

Your Personal Checklist

The Retirement Security Checklist

You spent 40 years building it. **Spend one hour protecting it.**

From Taylor R. Schulte, CFP® · Define Financial and the Stay Wealthy Retirement Podcast

\$7.7 billion

Reported lost to online fraud by Americans 60 and older in 2025, **more than any other age group**. Most of the protection on these pages is a one-time setup.

Source: FBI Internet Crime Complaint Center 2025 report, as summarized by AARP.

How to use it

- 1 Do the **Power Hour** on the next page first.
- 2 Work through the rest one part at a time. Check each box as you go.
- 3 Put the **last page** on your fridge.

What's inside

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PART 1	Spot the Scam	15 min
PART 2	Lock Your Logins	1 to 2 hours
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The Power Hour

About 60 minutes

Five steps that close the biggest gaps. **If you do nothing else, do these.**

☐ **Lock down your email** 15 min

A strong, unique password and two-step verification. Email is the key that resets everything else.

☐ **Freeze your credit at all three bureaus** 20 min

Free, and it doesn't affect your score. Lift it online when you need new credit.

equifax.com · experian.com/freeze · transunion.com/credit-freeze

☐ **Lock your phone number** 5 min

Verizon: SIM Protection + Number Lock. **T-Mobile:** SIM Protection + Account Takeover Protection.

AT&T: Wireless Account Lock. All in your carrier's app. Others: call and ask for a port-out lock.

☐ **Turn on money-movement alerts** 10 min

At your bank and investment accounts: money out, a new linked bank, or changed contact info.

☐ **Pick a family code word** 5 min

Share it in person with family. Anyone calling with an “emergency” has to say it.

Spot the Scam

About 15 minutes

Caller ID, email names, and even voices can be faked. **Follow these rules every time.**

1 Hang up, look it up.

If someone contacts you, don't respond. Call a number you already trust, like the one on the back of your card.

2 Urgency is the tell.

Pressure, secrecy, threats, or a prize. The moment you feel rushed, stop.

3 No one legitimate asks you to move money to keep it safe.

Not your bank, the government, a tech company, or your advisor. Only criminals ask for that.

☐ Pick a family code word 5 min

Share it in person with family. Anyone calling with an "emergency" has to say it.

☐ Follow the 24-Hour Rule

Never act on an unexpected money request the same day. Run it by someone you trust first.

☐ Screen unknown callers 2 min

iPhone: Screen Unknown Callers in Phone settings. **Android:** Call Screen.

☐ Name a Trusted Contact on your investment accounts

Your custodian can call them if they suspect fraud. They can't make transactions. **Clients:** tell us who.

What Define Financial will never do

- Ask for your password or a security code.
- Ask you to move money urgently, to a new account, or to keep anything secret.
- Change where your money goes without confirming with you by phone, at the number we already have on file.

If a message from "us" ever feels off, hang up and call our office at the number on definefinancial.com. **You will never bother us by checking.**

Not a client? Ask your bank and advisor what they will never do, and write it down.

Lock Your Logins

1 to 2 hours

☐ **Lock down your email** 15 min
A strong, unique password and two-step verification. Email is the key that resets everything else.

☐ **Use a password manager** 20 min
Apple Passwords, 1Password, or Bitwarden. It creates and remembers a unique password for every site.

☐ **Turn on money-movement alerts** 10 min
At your bank and investment accounts: money out, a new linked bank, or changed contact info.

Your important accounts

Check each box as you set it up. **Email first.**

ACCOUNT	UNIQUE PASSWORD	TWO-STEP ON	BACKUP CODES SAVED	ALERTS ON	RECOVERY INFO CURRENT
Email	☐	☐	☐	☐	☐
Mobile carrier	☐	☐	☐	☐	☐
Password manager	☐	☐	☐	☐	☐
Apple or Google account	☐	☐	☐	☐	☐
Bank	☐	☐	☐	☐	☐
Investment accounts	☐	☐	☐	☐	☐
Credit cards	☐	☐	☐	☐	☐
Insurance	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐

Two-step: an authenticator app or passkey is best. A text-message code is fine once your phone number is locked.

Claim your government accounts

Set them up **before someone else does it in your name.**

☐ **my Social Security**

ssa.gov/myaccount

☐ **IRS online account**

irs.gov/account

☐ **Medicare**

medicare.gov/account

☐ **USPS Informed Delivery**

informedelivery.usps.com

Your backup person

If you were in the hospital tomorrow, **could someone you trust get in?**

☐ **Set up emergency access in your password manager**

☐ **Name a legacy contact**

Apple: Settings, your name, Sign-In & Security. **Google:** Inactive Account Manager.

☐ **Tell your estate attorney and advisor where your instructions are**

Freeze Your Identity

About 1 hour

A freeze **blocks new accounts in your name**. It's free, it doesn't affect your score, and you can lift it online in minutes.

☐ **Lock your phone number** 5 min

Verizon: SIM Protection + Number Lock. **T-Mobile:** SIM Protection + Account Takeover Protection. **AT&T:** Wireless Account Lock. All in your carrier's app. Others: call and ask for a port-out lock.

☐ **Freeze your credit at all three bureaus** 20 min

Free, and it doesn't affect your score. Lift it online when you need new credit.

equifax.com · experian.com/freeze · transunion.com/credit-freeze

☐ **Freeze ChexSystems** 10 min

Blocks new bank accounts in your name.

chexsystems.com

☐ **Get an IRS Identity Protection PIN** 15 min

Stops anyone else from filing a tax return as you. You get a new one each January.

irs.gov/ippin

☐ **Opt out of pre-approved credit offers** 5 min

optoutprescreen.com

☐ **Shred anything with an account or Social Security number**

Or go paperless.

☐ **EXTRA CREDIT**

Freeze Innovis and NCTUE 15 min

innovis.com/personal/securityFreeze · nctue.com

Devices and Wi-Fi

About 45 minutes

- ☐ **Automatic updates on**
Phone, computer, tablet, and browser.
- ☐ **Screen lock on**
A 6-digit passcode or Face ID on your phone. Your computer locks when idle.
- ☐ **Theft protection and Find My on**
iPhone: Stolen Device Protection and Find My. **Android:** Theft Protection and Find My Device.
- ☐ **Never let a stranger remote into your computer**
Especially someone who called you or appeared in a pop-up.
- ☐ **Router updated, with new passwords**
Replace it if it's more than about five years old. Change the passwords on the sticker.
- ☐ **Guest network for visitors and smart devices**
TVs, doorbells, and appliances go here.
- ☐ **Use your phone's hotspot when traveling**
Not hotel or airport Wi-Fi.

Keep It Locked

20 minutes a year

- ☐ **Set a yearly January reminder** 1 min
Get your new IRS IP PIN, then run through this checklist again.

WHEN THIS HAPPENS	DO THIS
New phone, computer, or router	Run Part 4 on it.
New bank or investment account	Add it to your accounts list in Part 2.
A company you use is breached	Change that password. Check haveibeenpwned.com .
A loss, a move, or a new phone number	Go through the whole checklist again.

The First Hour

Act fast, in this order

- 1 Stop.**
Cut contact. Don't send more money.
- 2 Call your bank.**
Use the number on your card. If you sent a wire, ask them to recall it now.
- 3 Call your advisor.**
Clients: call us. We'll help lock things down.
- 4 Change your email password.**
From a different device, and sign out everywhere.
- 5 Check your freezes.**
Then get a recovery plan at IdentityTheft.gov.
- 6 Report it.**
To the FBI at ic3.gov.
- 7 Get help.**
AARP Fraud Watch Helpline: **877-908-3360**. Free for anyone.

Watch for the second wave. Anyone offering to recover your money for a fee is running another scam.

For educational purposes only. This checklist reduces risk but can't eliminate it. Products named are examples, not endorsements. App menus change; if a setting has moved, search your settings for the name shown here. Type web addresses yourself rather than clicking links in emails or texts. Current as of October 2026.

Three Rules

1

Hang up, look it up.

If someone contacts you, don't respond. Call a number you already trust, like the one on the back of your card.

2

Urgency is the tell.

Pressure, secrecy, threats, or a prize. The moment you feel rushed, stop.

3

No one legitimate asks you to move money to keep it safe.

Not your bank, the government, a tech company, or your advisor. Only criminals ask for that.

My emergency numbers

Bank fraud line

Credit card fraud line

Investment custodian

Financial advisor

Mobile carrier

Someone I trust

AARP Fraud Watch Helpline 877-908-3360

Family code word: say it, never write it down.