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| **Protect Yourself from Scammers Who Want to Steal Your Identity****U.S. seniors lose $3 billion a year due to financial scams1. Fraudsters are everywhere, so it’s important for you to know how to spot scams and protect yourself against them.**Identity theft comes in many forms. The bad guys have gotten good at tricking folks over the phone, on email, and through phony websites. Read on for tips to protect your identity and your retirement nest egg.**Don’t accept phone calls from strangers.** Your contact list should contain only trusted names and phone numbers. If you receive a call from someone not on your list, let it go to voicemail. If you do answer a call, don’t hesitate to hang up if the caller asks for financial or personal information. If the caller claims to be from the government, remember that government agencies conduct business through the mail, not on the phone.**Email can be treacherous.**Today’s scammers have gotten quite accomplished at email phishing, and it can be hard to distinguish fraudulent email from the real thing. As a general rule, don’t click on any email links and don’t enter passwords. Instead, contact the sender by other means and verify that the email is genuine. Also, be on the lookout for odd emails that look like they came from someone you know – sender IDs can be stolen and spoofed.**Use direct deposit.** If you receive regular payments from Social Security, a job, or some other source, have them automatically routed to your checking account. Printed checks can be stolen, along with all the valuable information on check stubs. Likewise, look for alternatives to writing and mailing checks, such as automatic payments from your checking account.**Stay on top of your financial accounts.** Many credit cards and mobile banking apps offer fraud monitoring and real-time transaction notifications. You can also buy services that identify potential financial problems such as unusual withdrawals, irregular activities, missing deposits, late bill payments, and more. Immediately notify your bank or credit card issuer if you see anything you don’t recognize on your statements and notifications.**An ounce of prevention.**Identity theft is a royal hassle, so it’s well worth your time to remain vigilant. Contact me today and I can walk you through our process of safeguarding your retirement saving accounts.

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