

Protect Your Cell Phone Number!

Problem: How Can I Protect My Cell Phone Number from SIM Swap Fraud?

Solution: Activate a SIM PIN on Your Mobile Device!

Why Activate a SIM PIN?

Your cell phone number is often used to verify your identity for banking, investment, email, and other online accounts. If criminals gain control of your phone number, they may be able to intercept security codes and attempt to access sensitive accounts. A SIM PIN adds an extra layer of security by requiring a PIN before your SIM card can be used in another device. While it does not prevent every type of SIM swap attack, it can help protect your phone number if your device or SIM card is lost or stolen.

Steps to Enable a SIM PIN:

On Apple Devices:

1. Open **Settings** and Select **Cellular**.
2. If you have multiple lines, tap the specific cell number or plan you want to modify.
3. Select **SIM PIN** and toggle **SIM PIN** on.
4. Enter the default PIN provided by your mobile carrier (do **NOT** guess).
5. Once enabled, select **Change PIN** and set to a unique PIN.
6. Store your PIN in a secure location or password manager (do **NOT** forget).

On Android Devices:

1. Open **Settings** and select **Security & Privacy** or **Lock Screen & Security** (varies by device).
2. Select **More Security Settings** or **Other Security Settings**.
3. Tap on **Set up SIM Card Lock** or **SIM Card Security**.
4. Select **SIM Card Lock** or **Lock SIM Card**.
5. Toggle on **Lock SIM Card**.
6. Enter the default PIN provided by your mobile carrier (do **NOT** guess).
7. Once Enabled, tap **Change SIM PIN** and set to a unique PIN.
8. Store your PIN in a secure location or password manager (do **NOT** forget).

IMPORTANT: *The default SIM PIN varies by carrier. Contact your cell phone service provider or check your online account if you do not know your default PIN. If you enter the wrong pin multiple times, your SIM will lock and you will need to obtain a PUK code from your carrier.*

(continued on the other side)

Benefits of Using a SIM PIN on Your Cell Phone

- Helps prevent your cell phone number from being stolen or swapped by fraudsters.
- Adds an additional layer of security to your cell phone account.
- Protects text message verification codes used for online accounts.
- Reduces the risk of identity theft and unauthorized account access.

Signs of a Potential SIM Swap Attack

- Sudden loss of cellular service without explanation.
- Inability to send or receive text messages.
- Notification that your cell phone number or account settings have changed.
- Unexpected password reset requests for financial or email accounts.

If you suspect your cell phone number has been compromised, immediately contact your mobile carrier and change all passwords for all your important accounts.

To learn more about Endowment Wealth Management and our Fee-Only Fiduciary Advice:

Call: (920) 785-6010

Visit: www.EndowmentWM.com

Disclosures: Information contained herein is intended for informational, illustrative and/or educational use only and not designed to be a recommendation for any specific investment product, strategy, plan feature or other purpose nor shall it be construed to be the provision of individualized investment, tax or legal advice. Endowment Wealth Management, Inc. ("EWM") is not soliciting or recommending any action based on this material. This is neither an offer nor a solicitation to buy/or sell securities in any state or jurisdiction where EWM is not registered, or notice filed and does not qualify for an exemption from such registration and notice filing requirements. Prior to making any investment or financial decisions, an investor should seek individualized advice from a personal financial, legal, tax and other professional advisors that consider all of the particular facts and circumstances of the investor's own situation. All investments involve risk and potential loss of capital and, unless otherwise stated, are not insured or guaranteed.

While the content herein has been obtained from sources that we consider reliable, we do not represent that the information is accurate, complete, or current and it may be relied upon as such. Reliance upon any information in this material is at the sole discretion of the reader. Content is subject to change without notice.

Endowment Wealth Management, Inc. ("EWM") is registered as an investment adviser with the SEC. Registration does not imply a certain level of skill or training. A copy of EWM's disclosure documents, including Form ADV Part 3 (Client Relationship Summary), Form ADV Brochure Part 2, and Privacy Statement, are available upon request.