



TRENDING NOW

October Is Cybersecurity Awareness Month

Banking, healthcare, shopping, work and even our homes increasingly rely on digital accounts, making cybersecurity part of everyday life.

Cybersecurity Awareness Month is a good reminder to take stock of your digital defenses. Review security settings on important accounts, enable multi-factor authentication and pay attention to unusual activity involving your personal information.

Legal Resources members with IDProtect have an added layer of support. [IDProtect](#) provides identity monitoring designed to help detect potential misuse of personal information, along with professional restoration assistance if identity theft occurs.

Cybersecurity isn't just about preventing an attack. It's about protecting your identity, and knowing where to turn if it's compromised.

FEATURED STORY

AI & Legal Questions: Know What You Can Trust

AI can answer a question in seconds. But when it involves your legal rights, a fast answer isn't always a reliable one. Public AI tools can help explain general concepts, organize information or figure out what questions to ask. The problem comes when information that sounds authoritative is treated as legal advice.

AI-generated information can be incomplete, outdated or incorrect, and some tools have cited court cases that don't exist. Because laws vary by state and circumstances matter, inaccurate information could send someone down the wrong path.

That doesn't mean AI has no place in legal questions. It means how you use it matters. Legal Resources members have access to Ask AL, a member-only chatbot in the [Member Portal](#) that offers a self-guided way to explore common legal questions, organize key details and understand next steps before contacting Member Services or a plan attorney.

Ask AL operates in a private AI environment, and member information is not used to train public or open-source AI models. It provides general legal information, not legal advice, so members still have access to a licensed plan attorney when needed.

Learn more about Ask AL and using AI responsibly for legal questions → [\(blog link\)](#)



CYBER CORNER

How a Convincing Scam Cost One Family \$25,000

The scammers knew personal details, posed as law enforcement and created a sense of urgency that made everything feel legitimate. It shows how sophisticated fraud has become and why anyone can be targeted.

Read our blog: *When a Scam Knows Too Much* → ([blog link](#))

IN THE SPOTLIGHT

Protect More Than Your Passwords with IDProtect

If your plan includes [IDProtect](#) you have tools designed to help protect your identity before and after fraud occurs. IDProtect includes identity and credit monitoring, alerts to potential suspicious activity, and professional identity restoration support if you become a victim.

Cybersecurity starts with awareness. Log in to the [Member Portal](#) to explore your IDProtect benefits and make sure you're taking advantage of the protection available to you.

SEMINAR DATES

WHEN LIFE GETS LEGAL

Topic: Planning for Divorce and Property Division

Date: Oct. 7, 2026 from 12 - 1 pm EST

IDENTITY THEFT TODAY

Topic: Protecting Yourself in a Rapidly Changing World

Date: Oct. 14, 2026 from 12 - 1 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Creating a Care Plan That Actually Works

Date: Oct. 21, 2026 from 12 - 1 pm EST

CASE IN POINT

The Case That Didn't Exist

A Legal Resources member recently presented an attorney with legal research from a public AI tool, including a court case the member believed supported their position.

The problem? The case didn't even exist.

The AI had generated a citation that sounded legitimate but wasn't real. It's an important reminder that AI can confidently provide inaccurate information, even convincing sources. Use AI to help understand concepts and prepare questions, but verify information that could affect a legal decision with a licensed attorney before acting on it.

FINANCIAL PLANNING

Don't Overlook Your Digital Assets

Estate planning now extends beyond physical and financial assets. Online accounts, cloud storage, digital photos, cryptocurrency and other digital property may also need a plan.

Start by considering what digital assets you have, who should manage or access them and whether your wishes are properly documented. Financial planning services through [Kinnect Advisors](#) are included with your Legal Resources plan, giving you another resource to help organize your financial life and plan for the future.

FAQ

Q: Is it safe to send sensitive documents by email?

A: Email isn't always the safest way to send sensitive information. When possible, use a secure portal or encrypted file-sharing service, and password-protect sensitive documents before sending them.

If your plan includes [LifeCloud](#), you can securely store and share important legal, financial and personal documents. Giving you a protected place to manage sensitive information online.

LEGAL LINGO

The Cyber Terms You Need to Know

Cyber threats are evolving, and so is the terminology. For Cybersecurity Awareness Month, here are a few terms to know:

- **Social Engineering:** Manipulating someone into sharing information or taking action, often through urgency, fear or trust.
- **Spoofing:** Disguising a phone number, email or website to appear to come from a trusted source.
- **Credential Stuffing:** Using stolen logins from one breach to access other accounts.
- **Deepfake:** AI-generated or altered audio, video or images that imitate a real person.
- **Quishing:** Phishing that uses fake QR codes to lead people to malicious websites.

