Z ADVISORY INNOVATIONS

BEFORE MONEY LEAVES

A Simple Fraud Pause Plan for Retirees and Families

Most financial scams need one thing to succeed:

They need you to act before you have time to think.

You do not have to recognize every scam. Build a pause into the process so an unusual request is harder to rush.

5 REASONS TO STOP BEFORE SENDING MONEY

1 THEY CREATE URGENCY

"Act today." "Your account will be closed." "Someone is in trouble." Real emergencies still allow you to verify what is happening.

2 THEY ASK FOR SECRECY

"Do not tell your family." "Do not contact your bank." Isolation is a major warning sign.

3 THEY CONTROL HOW YOU PAY

Be especially cautious when someone insists on an unusual or difficult-to-reverse payment method.

4 THEY CONTACT YOU UNEXPECTEDLY

Caller ID, email addresses and text messages can be manipulated. A familiar name does not prove who is contacting you.

5 SOMETHING FEELS DIFFERENT

You do not need proof that something is a scam before slowing down. Confusion, pressure or discomfort are enough reasons to stop.

YOU DO NOT NEED PROOF TO PAUSE.

If something feels wrong, slow the decision down.

THE 3-STEP FRAUD PAUSE

STOP

Do not send money, transfer assets, provide passwords or give account access.

VERIFY

Contact the person or organization independently using contact information you already trust.

INVOLVE SOMEONE

Before an unusual financial decision, talk with a trusted family member, attorney or financial professional.

CREATE YOUR FRAUD CIRCLE BEFORE YOU NEED IT

Write down three people you would contact before making an unusual financial decision:

1. ______________________________

2. ______________________________

3. ______________________________

A SMALL PAUSE CAN PROTECT A BIG DECISION.

The goal is not to eliminate access to your own money.

The goal is to make an unusual decision harder to rush.

RETIREMENT CHANGES THE JOB YOUR MONEY NEEDS TO DO.

Fraud protection can include education, trusted people, verification procedures and appropriate financial guardrails.

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