Pension notes

Q4 | 2019

How to identify and prevent falling prey to phishing emails

In our world today, cyberattacks are on the increase and many individuals have fallen victim to these attacks. Consequently, valuable information have either been lost, stolen or used for personal gains by hackers. Unfortunately, the usage of emails as an electronic means of communication continues to be exploited for malicious intent.

It is often difficult to distinguish between a fake email and a valid one. Scammers have used disguised emails or text messages as weapons to trick recipients into providing their personal information, passwords and account details in order to misuse this information. This is called phishing.

The success of a phishing attack through emails is, however, determined by the response from the unsuspecting victim.

Below are some tips to help identify a phishing email:

- **Legitimate emails would not request for your sensitive information.**
  Phishing emails aim to trick you into providing your personal information. If you receive an email requesting your personal information, it is probably a phishing attempt. Only provide personal information to sources that are verified or trusted.

- **Most legitimate companies have a valid domain email address.**
  Legitimate organisations will seldom contact you from a public email address. Always check suspicious email addresses by hovering your mouse over the 'from' address to make sure no alterations (like additional numbers or letters) have been included.

- **Legitimate emails do not threaten or force you to log into unidentified websites.**
  Do not trust spontaneous pop-ups. If you land on a website and it asks you to enter your username and password straight away, please exit the site and type in the Universal Resource Locator (URL) again for confirmation.

- **Legitimate emails do not contain unrecognisable links (URLs) and attachments.**
  If the link in the text is not identical to the URL displayed as the cursor hovers over the link, that is a sure sign you will be taken to a site you do not want to visit. Be on the lookout for high-risk attachment file types including .exe, .scr, and .zip. (When in doubt, contact the company directly using the contact information obtained from their actual website).

More tips on how to protect yourself from phishing attacks:

1. Check that the email address and the sender's name match
2. Do not click on any button or unidentified link that you may see in spam messages
3. Look out for spellings and grammatical errors!
4. Immediately run anti-virus software or disconnect internet access if you're worried you opened up a phishing email
5. Change your password(s) if you think you've fallen prey to a spam or phishing email
6. Never provide your personal information (username or password) in response to an email from an unverified source
7. Protect your data by backing it up regularly
8. If something feels wrong, even if it is not on this list, play it safe, ignore the email and delete

Remember-It's better to be safe, than sorry.

Stanbic IBTC RSA funds

In line with the investment guidelines issued by the National Pension Commission, the Fund I, II, III & IV portfolio allocation were as follows on 30 September 2019; Government Securities (67.13%, 80.75%, 88.70% & 71.52%), Money Market (17.02%, 7.52%, 7.26% & 18.73%), Quoted Equities (5.63%, 9.07%, 2.54%& 0.25%), Alternative investments (2.84%, 0.93%, 0.00% & 0.00%), and other Fixed Income (7.38%, 1.73%, 1.50% & 9.50%) respectively.

Have you updated your information?

Updating your information is now at your fingertips. You can complete the Data Recapture Exercise (DRE) with ease by logging onto our online portal via **https://formelo.stanbicibtcpension.com/recapture/** with your internet-enabled personal computer or mobile device. It's fast and easy to use.
Note: RSA holders who are yet to complete the DRE will be unable to access their pension benefits as directed by The National Pension Commission (PenCom).

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