



THE RETIREMENT GROUP^{LLC}
PARTNERS IN RETIREMENT

Tips For Preventing Fraud



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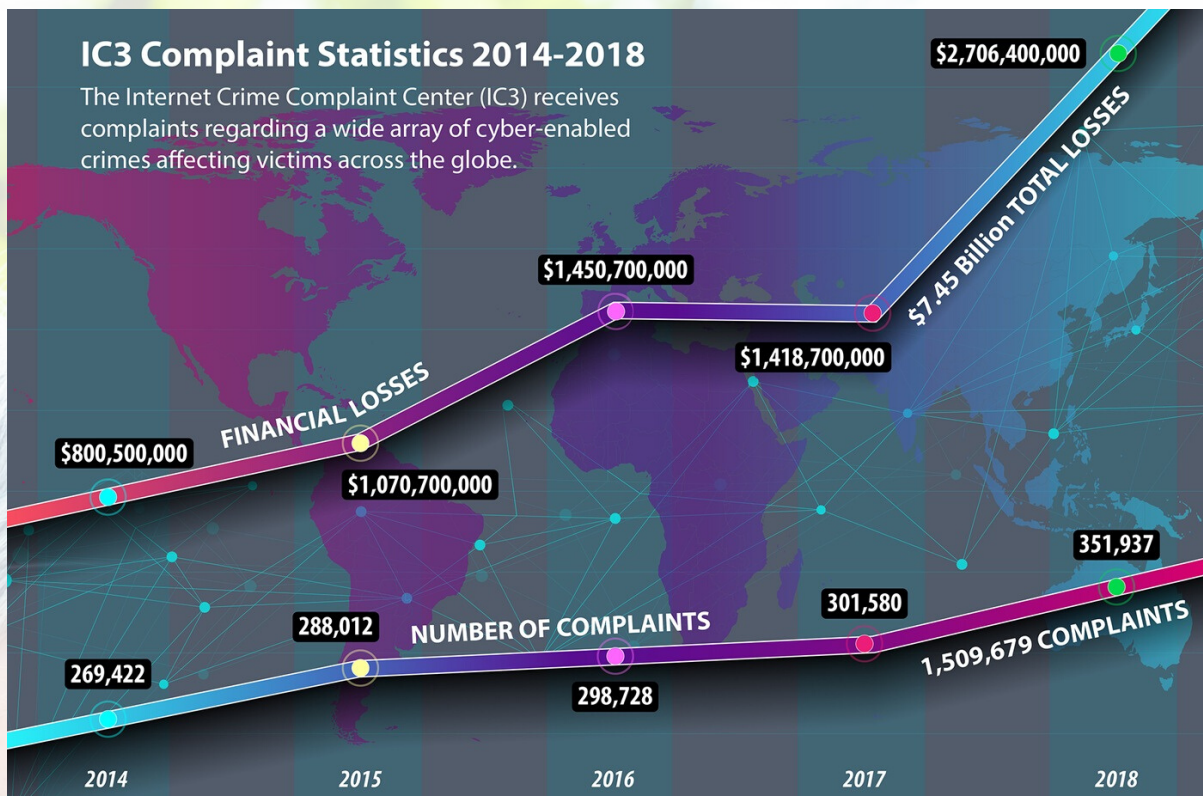
Learn more



Cybercrime and Fraud

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Cybercrime and Fraud are serious threats and constant vigilance is key. While our firm plays an important role in helping protect our assets, you can also take action to protect yourself and help secure your information. This checklist summarizes common cyber fraud tactics, along with tips and best practices. Many suggestions may be something you're doing now, while others may be new. We also cover actions to take if you suspect that your personal information has been compromised. If you have questions, we're here to help.



Cyber criminals exploit our increasing reliance on technology. Methods used to compromise a victim's identity or login credentials – such as malware, phishing, and social engineering – are increasingly sophisticated and difficult to spot. A fraudster's goal is to obtain information to access your account and assets or sell your information for this purpose. Fortunately, criminals often take the path of least resistance. Following best practices and applying caution when sharing information or executing transactions makes a big difference.

Source: <https://www.google.com/url?q=https://www.fbi.gov/news/stories/ic3-releases-2018-internet-crime-report-042219&sa=D&ust=1572466878774000&usg=AFQjCNGz06kDH1QLXBXZcJYkTQ6BfXCiyw>

How We Can Work Together To Protect Your Information And Your Assets

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Safe Practices for Communicating with our Firm

- Keep us informed regarding changes to your personal information
- Expect us to call you to confirm email requests to move money, trade, or change account information
- Establish a verbal password with our firm to confirm your identity, or request a video chat

What You Can Do



- Be aware of suspicious phone calls, emails, and texts asking you to send money or disclose personal information.
- If a service rep calls you, hang up and call back using a known phone number
- Never share sensitive information or conduct business via email, accounts are often compromised



- Beware of phishing and malicious links. Urgent-sounding, legitimate-looking emails are intended to tempt you to accidentally disclose personal information or install malware
- Enter the web addressing using your browser
- Check your email and account statements regularly for suspicious activity
- Never enter confidential information in public areas. Assume someone is always watching

Exercise Caution When Moving Money



- Leverage our electronic authorization tool to verify requests. Featuring built-in safeguards, this is the fastest and most secure way to move money
- Review and verbally confirm all disbursement request details thoroughly before providing your approval, especially when sending funds to another country
- Never trust wire instructions received via email
- List of Common Internet Crimes:
 - Auction Fraud
 - Auction Fraud - Romania
 - Counterfeit Cashier's Check
 - Credit Card Fraud
 - Debt Elimination
 - Parcel Courier Email SchemeEmployment/Business Opportunities
 - Escrow Services Fraud
 - Identity Theft
 - Internet Extortion
 - Investment Fraud
 - Lotteries
 - Nigerian Letter or "419"
 - Phishing/Spoofing
 - Ponzi/PyramidReshipping
 - Spam
 - Third Party Receiver of Funds

Source: <https://www.google.com/url?q=https://www.ic3.gov/crimeschemes.aspx&sa=D&ust=1572466878770000&usg=AFQjCNGbsmouKmSdeRy3VnZCMKt3AYlqtw>

Adhere To Strong Password Principles

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- Don't use personal information as part of your login ID or password and don't share login credentials.
- Create a unique and complex password for each website and change it every six months. consider using a password manager to simplify this process.



Speak to a financial advisor today!!!

Maintain Updated Technology

A background image of an elderly couple walking outdoors in a park-like setting with yellow autumn foliage. The woman is on the left, wearing a white cable-knit sweater and tan pants, looking towards the man. The man is on the right, wearing a white cable-knit sweater and white pants, looking back at the woman. They are both smiling and appear to be holding hands or walking closely together.

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- Keep your web browser, operating system, and anti-spyware updated, and activate the firewall
- Do not use free/found USB devices. They may be infected with malware.
- Check security settings on your applications and web browser. Make sure they're strong.
- Turn off Bluetooth when it's not needed.
- Dispose of old hardware safely by performing a factory reset or removing and destroying all storage data devices.

Use Caution on Websites and Social Media

Do not visit websites you don't know, (e.g., advertised on pop-up ads and banners).

Log out completely to terminate access when exiting all websites.

Don't use public computers or free Wi-Fi. Use a personal Wi-Fi hotspot or a Virtual Private Network (VPN).

Hover over questionable links to reveal URL before clicking. Secure websites start with "https", not "http".

Be cautious when accepting "friend" requests on social media, liking posts, or following links.

Limit sharing information on social media sites. Assume fraudsters can see everything, even if you have safeguards.

Consider what you're disclosing before sharing or posting your resume

Learn More



Visit these sites for more information and best practices:

- **StaySafeOnline.org:** Review the STOP. THINK. CONNECT™ cybersecurity educational campaign
- **FDIC Consumer Assistance & Information,** <https://www.fdic.gov/consumers/assistance/index.html>
- **FBI Scams and Safety** provides additional tips, <https://www.fbi.gov/scams-and-safety>.

Disclaimer

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Past performance cannot guarantee future results. Investing involves risk including the potential loss of principal. Current performance may be lower or higher. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Please note that individual circumstances can vary. Therefore, the information presented in this letter should only be relied upon when coordinated with individual professional advice.




About The Retirement Group



The Retirement Group is a nation-wide group of financial advisors who work together as a team. We focus entirely on retirement planning and the design of retirement portfolios for transitioning corporate employee. Each representative of the group has been hand selected by The Retirement Group in select cities of the United States. Each advisor was selected based on their pension expertise, experience in financial planning, and portfolio construction knowledge.

TRG takes a teamwork approach in providing the best possible solutions for our clients' concerns. The Team has a conservative investment philosophy and diversifies client portfolios with laddered bonds, CDs, mutual funds, ETFs, Annuities, Stocks and other investments to help achieve their goals. The team addresses Retirement, Pension, Tax, Asset Allocation, Estate, and Elder Care issues. This document utilizes various research tools and techniques. A variety of assumptions and judgmental elements are inevitably inherent in any attempt to estimate future results and, consequently, such results should be viewed as tentative estimations. Changes in the law, investment climate, interest rates, and personal circumstances will have profound effects on both the accuracy of our estimations and the suitability of our recommendations. The need for ongoing sensitivity to change and for constant re-examination and alteration of the plan is thus apparent.

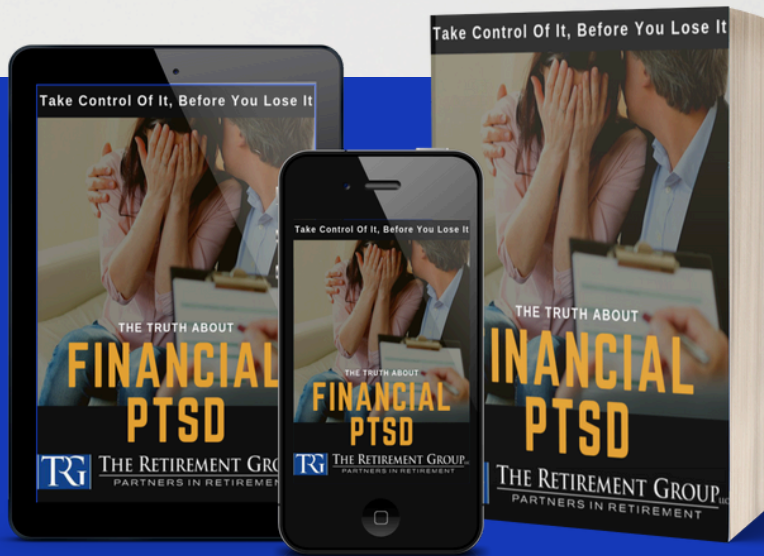


Therefore, we encourage you to have your plan updated a few months before your potential retirement date as well as an annual review. It should be emphasized that neither The Retirement Group, LLC nor any of its employees can engage in the practice of law or accounting and that nothing in this document should be taken as an effort to do so. We look forward to working with tax and/or legal professionals you may select to discuss the relevant ramifications of our recommendations.

Throughout your retirement years we will continue to update you on issues affecting your retirement through our complimentary and proprietary newsletters, workshops and regular updates. You may always reach us at (800) 900-5867.

Additional Resource...

This resource was chosen specifically to answer all your retirement questions



Financial PTSD

Topics include:

- Severe Economic Trauma
- How does PTSD affect advisors
- The Financial & Emotional Responsibility
- Tactics & Strategies

To learn more,
[click here](#)



A photograph of the South Dakota State Capitol building, featuring a large white dome with a dark top, surrounded by classical columns and arches. The building is set against a clear blue sky. In the foreground, there are stone steps leading up to the entrance, and some greenery is visible on the sides.

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WEAS ADV Part 2A with Form CRS Form CRS WEAS ADV PART 2A Appendix 1

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