



LIFE EVENTS

FRAUD PREVENTION

PAVAN THOMPSON STEVENSON

WEALTH MANAGEMENT

LEROY PAVAN

Investment Advisor & VP
403-317-4330
leroy.pavan@rbc.com

BOB THOMPSON

Investment Advisor & VP
403-317-4334
bob.thompson@rbc.com

DARYLL STEVENSON

Investment Advisor
403-317-4318
daryll.stevenson@rbc.com

LORRIE WYTON

Associate
403-317-4324
lorrie.wyton@rbc.com

ARIC PAVAN

Assistant
403-317-4348
aric.pavan@rbc.com

10 TIPS TO SAFEGUARD YOUR ASSETS

- 1. Keep your personal information safe.** An identity thief will pick through your garbage or recycling, so be sure to shred receipts, copies of credit applications, insurance forms, etc.
- 2. Keep personal information confidential.** Do not give out personal information on the phone, through email or the Internet unless you initiated the contact and know who you're dealing with.
- 3. Be aware of billing and statement cycles.** If your bills or statements don't arrive on time, follow up immediately to ensure they have not been fraudulently redirected. Request electronic statements.
- 4. Protect your mail.** Bring in your mail daily. Forward or re-route it if you move, change your mailing address or are away.
- 5. Protect your PIN and passwords.** Do not reveal your PIN or passwords to anyone, including employees of RBC, family and friends. When conducting a transaction, keep your card within sight and shield the keypad when entering your PIN.
- 6. Limit your risk.** Sign all credit cards as soon as you receive them. If they are lost or stolen, report it immediately.
- 7. Unusual transactions.** Beware of "too good to be true" or unexpected offers or requests such as, "You've inherited a large sum of money. To claim it, send us a deposit first." Never agree to conduct financial transactions on behalf of strangers.
- 8. Review your transactions.** Regularly review your financial statements to ensure that all transactions are authorized, and report any missing or fraudulent ones. Review your credit bureau file annually.



RBC Wealth Management
Dominion Securities

9) Limit your exposure. Only carry credit cards you use. Don't carry your birth certificate and social insurance card when you don't need them, instead keep them in a safe place.

10) Contact the authorities. If you suspect you are a victim of fraud or theft, contact the authorities

11) Protect your credit cards. Put your credit cards in a scan-proof protective sleeve.

Recent Fraudulent Activities

Job Scams—It's appealing to do little work for a lot of money. Scammers use free online classified websites to recruit potential victims.

Tax Scams—It is tax time again and fraudsters will use this opportunity to attempt to scam consumers and businesses out of their hard earned money.

Wire Frauds—One type of wire fraud currently targeting businesses is the Business Executive Scam (BES) which is a type of phishing.

Directory Scams—Businesses receive an invoice for a directory, publication or listing that they did not order or authorize.

Canadian Anti-Fraud Centre:

—visit their website at—<http://www.antifraudcentre-centreantifraude.ca/index-eng.htm>



This information is not investment advice and should be used only in conjunction with a discussion with your RBC Dominion Securities Inc. Investment Advisor. This will ensure that your own circumstances have been considered properly and that action is taken on the latest available information. The information contained herein has been obtained from sources believed to be reliable at the time obtained but neither RBC Dominion Securities Inc. nor its employees, agents, or information suppliers can guarantee its accuracy or completeness. This report is not and under no circumstances is to be construed as an offer to sell or the solicitation of an offer to buy any securities. This report is furnished on the basis and understanding that neither RBC Dominion Securities Inc. nor its employees, agents, or information suppliers is to be under any responsibility or liability whatsoever in respect thereof. The inventories of RBC Dominion Securities Inc. may from time to time include securities mentioned herein. RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. RBC Dominion Securities Inc. is a member company of RBC Wealth Management, a business segment of Royal Bank of Canada. © Registered trademarks of Royal Bank of Canada. Used under licence. © RBC Dominion Securities Inc. 2015. All rights reserved.