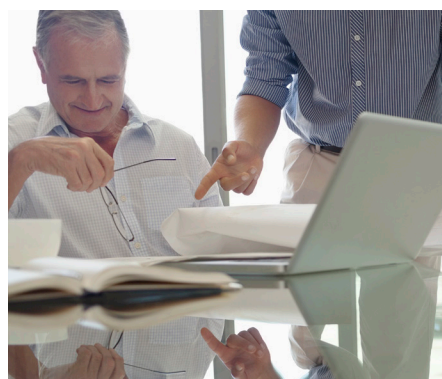


Connected and protected

Retiring in the digital age

With the help of technology, Canadians are continually redefining the meaning of “retirement lifestyle.” Not only does it enable longer and longer lifespans – and retirements – it’s creating easier ways to connect with each other, entertain ourselves and even look after our health.



Conveniences like video calling your family from another city or monitoring your heart rate with a wristwatch are now commonplace. You can also expect to experience miraculous new things in the future, like wearable devices that measure blood glucose levels without piercing the skin, or smart earbuds that enable seamless, real-time conversation with someone who speaks a different language. One commonality between these technologies is another technology we routinely take for granted – the internet.

But these technologies come with a degree of risk, especially for the typical retiree. Seniors are not only the fastest-growing group of internet users in Canada, they’re also the most vulnerable – and targeted – when it comes to cyber fraud. From January 2014 to December 2016 alone, Canadians age 60 to 79 lost an estimated \$28 million to various scams.

Thankfully, the best ways to protect yourself and your devices have remained unchanged and simple:

When it comes to emails, err on the side of deletion

“Is this really my granddaughter Heather? Reaching out to me as her last hope for bail-out money?”

Chance are slim, but even if the email’s request is not that suspicious, delete it unless you recognize the sender and the content from real life. The friend or family member you think it might be can always find another way to get in touch with you.

Choose a strong password

Old habits die hard. The worst passwords of 2017 (as reported by SplashData, the makers of SplashID password manager) were unsurprising culprits: 123456, password, 12345678, qwerty and 12345.

The best way to secure your password is to ensure it:

- is at least eight characters in length,
- uses a combination of upper and lower case letters,
- uses one number, one special character and is creative

Yes, creative! Try a phrase that’s memorable to you specifically, and adjust from there (e.g., change a to @).

Secure site – or flight

Know how to recognize a truly secure site. Secure websites encrypt information before sending it between computers (e.g., from you to the company you’re purchasing from). This makes the information completely unreadable for criminals, because only the computer on the other end can read it. To know the site you’re using is secure, look for a padlock symbol and “https” (not simply “http”) at the start of the address bar.

Install anti-virus software

A virus can do more than breach your privacy, it can cause your computer to run slowly, have trouble booting up or even face permanent damage. Worst of all, once contracted, it can spread to other machines on your network. Antivirus software is an important basic defense against threatening computer viruses.

These basic practices can help you protect your information, but they’re not an exhaustive list. Learn other tips and tricks at the pages below:

Government of Canada Cyber Security

<https://www.canada.ca/en/services/defence/cybersecurity.html>

RBC Cyber Aware Page

<https://www.rbc.com/cyber/>



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