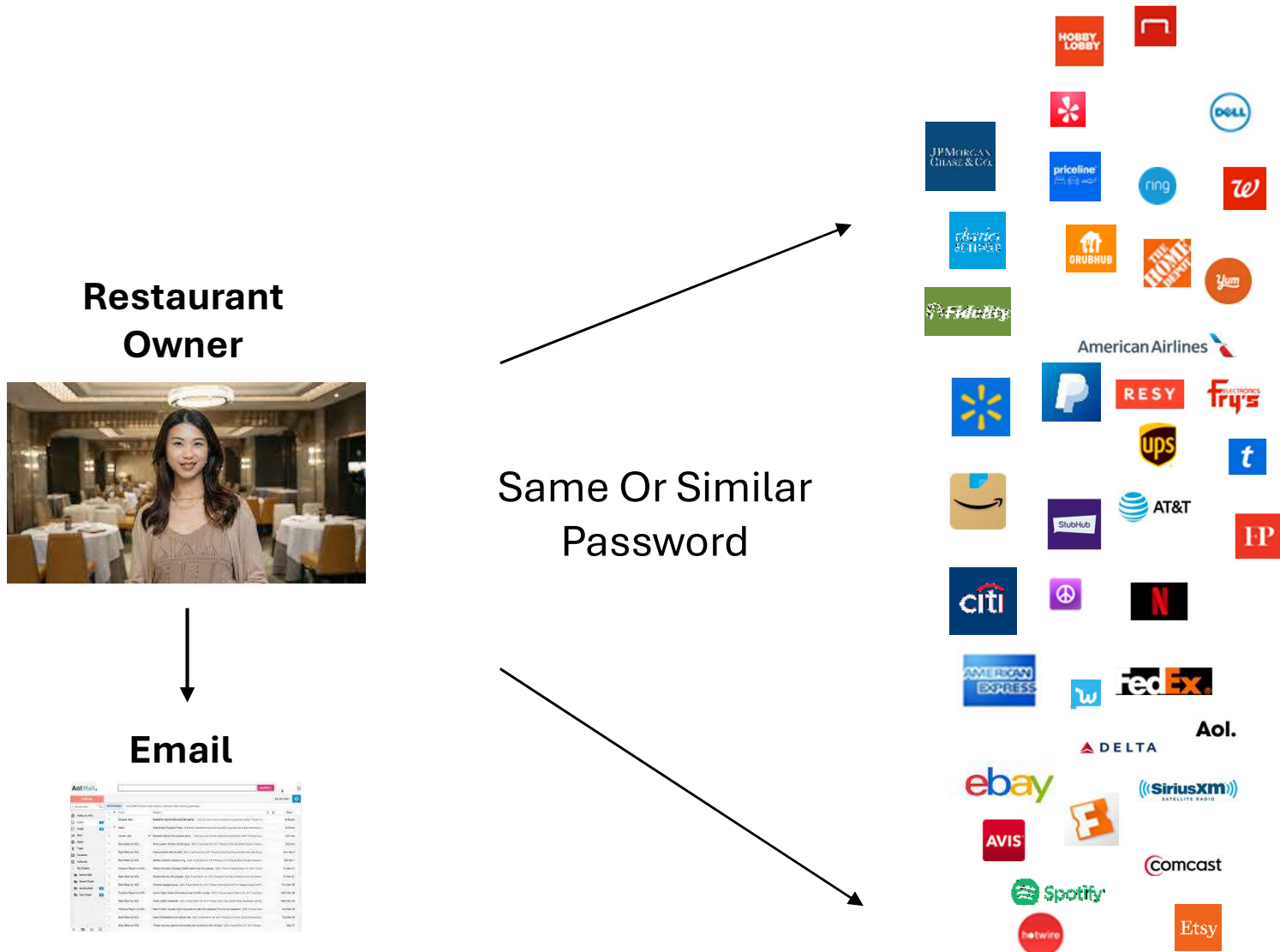


\$360K Stolen From Bank Account

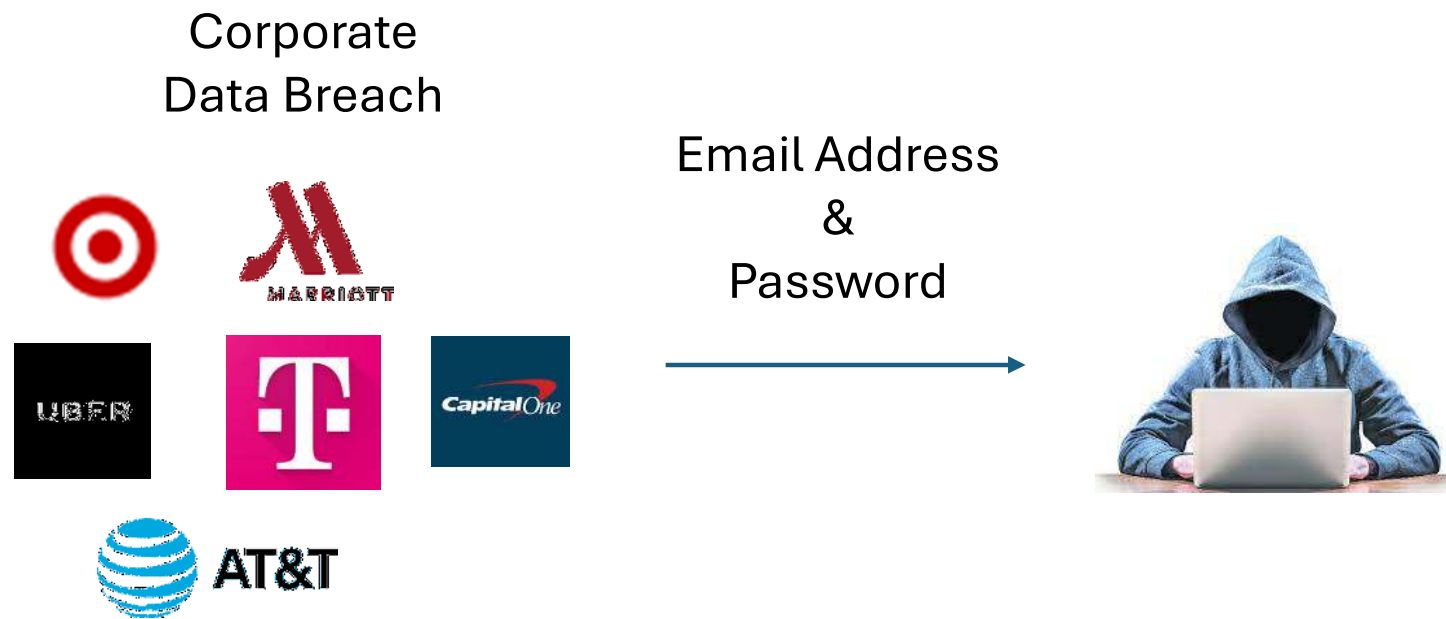
Victim Owned Two Restaurants & Regularly Wired Money To Pay Vendors



Victim Reused Sophisticated Email Password For Other Accounts



Password For Victim's Email Compromised In Corporate Data Breach



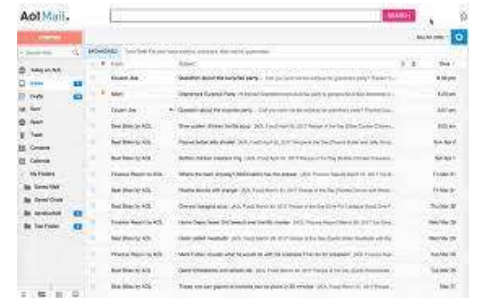
Cybercriminal Used Password To Hack Into Email Account



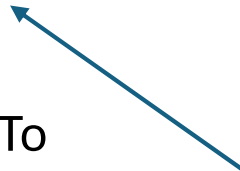
Uses Reused Password



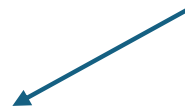
**Victim's
Email**



Alerted To
Pattern of
Vendor
Payments



AI Software



Automatically
Download &
Read Emails

Victim Also Had Not Turned On Device Security & Privacy Settings



Similar Password



Apple Keychain



CHASE

User ID &
Passwords

Cybercriminal Accessed Bank Account & Changed Vendor Wiring Instructions



Accessed Account



Changed Wiring
Instructions

Receiving Financial Institution:
CORPORATE ONE FEDERAL CREDIT UNION
8700 Orion Place
Columbus, OH 43240
ABA #244084264

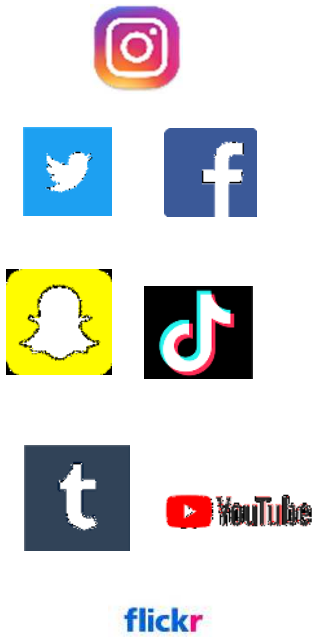
Beneficiary:
SAN ANTONIO CITIZENS FEDERAL CREDIT UNION
12542 Curley Street
San Antonio, FL 33576
Account #263182040

FOR FINAL CREDIT TO:
Individual's Name and Account Number

\$200K Stolen In Fake Kidnapping

Family Had Not Engaged Cyberprivacy Settings on Social Media

Unprotected Social Media



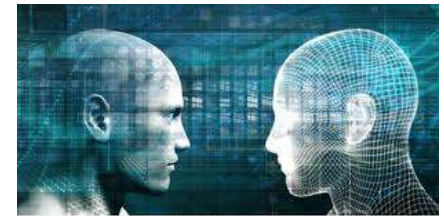
Downloads Videos & Profiles Family



Clones Voices



Videos + AI Software



Hacked Into Daughter's Telecom Account & Diverted Cell Phone



Diverts
Call



Breaches
Telecom
Account



Spoofed Daughter's Cell Phone Caller Id & Contacted Mother



Told Mother
they had
kidnapped
her daughter



Mother Tried Contacting Daughter & Call Diverted



Cell Call
Diverted



Mother Tried
To Contact
Daughter



Threatened To Take Daughter To Mexico Unless Paid \$200K



Demanded \$200K



Mother Wired \$200K to Crypto Account



Went to
Bank w/
Criminals on
The Line



Wired \$200K to
Cybercriminal
Crypto Account



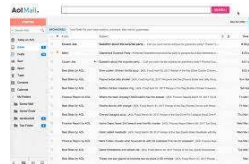
\$2 Million Stolen From Apartment Purchase

Family Planned To Buy Apartment In Paris

Couple had dreamed of buying apartment in Paris



Email



Planned a trip to Paris & was discussing it with WM by email



Cell Phone Infected By Plugging Into a Public Charging Station

Had plugged cell phone into a public charging station on an earlier trip



Inserted computer virus

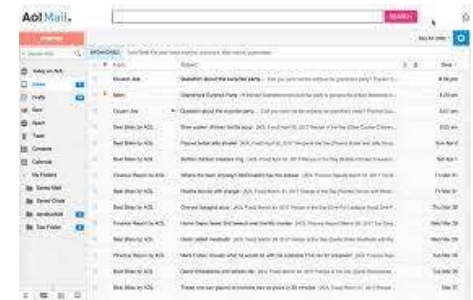


Computer Virus Allowed Cybercriminals To Access Personal Email

Virus gets behind defenses and allows access



Email



Uses computer to read & can see plans for Paris apartment

Family Leaves For Paris & Cybercriminal Changes Email Password

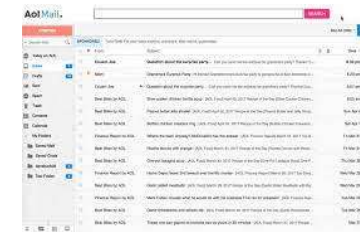


Knows travel plans
from emails



Changes email
password

Personal
Email

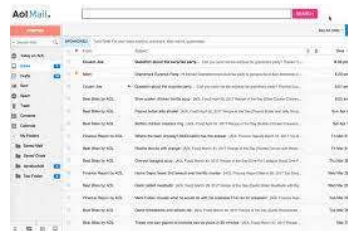


Cybercriminal Requests \$2 Million To Be Wired To Offshore Account

Uses Family Email Account



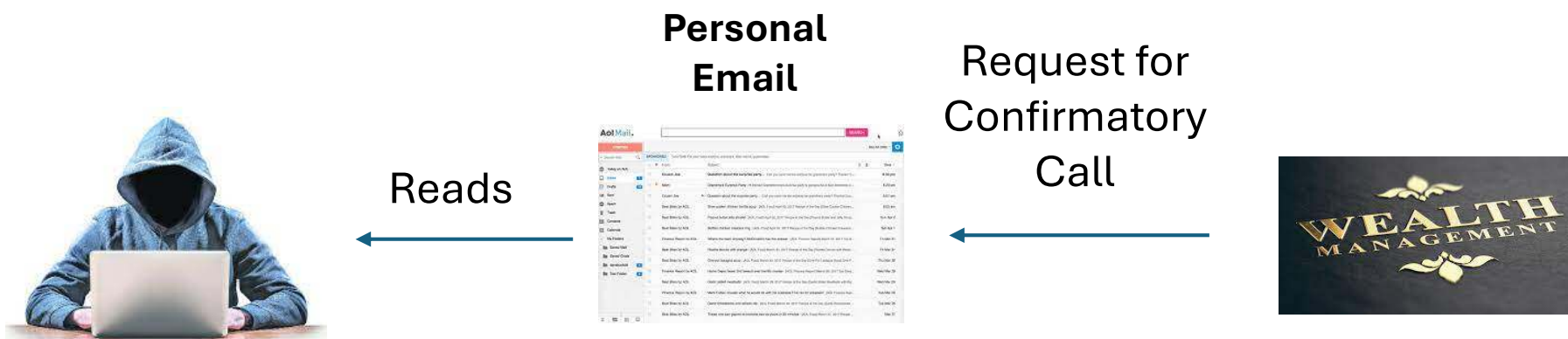
Email



Send Wiring Instructions for \$2 Million

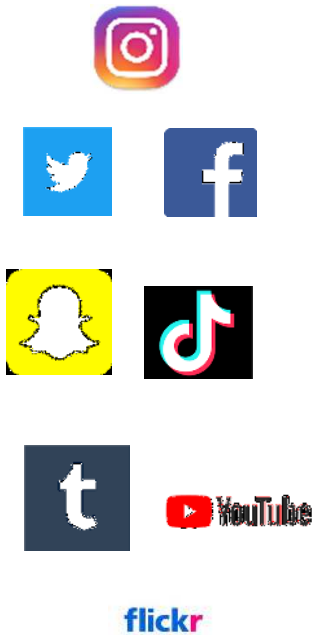


Wealth Manager Requests Confirmatory Call With Family



Family Had Not Engaged Cyberprivacy Settings on Social Media

Unprotected
Social Media



Downloads
Videos &
Profiles Family



Clones
Voices

Videos + AI Software



Hacks Into Family's Telecom Account & Diverts Cell Phone



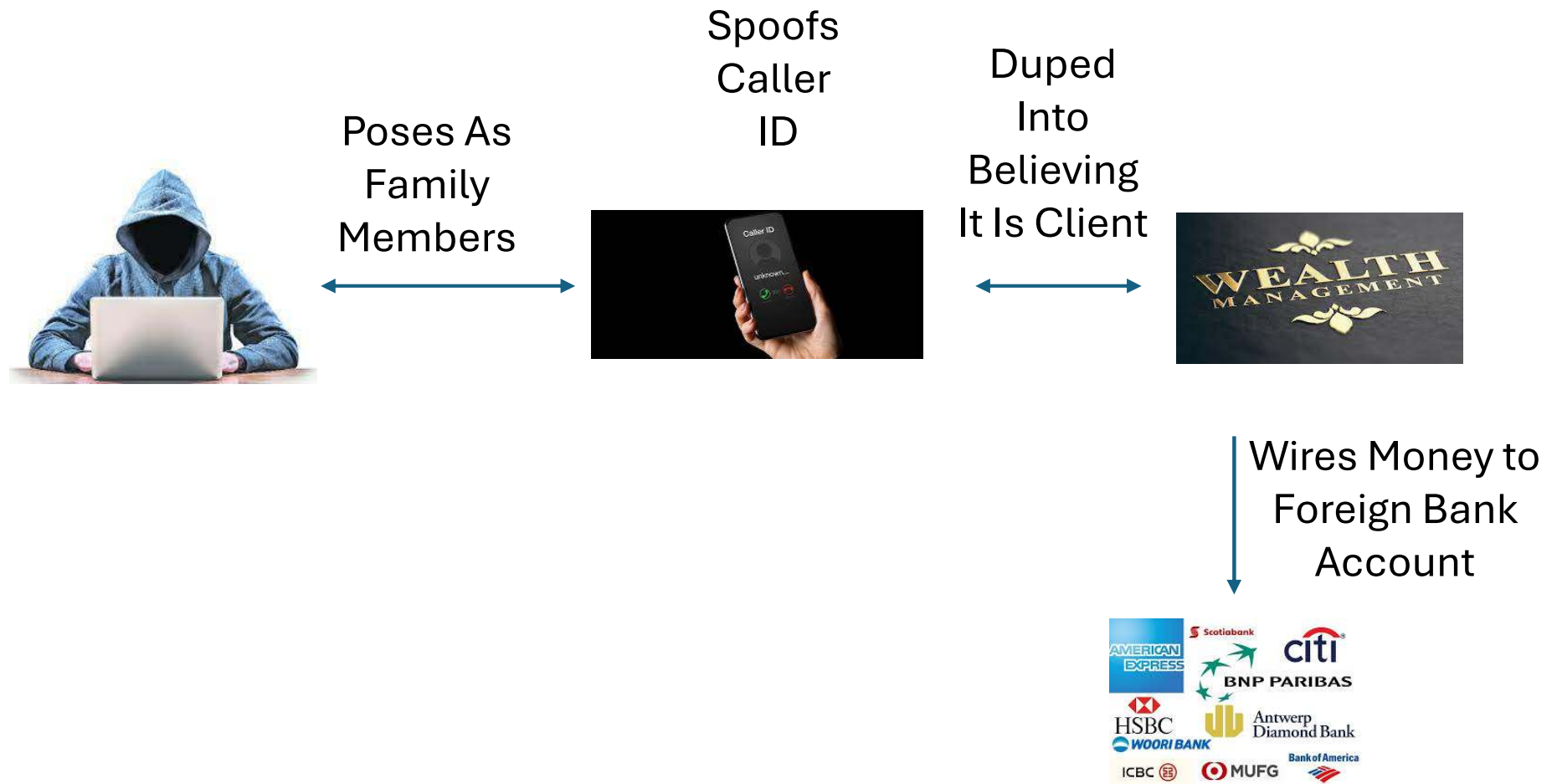
Diverts
Call



Breaches
Telecom
Account



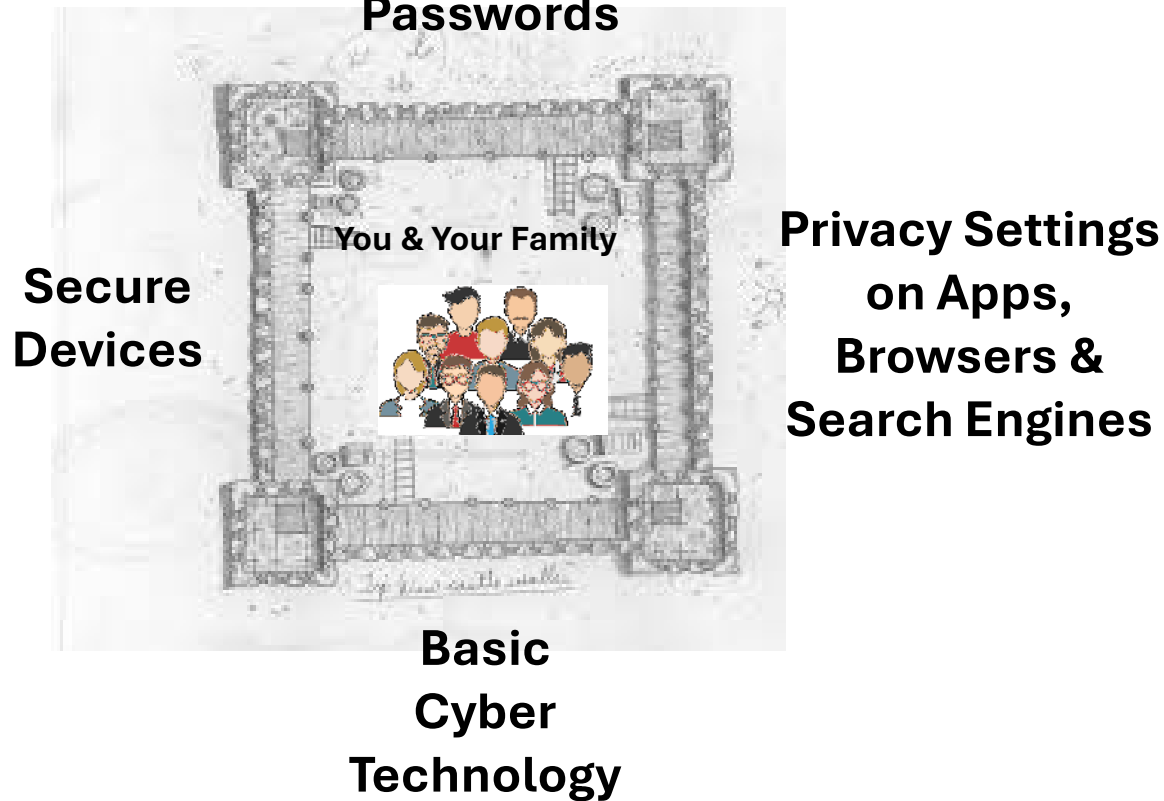
Poses As Family Members During Forty-Five Minute Call



Protecting You, Your Wealth & Your Family

Four Essential Aspects of Basic Cyber Hygiene

**Unique,
Sophisticated
Passwords**



Use Sophisticated Passwords

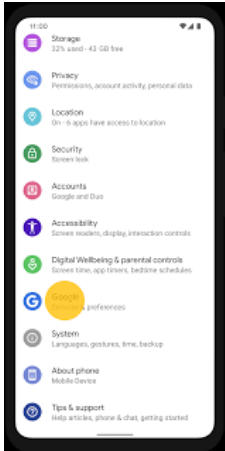
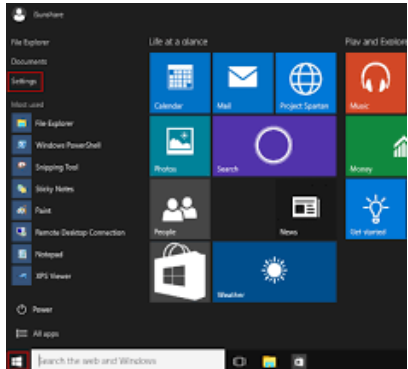
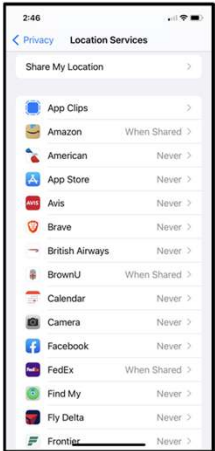
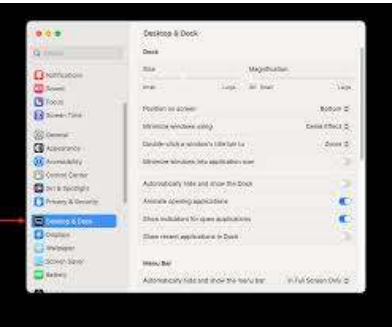
Unique 20-to-25 Digit Random Alphanumeric



Make Devices Secure

≈ 60 Privacy & Security Settings

≈ 120 Privacy & Security Settings



Make Apps, Browsers & Search Engines Secure

≈ 800 Privacy & Security Settings



≈ 80 Settings



≈ 119 Settings



≈ 37 Settings



Widely Available, Inexpensive Cyber Technology



+



+



Regular & Systematic Updating

Manage your activity data

This is where you can manage the activity data for your Microsoft account. Expand any category to view or clear its data. Only you can see this data. Some data might not be displayed here or might not be available yet. [Learn more about your data on this page.](#) If you have a privacy question or concern—[contact our privacy team.](#)

Location activity

Your location data helps us provide you with accurate directions and other location-based info.

No

data

Browsing history

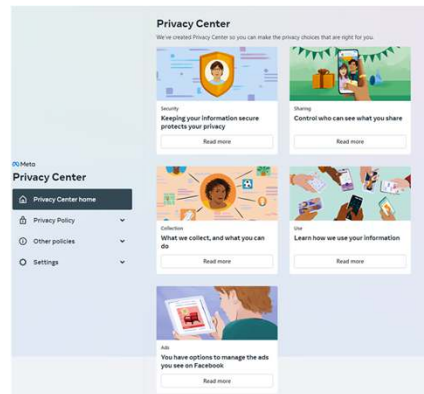
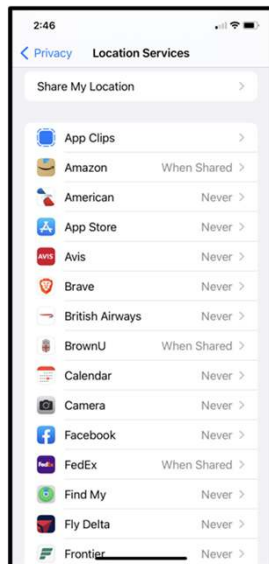
Info about the websites you visit with Microsoft Edge helps us personalize your online experiences.

No data

Search history

Info from web searches performed on Bing helps us to provide more personalized search results.

Searches: 440



Breach Detection & Repair

Dark Web Monitoring



Rapid Breach Response & Remediation



Title Filing Notifications



Outrun the Other Guy



Summary of DPP Bundled Service

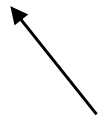
Set-Up

Remote Online Implementation Appointments

- Install VPN & Private Email
- Populate PW Manager & Reset Passwords
- Engage Device, App, Online Account, Browser & Search Engine Security & Privacy Settings



Personal Layered Digital Security Structure



Secure Web Portal

- NPPI Collection
- Identification of Additional Online Accounts

Technology

- Password Manager
- Virtual Private Network (VPN)
- Private Email

Ongoing Risk Management Process

Breach, Identity & Title Theft Monitoring

- Dark Web searches with NPPI
- Credit Report Reviews
- Notification of Property Title Filings

Breach Repair

- FTC Filings
- Police Reports
- Credit Bureau Actions
- Company Filings
- Password Reset

Systematic Updating

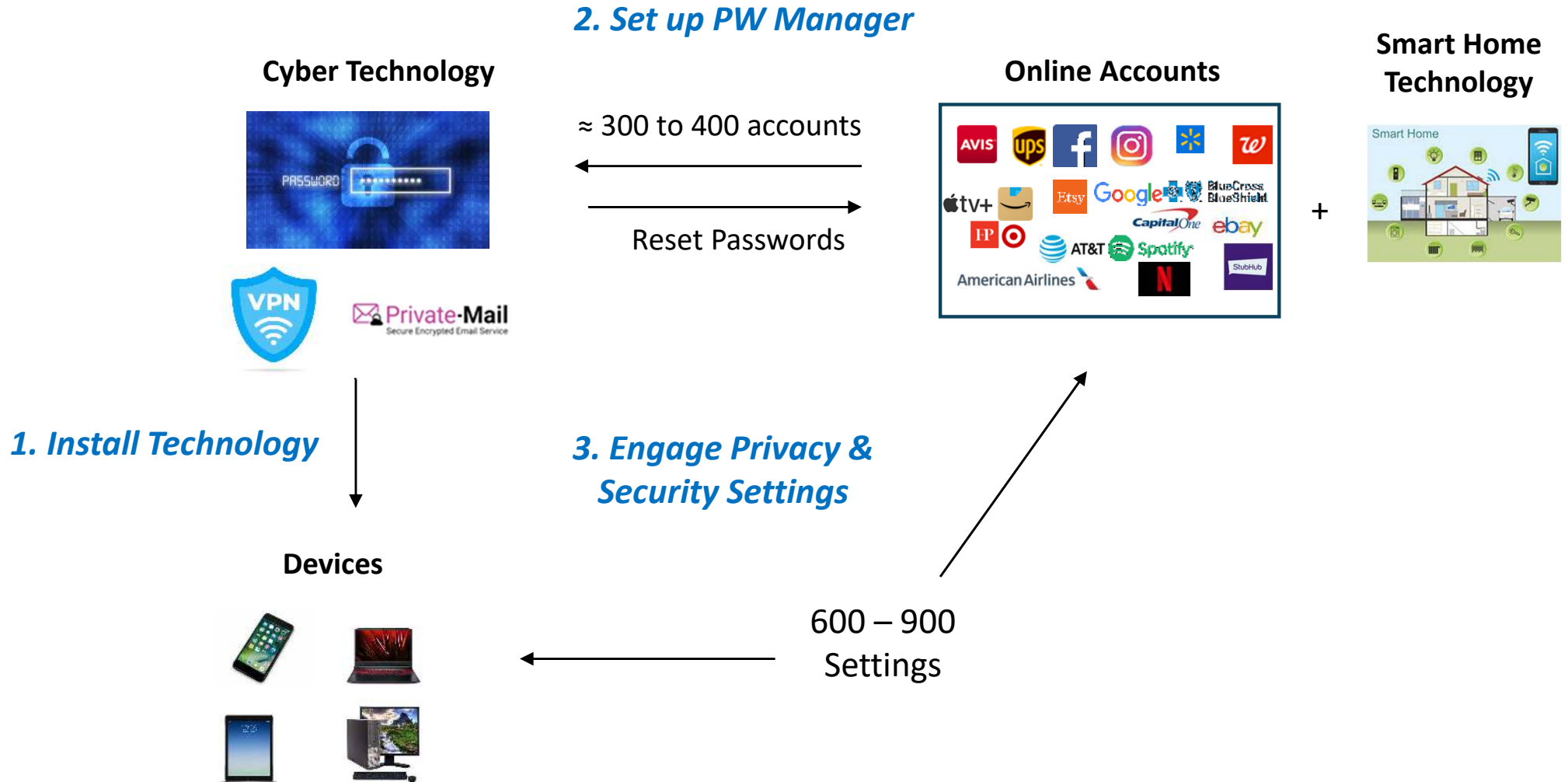
- Annual Digital Protection Review Report
- Digital Protection Update Plan & Implementation
- New Device Set-Up
- Lost & Retired Device Wiping

Client Education

- Initial Client Training
- Underage Children's Classes
- Periodic Classes on New Threats / Risks



Overview of DPP's Service



Overview of DPP's Service

Monitoring



Retrieve & Review



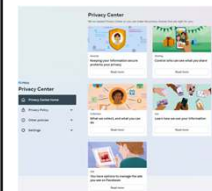
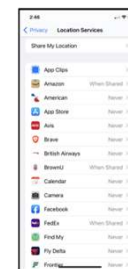
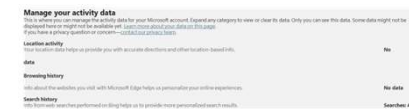
Breach Repair / Remediation



Cyber Education Classes



Regular / Systematic Updating



If You Are Interested In Learning More About DPP's Services

1

Go To



www.dpripro.com/totalwealth

And Fill Out The Form

If You Are Interested In Learning More About DPP's Services

2

You Will Receive



Text Message With
A Calendy Link

3

Schedule a 10 to 15
Minute Meeting



4

We Will Walk You
Through the Service &
Answer Any
Questions