

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PRESERVING WEALTH"

ONE PLAN AT A TIME

ROBERT E. TUCKER
PRESIDENT
Tel (703) 391-0299
Fax (703) 391-0277

10913 LAWYERS ROAD
RESTON, VIRGINIA 20191
e-mail: bobtucker@pfsinc.info
website: www.pfsinc1.com

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Dear Client -

Here are Scam #4 and #5. I hope you're finding them insightful, interesting, and scary. Don't forget to share them with friends, colleagues, and family members!

The Romance Scam:

A romance scam is a fraud in which a scammer creates a fake online relationship to gain a victim's trust and affection, then manipulates the victim into sending money or sharing personal and financial information.

Common signs of a romance scam include:

- **The relationship develops very quickly, with the scammer expressing love or deep commitment early.**
- **They claim to live or work far away, often overseas or in the military.**
- **They avoid meeting in person or participating in live video calls.**
- **They eventually ask for money for emergencies, medical bills, travel expenses, business problems, or investment opportunities.**
- **They may also ask for gift cards, cryptocurrency, wire transfers, or access to bank accounts.**
- **The reality: The relationship is fabricated. The scammer's goal is financial gain, and once the victim can no longer provide money, the scammer often disappears or invents new crises.**

How to protect yourself:

- **Be cautious of online relationships that become serious very quickly.**
- **Verify the person's identity through independent means, including live video conversations.**

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- **Never send money or share financial information with someone you have not met in person.**
- **Be skeptical of repeated excuses for why they cannot meet.**
- **Talk with a trusted friend or family member before sending money to an online romantic interest.**

A simple rule to remember is: If someone you've never met in person professes love and then asks for money, it's almost certainly a scam.

The IRS Scam:

The IRS tax scam is a fraud in which criminals impersonate Internal Revenue Service (IRS) employees to trick people into paying fake tax debts or revealing sensitive personal and financial information.

Common signs of the scam include:

- **The caller, email, text, or letter claims you owe back taxes and must pay immediately.**
- **Scammers threaten arrest, lawsuits, deportation, driver's license suspension, or seizure of assets if you don't pay.**
- **They demand payment through gift cards, wire transfers, cryptocurrency, or payment apps.**
- **They may spoof the IRS phone number or create fake emails and websites that appear official.**
- **They ask for Social Security numbers, bank account information, or other personal data to commit identity theft.**

The reality: The IRS generally does not initiate contact by phone, text, email, or social media to demand immediate payment. If you owe taxes, the IRS typically begins by sending an official notice through the U.S. mail. The IRS also does not require payment using gift cards, cryptocurrency, or wire transfers, nor does it threaten immediate arrest over the phone.

How to protect yourself:

- **Do not provide personal or financial information to unsolicited callers or messages.**
- **Hang up on threatening callers.**
- **Verify any tax issue by contacting the IRS directly using official contact information.**
- **Never make tax payments through gift cards, wire transfers, or cryptocurrency.**
- **Report suspicious IRS impersonation attempts to the IRS and the Federal Trade Commission.**

A good rule of thumb is: If someone claiming to be from the IRS demands immediate payment and threatens you if you don't comply, it is almost certainly a scam.

I hope you find this information to be useful.

Best personal regards,

A handwritten signature in black ink, appearing to read 'R. E. Tucker', with a long horizontal stroke extending to the right.

**Robert E. Tucker, CLU
Chartered Financial Consultant**