

30th  
Annual



CARVER  
FINANCIAL SERVICES

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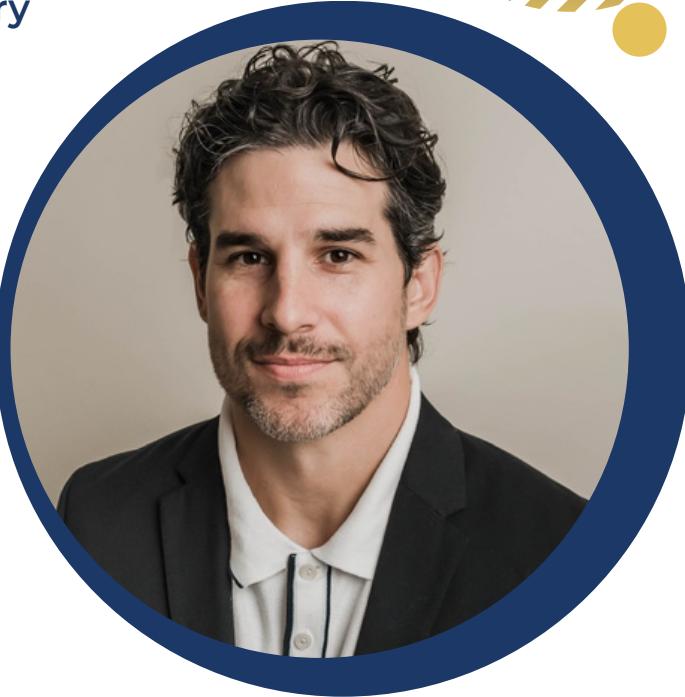
# RESOURCE BREAKFAST

**PROTECTING AGAINST IDENTITY THEFT AND  
ENHANCING DATA SECURITY**

*with special guests*



Brett Conlon, Chief  
Information Security  
Officer at American  
Century



Jason Mayor, Deputy Chief  
Information Security Officer,  
Raymond James Financial,  
Inc.



Carver Financial Services  
[carverfinancialservices.com](http://carverfinancialservices.com)  
[carverfinancialservices@raymondjames.com](mailto:carverfinancialservices@raymondjames.com)  
(440) 974-0808

Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. Carver Financial Services is not a registered broker/dealer and is independent of Raymond James Financial Services.

**Brett Conlon, Chief Information Security Officer at American Century**

Brett is at the helm of the company's information security strategy, driving initiatives in business resiliency and pioneering emerging security technologies. Prior to joining American Century, Brett had an extensive career at the Federal Bureau of Investigation. Brett's responsibilities included overseeing all operational technology programs and investments at the FBI. Brett oversaw the components responsible for infrastructure, malicious code analysis, computer exploitation tools, reverse-engineering, digital intelligence, cloud, advanced analytics, and visualization to all FBI investigative and a gathering programs. These technologies focused on the U.S. government's efforts to combat cyberterrorism, hostile intelligence activities, and crime.

**Jason Mayor, Deputy Chief Information Security Officer, Raymond James Financial, Inc.**

Jason Mayor is a seasoned cybersecurity and risk management leader with over 15 years of experience, including a decade in the Financial Services sector. He currently serves as Deputy Chief Information Security Officer for Raymond James Financial (RJF) and Chief Information Security Officer for the Raymond James Banking segment. In these roles, Jason leads enterprise-wide technology risk and assurance initiatives, advising senior leadership on risk mitigation strategies, consulting with business units as a trusted advisor, and overseeing the execution of critical cybersecurity programs. His leadership is instrumental in managing cyber risks while enabling the firm's continued growth and innovation.

Jason began his career as a Cyber Operations Officer in the United States Air Force, where he led network operations, cyber defense, and information assurance teams. He holds a Bachelor's degree in Systems Engineering Management from the U.S. Air Force Academy and an MBA from Oklahoma State University. He also maintains several industry-recognized credentials, including CISSP, CISM, and FINRA Series 99, and has completed continuing education programs at Carnegie Mellon University and The Wharton School.

**Randy Carver CRPC®, CDFA®, CEO & President, Carver Financial Services**

In 1990, Randy founded Carver Financial Services to provide Personal Vision Planning® by offering clients unbiased investment information and a wide range of financial products and services through an international firm. He has offered securities through Raymond James Financial Services since 1990.

Randy is a General Securities Principal (Series 24 license), Municipal Securities Principal (Series 53 license), holds Series 7 and Series 63 securities licenses, in addition to a series 31 futures license. He also holds a life, health, and annuity insurance license. Randy has earned the Chartered Retirement Planning Counselors CRPC® designation from the College for Financial Planning and is a Certified Divorce Financial Analyst® practitioner, having completed the certification from the Institute for Divorce Financial Analysts earning the CDFA® designation.

# Your Security is Our Priority

At Raymond James, we believe that putting clients' needs first - including their need for security - is the best way to ensure their success and, in turn, the success of the firm. Our guiding principles have led us to over 110 quarters of continuous profitability. The integrity, strength and stability at the foundation of our firm offer the most important protection for your accounts. And we back our efforts with a pledge you can believe in.

## OUR PROMISE

**We want you to have the highest level of confidence in doing business with us. That's why we offer you this assurance:**

**We will reimburse you for actual losses in any of your Raymond James accounts due to unauthorized access to a Raymond James system that occurs through no fault of your own.**

The Raymond James' Cyber Threat Center actively monitors new threats as they emerge to continuously update our prevention and detection capabilities. We make considerable investments in our multilayered defense systems and personnel to stay ahead of these attempts:

- We employ the most up-to-date safeguards to protect client account information and other important personal information. We employ the use of encryption, virtual private networks, penetration/vulnerability testing and the latest firewall and antivirus technology to keep information safe.
- Our systems are monitored 24 hours a day, 365 days a year, for signs of tampering or unauthorized activity.
- The firm's information technology professionals constantly research and develop enhancements to keep us at the forefront of data security.
- A team of independent auditors and information security experts reviews our systems through various intensive exercises each quarter.

This combination of technological and human defenses enables Raymond James to protect against and mitigate the effects of cyberattacks.

Raymond James uses advanced infrastructure and applications as well as highly skilled personnel to protect your personal information and the assets in your accounts from cyber threats.

#### NEXT-GENERATION FIREWALLS:

Firewalls block unwanted incoming internet traffic, stop users from downloading and installing viruses, and prevent users from connecting to malicious or harmful websites.

**INTRUSION-DETECTION SYSTEMS:** Every day, there are thousands of failed attempts to compromise our networks. Our intrusion detection systems alert our teams when attempts are being made on a network and allow the team to quickly respond to possible threats.

**DATA-LOSS PREVENTION:** Our data loss prevention software looks for sensitive data that is being stored or used incorrectly when it is being worked on by a user or transferred through our networks and systems.

**SECURITY INFORMATION AND EVENT MANAGEMENT:** Security information and event management software provides quick analysis of the millions of security event logs that are generated every day, allowing us to sort through false positives and focus on correlating interrelated attacks and combating real threats.

**EMAIL SECURITY:** Our teams stop cyberattacks by filtering emails to remove and stop emails that have malicious links, attachments, or are simply spam.

**LAPTOP AND DESKTOP SECURITY:** We use advanced encryption, security and antivirus software to protect the vital information stored on all Raymond James equipment.

#### NETWORK AND APPLICATION

**VULNERABILITY SCANS:** As attackers discover and even create new ways to access systems and hack applications, our teams stay one step ahead by continually scanning all of our systems for possible vulnerabilities.

**NETWORK ACCESS CONTROL:** In addition to preventing attackers from connecting devices, network access control can disconnect otherwise authorized devices that have become infected with a virus or otherwise compromised.



#### PENETRATION TESTING:

Penetration testing checks our networks for common loopholes and security exploits to protect against common threats.

**TWO-FACTOR AUTHENTICATION:** Security tokens, security questions or thumbprints provide an additional layer of security should passwords become compromised.

**MOBILE DEVICE SECURITY:** Through mobile device management, the applications and access of the mobile devices that connect to our corporate network can be subjected to strict controls that prevent unauthorized access.

**DEDICATED THREAT INTELLIGENCE TEAMS:** We employ teams dedicated to threat intelligence and are responsible for information gathering, research and testing.

**LAYERED SECURITY:** Network security can be strengthened by architecting it into multiple layers, each one often taking a different approach. In other words, the chain is no longer only as strong as the weakest link; now an attacker must break all of the links.

#### OUR PROMISE TO YOU

As a firm that strives to put clients above all else, we want you to have the highest level of confidence in doing business with your advisor and Raymond James. That's why, in addition to offering the comprehensive security measures you expect from a leading financial services company, we're proud to offer you this assurance:

We will reimburse you for losses in any of your Raymond James accounts due to unauthorized access to a Raymond James system that occurs through no fault of your own.

It's important to remember that we reimburse you only for account losses that result from unauthorized online access to one of our systems. That means we do not cover losses caused by individuals who have your permission to access your account. As a reminder, always take care not to share your account information, since doing so implies that you have authorized that person's activities.

#### HOW YOU CAN PREVENT CYBERATTACKS

Maintaining your security is a partnership. With a few preventive measures, including physically securing laptops and mobile devices at all times, you can help protect your assets and personal information from cybercriminals.

**KEEP YOUR EQUIPMENT UP TO DATE:** Install the latest updates and patches for your computers and mobile devices and use security software including antivirus, firewalls and encryption. And before selling or disposing of computers and mobile devices, wipe them of data.

**USE WIRELESS NETWORKS AND PUBLIC EQUIPMENT WITH CAUTION:** Use virtual private networks (VPN) when accessing sensitive data. Avoid visiting sensitive websites on public Wi-Fi or while using public computers and be wary of unknown flash drives.

**PRACTICE GOOD PASSWORD HYGIENE:** Password protect all computers and mobile devices. Online, use complex passwords that contain a combination of upper and lowercase letters, numbers and special characters. When possible, elect for two-step authentication. Do not share your passwords.

**REGULARLY REVIEW YOUR STATEMENTS:** Look for signs of unauthorized activity and promptly report suspicious transactions. To thwart mailbox bandits, consider receiving your statements electronically through Client Access.

**STAY ALERT FOR ONLINE RISKS:** Never open attachments or click on links in suspicious emails or text messages or from senders you don't recognize.

Limit the personal information you share on social media. When online shopping, stick to sites that begin with https.

**BEWARE OF SCAMMERS:** Familiarize yourself with popular scam techniques, such as criminals posing as representatives of reputable companies such as your bank or claiming your computer is infected with a virus to gain access to your personal information. Misspellings and grammar mistakes are often a red flag.

**PRACTICE SENSIBLE DATA MANAGEMENT:** Back up your data regularly and shred sensitive documents before disposing of them.

# Did you Know?



**At Carver Financial Services, our commitment extends beyond managing your portfolio. We offer a wide range of resources designed to simplify your life, support your goals, and help you live fully. Whether you're booking a dream trip, arranging private air transportation, or planning for the next stage of your financial journey, we're here to assist.**



## SPECIALIZED LENDING

We offer access to a variety of lending solutions tailored to your unique financial needs. Whether it's a mortgage for a new home, a line of credit to support your business, or financing for a significant purchase, we can help you secure the capital you need. This includes specialized lending for high-value assets, securities-backed lines of credit, and custom loan arrangements to maximize flexibility and tax efficiency.\*\*

## FULL TRUST SERVICES

Protecting and transferring your wealth is a critical component of long-term planning. We provide comprehensive trust services, including corporate trustee options, personalized trust administration, and multi-generational wealth transfer strategies. Whether you're setting up a revocable living trust for flexibility, an irrevocable trust for asset protection, or a charitable trust to leave a lasting legacy, our team can guide you through every step, helping to ensure your assets are managed and distributed according to your wishes.\*\*\*

\*\* Lending Services provided by Raymond James Bank, member FDIC, affiliated with Raymond James Financial Services and Raymond James & Associates, Inc. \*\*\* Raymond James Trust, N.A. is a subsidiary of Raymond James Financial, Inc. Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Trust.

## CHARITABLE PLANNING

Giving back can be a powerful part of your financial strategy. Whether establishing a Donor Advised Fund, setting up a Charitable Remainder Trust, or creating a Private Foundation, we can help you maximize your charitable impact while optimizing tax benefits. Our team will work closely with you to align your philanthropic goals with your broader financial plan.

## COLLEGE PLANNING AND FINANCIAL AID ASSISTANCE

With our specialized third-party resources, we can assist your family in every aspect of the college admissions journey. From selecting high school courses and extracurricular activities to crafting standout college essays and navigating the Common Application, our partners provide personalized guidance. This support includes interview preparation, scholarship searches, and assistance with financial aid applications to ensure your student has every opportunity to succeed.

## HEALTH & MEDICARE INSURANCE ASSISTANCE

Navigating healthcare options can be complex, especially as you approach retirement. Our in-house and third-party experts can help you find the right health insurance, Medicare Supplement, or long-term care insurance to fit your needs. This personalized support ensures you have the right coverage at the right cost.

## MORE THAN A FINANCIAL ADVISOR

Your portfolio is just one piece of the picture. At Carver Financial, we're dedicated to providing tailored strategies, memorable experiences, and a supportive network – so you can live with clarity, confidence, and purpose.

**We are here to assist in  
simplifying your life –  
just reach out to us!**





## THE NEW BEGINNING INITIATIVE

Helping those who want to help themselves.

The New Beginning Initiative supports progress towards finding and keeping a job that works for those in need.

MAKE A DIFFERENCE IN LAKE COUNTY

FINANCIAL SUPPORT, IN-KIND DONATIONS AND CONNECTIONS TO JOB OPPORTUNITIES FUEL OUR PROGRAM. LEARN MORE ABOUT HOW YOU CAN HELP US MAKE AN IMPACT IN OUR COMMUNITY.



Who it helps

### Are you ready to change your life?

Maybe you don't qualify for government assistance but it's still hard to cover your expenses. It's tough to know where to turn. We can help.



What we do

### We are not a government agency.

We're a private program looking to build up our community. If you qualify, we may cover the cost of childcare, gas, transportation, housing, job training, and education.



Get started

### Apply today!

This initiative is not one-size-fits-all. Our intake process will help determine your needs and identify the ways you can benefit from the program.

### Services and support that help those in need rise above life's challenges.

The New Beginning Initiative is focused on permanently eliminating hunger and homelessness in Lake County by helping individuals who want to help themselves. This initiative focuses on those who want to work - rather than getting a hand out. This initiative is here to help those individuals work, earn an income to support themselves and their family, provide dignity, independence and financial freedom. This also benefits our community by improving the employment in our county. It benefits all of us with better property values, a more robust community and higher tax base. There are several ways that you can help. If you know of someone who wants to work, but is having a challenge with transportation or child care please direct them to the folks below. If you know of an employer looking for good employees, you can reach out as well. You can also donate either cash or assets; in the case of the later you can avoid the capital gains on appreciation and get a tax write-off. We are happy to assist with charitable donations that can benefit you and also this initiative!

#### To donate:

Mail a check payable to NBI, attention Carrie Dotson at Lifeline, PO Box 496 in Painesville, 44077.

This program is supported by



[www.newbeginninglc.org](http://www.newbeginninglc.org)

FOR MORE INFORMATION AND/OR TO HELP YOU CAN CONTACT:

PAOLA WOOTEN - (440) 354-2148 - [PAOLAW@LCLIFELINE.ORG](mailto:PAOLAW@LCLIFELINE.ORG)

DONNA BULLIS - (440) 357-2008 - [DONNA.BULLIS@USE.SALVATIONARMY.ORG](mailto:DONNA.BULLIS@USE.SALVATIONARMY.ORG)

ALMA RILEY - (440) 354-3774 - [ALMA.RILEY@USE.SALVATIONARMY.ORG](mailto:ALMA.RILEY@USE.SALVATIONARMY.ORG)



THE NEW BEGINNING INITIATIVE

Helping those who want to help themselves.

# 2026 Events

*Please Save the Date for our Upcoming Events:*

**Friday, February 13<sup>th</sup> - Galentine's Dance Lesson - The American-Croatian Lodge**

**Saturday, March 28<sup>th</sup> - Chris DeSantis "Navigating Intergenerational Friction" - Mentor Fine Arts Center**

**Monday, June 15th - Tim Groves Memorial Golf Outing - Little Mountain Country Club**

**Friday, July 31st - 37th Client Appreciation Baseball Game - Eastlake Stadium**

**Friday, August 7<sup>th</sup> - Glow Golf - Little Mountain Country Club**

**Thursday, October 22nd - CPE Seminar - CFS Learning Room**

We had over 16 client events in 2025. Our Annual Golf outing raised a record-breaking amount of money that we were able to donate to the Mentor Rotary and the New Beginning Initiative. At our Client Appreciation event, we raised enough food for over 3,000 meals for Lake County's End 68 Hours of Hunger.

More information on our website [www.carverfinancialservices.com](http://www.carverfinancialservices.com)

# WHY THIS MAY BE THE BEST TIME IN HISTORY TO BE ALIVE

*Progress • Perspective • Possibility*



## SAFETY & CRIME (UNITED STATES)

Americans are statistically safer today than in many decades often remembered as the “good old days.”

### Property Crime

- 1970: ~3,600 crimes per 100,000 people
- Today: Fewer than 2,000 per 100,000
- Result: Fewer burglaries, car thefts, and home invasions

### Violent Crime

- Peaked in the late 1980s–early 1990s
- Today: Lower than much of the 1970s, 80s, and 90s
- Homicide rates are lower than in 1970, despite a much larger population

## LIFE EXPECTANCY & SURVIVAL

### Longer Lives

- U.S. life expectancy
- 1970: ~71 years
- Today: ~78 years
- Nearly 8 additional years of life on average

### Infant Survival

- 1970: ~20 deaths per 1,000 live births
- Today: ~5.5 per 1,000
- Over a 70% reduction

**Bottom Line:** Millions of people are alive today who would not have survived in earlier generations.

## HEALTH & MEDICINE

- Heart disease mortality down over 60% since 1970
- Heart attack deaths down nearly 90%

**Bottom Line:** Conditions that were once fatal are now routinely survivable.



## GLOBAL LIVING STANDARDS

- Extreme poverty now affects less than 10% of the global population
- Global child mortality (under age 5) reduced by more than 60% since 1990

**Bottom Line:** More people worldwide are living longer, healthier lives than ever before.

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## TECHNOLOGY, KNOWLEDGE & OPPORTUNITY

### Access

- Over 5.5 billion people globally use the internet
- United States:
  - ~96% of adults online
  - 90%+ own smartphones

### What this enables

- Instant access to information
- Telemedicine and remote education
- Global communication and commerce
- Tools to build businesses, ideas, and movements

## FINAL THOUGHT

This is not the easiest time to be alive. But by the most important measures of human well-being, it is the most capable time to be alive.

**What comes next depends on how we use it.**

*We are here to help you live your best life.*

### THE BIG PICTURE

- ✓ Safer communities
- ✓ Longer lives
- ✓ Fewer children dying
- ✓ Better health outcomes
- ✓ Less extreme poverty
- ✓ Unprecedented access to knowledge and tools

Progress does not mean perfection — it means better odds and better tools.



7473 Center Street | Mentor, OH | 44060

[carverfinancialservices.com](http://carverfinancialservices.com)

440.974.0808 | [carverfinancialservices@raymondjames.com](mailto:carverfinancialservices@raymondjames.com)

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