



## Protect yourself or your loved ones from scams

**No one is immune from scams. Savvy and sophisticated people fall for conmen and schemers everyday, and too many of them are seniors. There are ways to protect yourself and your loved ones however. Keep this list on hand to stay vigilant against fraud.**

Checklist	
<input type="checkbox"/>	1. Be cautious of unsolicited visitors, e-mails and phone calls -- many, if not all, are fraudulent.
<input type="checkbox"/>	2. If it seems too good to be true, it is.
<input type="checkbox"/>	3. Do not give out any information to a person, business or Web site that you have not verified with a reputable source.
<input type="checkbox"/>	4. Do not respond to offers that demand you act immediately or won't take "no" for an answer.
<input type="checkbox"/>	5. E-mail addresses or Web addresses that have a company name in the address are not necessarily from that company. Go to the official Web site for contact information.
<input type="checkbox"/>	6. Do not open e-mail attachments from unfamiliar sources.
<input type="checkbox"/>	7. Keep your computer protected with anti-virus software, anti-spam and spyware protection.
<input type="checkbox"/>	8. Watch out for online job ads that read like get-rich-quick schemes.
<input type="checkbox"/>	9. Check the background of your investment professional to verify that they are licensed and have had no disciplinary actions taken against them by securities regulators or criminal complaints by going to the NASD <a href="#">BrokerCheck</a> Web site or check with your <a href="#">state securities regulator</a> .
<input type="checkbox"/>	10. If you're planning to do business with a brokerage firm, find out if they and their clearing firm are members of the Securities Investor Protection Corporation (SIPC).