



# Before You Move Money: Simple Steps to Protect What Matters

Follow these five steps to protect yourself.

- ① **Talk to someone first.** Before moving any money, speak to a trusted friend, family member, or advisor.
- ② **Take a step back.** Does the situation make sense when you look at the big picture? Or are there details that seem suspicious or too good to be true?
- ③ **Acknowledge the red flags.** If something feels off, don't ignore it. Talk through your concerns with someone you trust.
- ④ **Disconnect and pause.** Give yourself space from the situation or person. Scammers rely on urgency to cloud your judgment.
- ⑤ **Verify independently.** Can you confirm the legitimacy of the person, company, or offer using trusted, outside sources—not just what they've told you?

Know these common red flags of fraud.

- You're **keeping it a secret**—no one else knows what's happening.
- You're **being dishonest** with your financial institution.
- You're being **asked to send more money** in order to receive money.
- Communication is **only electronic**, and there are constant delays or broken promises.
- You're **pressured to act immediately**, often using fear to force quick decisions.

If you suspect you or a loved one are a victim of fraud, **don't delay**. Ask your wealth advisory team to connect you with our XML Fraud Specialist who can assist you.

Visit our Foiling Fraud webpage to see even more resources.

