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For individuals who buy coverage on the exchanges, the primary question is whether the government will continue to pay insurers cost-sharing reduction subsidies, which help cover deductibles and co-payments for lower-income people. Because of a federal lawsuit, the Trump administration could discontinue these subsidies without a vote from Congress. The resulting uncertainty has created huge disparities in insurers' proposed rates on the exchanges. In Pennsylvania, the average rate increase in 2018 would be 8.8% with the subsidies, but 20.3% without them. The average 12.5% rate increase proposed in California could double without the subsidies. If premiums rise substantially, however, some people will qualify for bigger tax credits to offset some or all of the hike.

Rates must be finalized in early fall. "If we still don't know at the time whether the cost-sharing reductions will be funded, we expect that insurers will use the higher rates," says Janice Rocco, California's deputy insurance commissioner.

The final plans and premiums for the exchanges will be revealed in early October. "There's never been a more critical time to shop the marketplace," says Heather Korblic, executive director of Nevada's Silver State Health Insurance Exchange.

You will also have less time to pick a plan. Open enrollment for 2018 runs from November 1 to December 15, instead of January 31.

INTERVIEW

DON'T OVERSHARE YOUR MOBILE NUMBER

Crooks send texts that may trick you into allowing access to your phone's info.

Thomas Martin is president of Martin Investigative Services Inc., based in Newport Beach, Calif., and author of the newly released book Seeing Life Through Private Eyes: Secrets From America's Top Investigator to Living Safer, Smarter, and Saner.

Why are cell-phone numbers popular with criminals? In the mid-'80s, when the cell phone came out, it was used to make phone calls, just like the regular phone in your house. Now our whole lives are on our smartphones. Once criminals get your number, they can get your e-mail, texts, photos, purchases you made online and the credit card information that you used to make those online purchases.

How can crooks get cell-phone numbers, and what happens when they do? They can hack the cell-phone providers, such as Verizon or T-Mobile, and get batches of cell-phone numbers, which can have from 500 to 5,000 numbers in a single loop. Then they send out a text, such as "Here's \$20 off tickets to the local theater," or "Here's a \$10 gift certificate to In-N-Out," that

contains so-called Trojan-horse malware. Once you click on the link, they have verified your number and have access to your cell data, such as your photos and other information that they can use to try to blackmail you. Or they can capture your date of birth and Social Security number to sell to identity thieves.

You've said that crooks can get cell-phone numbers from databases, too. Who compiles those databases? The databases that are out there are compiled by all kinds of people. Some online companies sell customers' data, including cell numbers, and other information about what products people are buying that can be

used for marketing purposes. The problem is that cell-phone numbers aren't regulated in the U.S., so there are no rules requiring companies to keep the numbers private.

What can people do to protect themselves? One way is to have more than one mobile phone. Use one phone only for calls—that's the number you give out. Don't put any photos on it, don't text with it, and don't e-mail on it; save that for the other phone.

If having two phones isn't practical, just be a little more cautious about who you give your cell number to. If you have a landline or work number, it's better to give those out. If it were up to me, the order would be landline number first, then office number and then cell-phone number at the very end. **RIVAN**

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