



**Mitigate Risk.  
Build Trust.  
Optimize Experience.**

Cybersecurity and Fraud Threats  
are Growing and Evolving

[illegible]

Lexipol's Risk Solutions is here to assist with seamless and secure tools to help protect the funds your members have worked so hard for.

## Account Takeover Fraud



**Abstract**—The purpose of this study was to determine the effect of a 10-week training program on the heart rate (HR) and heart rate reserve (HRR) of sedentary middle-aged men. The subjects were divided into two groups: a control group and an exercise group. The exercise group performed a 10-week training program consisting of three sessions per week. The control group did not exercise. The HR and HRR were measured at rest and during maximal exercise at the beginning and end of the 10-week period. The results showed that the exercise group had a significant decrease in HR and HRR at rest and during maximal exercise compared to the control group. The control group had no significant change in HR and HRR. The results suggest that a 10-week training program can improve the cardiovascular fitness of sedentary middle-aged men.

## Threats from the Inside



<p>In 2023, 71% of organizations reported between 21 and 40 insider security incidents per year, up 6% from 2022.*</p>	<p>Between 2023 and 2024, there was a 2% increase in insider threats, data exposure, loss, leak, and theft events.*</p>	<p>25% of insider threat incidents are caused by criminal or malicious insiders. In 2024, around 24% of organizations are concerned with malicious insiders within their organization, up from 25% compared to 2019.*</p>
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**Modernization and Security—Together are Key**



Scams targeting individuals aged 50 and over caused over \$3.4 billion in losses in 2023—an increase of approximately 3.1% from the year prior."	The average victim of this type of fraud lost \$33,915 due to the scam, a 10% increase from 2022."	A red flag of fraud is getting an unsolicited phone call, text, or email from someone asking you for money. That's a common sign of Social Security Imposter Scams where fraudsters pretend to work for Social Security or other agencies."
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Digital transformation with optimized risk mitigation includes the following:

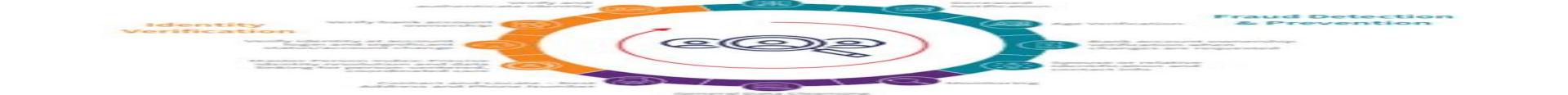
experience	land efficiency	systems	verifying identities	takeover fraud
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Data Hygiene/ Cleansing	People and Business Batch Solutions	50 years managing sensitive data

<ul style="list-style-type: none"> <li>Identify all external contacts, including vendors, partners, and suppliers.</li> <li>Identify all external data sources, including databases, cloud storage, and third-party services.</li> <li>Identify all external systems, including web applications, mobile apps, and IoT devices.</li> <li>Identify all external assets, including intellectual property, trade secrets, and sensitive data.</li> <li>Identify all external risks, including reputational damage, financial loss, and legal liability.</li> </ul>	<ul style="list-style-type: none"> <li>Identify all external contacts, including vendors, partners, and suppliers.</li> <li>Identify all external data sources, including databases, cloud storage, and third-party services.</li> <li>Identify all external systems, including web applications, mobile apps, and IoT devices.</li> <li>Identify all external assets, including intellectual property, trade secrets, and sensitive data.</li> <li>Identify all external risks, including reputational damage, financial loss, and legal liability.</li> </ul>	<ul style="list-style-type: none"> <li>Identify all external contacts, including vendors, partners, and suppliers.</li> <li>Identify all external data sources, including databases, cloud storage, and third-party services.</li> <li>Identify all external systems, including web applications, mobile apps, and IoT devices.</li> <li>Identify all external assets, including intellectual property, trade secrets, and sensitive data.</li> <li>Identify all external risks, including reputational damage, financial loss, and legal liability.</li> </ul>
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# Retirement Protection Fighting Fraud In The Sale Of Death

**Shasha Hu**



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