



Wealth Management  
Dominion Securities



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# Life events: Fraud prevention

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## Financial checklist - 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.

**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>