

FIVE THINGS SENIORS SHOULD DO TO PROTECT THEMSELVES FROM FRAUD

(OFFERED FOR YOUR USE BY Warren Coble & Associate, INC.)

1. **Take your time.** No quick decisions such as wiring money or writing a check or signing paperwork at a seminar. If it's "now or never", always, always choose "NEVER".

Protect your personal info. 'Haste makes waste!'

2. **Beware of great deals.** "If something sounds too good to be true, it probably is." Be wary if the seller doesn't talk about cost or risk or says an investment carries no risk, or promises "something for nothing". There's almost always a catch somewhere! No such thing as a "free ride" or "free lunch." Beware of deferred annuities for older seniors.
3. **Involve others.** Tell trusted friends/family/advisors about what you're considering doing **before** you do it. Seek a second opinion.
4. **Check out strangers/financial professionals.** Legitimate professionals welcome your scrutiny. Be wary of those who don't encourage you to check. Remember when you were a kid and your parents told you to "beware of strangers"? It's a great time to repeat their advice.
5. **Have a plan.** No matter what your age, it is never too late to put together a life plan. Enacting proactive health care, legal and financial planning is essential. Make health care and financial arrangements before they are necessary to ensure that these decisions are made thoughtfully – and made with your voluntary, knowledgeable and informed consent. If you don't make the decisions, someone else will! The best defense is a good offense – BE PREPARED!

WHO – WHAT – WHEN – WHERE- HOW – AND THE BIGGIE! – WHY?