

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PRESERVING WEALTH"

ONE PLAN AT A TIME

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Dear Client -

This week's scams are The Package Delivery Scam and The investment Group Scam. I found them to be particularly interesting. Here goes:

The Package Delivery Scam:

The package delivery scam is a fraud in which criminals pretend to be from a delivery company, such as the postal service, a shipping carrier, or an online retailer, and claim there is a problem with a package.

Common signs of the scam include:

- You receive an unexpected text, email, or phone call saying your package cannot be delivered because of an address problem, unpaid fee, or customs issue.**
- The message includes a link asking you to "update your information" or "reschedule delivery."**
- The scammer asks for a small payment, often a few dollars, to release or redirect the package.**
- The fake website collects your credit card number, login credentials, or personal information.**
- The scam may occur even when you are not expecting a package-the goal is to create curiosity and urgency.**

The reality: Legitimate delivery companies generally do not ask you to provide sensitive information through unexpected text messages or emails. Scammers often use familiar company names and logos to make their messages appear authentic.

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**Investment Advice offered through Professional Financial Services, Inc.,
a Registered Investment Advisor and separate entity from LPL Financial**

How to protect yourself:

- Do not click links in unexpected delivery messages.
- Track packages only through the official retailer or shipping company's website or app.
- Never provide passwords, Social Security numbers, or banking information to confirm a delivery.
- Be cautious of requests for small "redelivery" or "processing" fees.
- If unsure, contact the retailer or delivery company using a trusted phone number or website.

A simple rule to remember: If a delivery message creates urgency and asks you to click a link or provide personal information, it is likely a scam.

The Investment Group Scam:

The investment group scam is a fraud in which scammers lure victims into fake investment opportunities by claiming they can earn unusually high returns with little or no risk. These scams often spread through social media, online investment groups, messaging apps, or even trusted friends whose accounts have been compromised.

Common signs of the scam include:

- Promises of high, guaranteed, or risk-free returns.
- Pressure to invest quickly because of a "limited-time opportunity."
- Claims of insider information or a secret investment strategy.
- Requests to send money by wire transfer, cryptocurrency, or to unfamiliar accounts.
- Fake websites or apps that show impressive-but completely fabricated-investment gains.

The reality: Legitimate investments always involve risk, and no reputable investment professional can guarantee high returns. Scammers often allow small withdrawals at first to build trust before persuading victims to invest much larger amounts.

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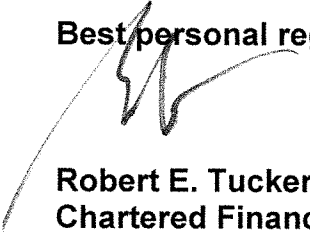
How to protect yourself:

- **Be skeptical of promises that sound too good to be true.**
- **Verify that the investment professional and firm are properly registered with securities regulators.**
- **Never invest based solely on social media posts, online chat groups, or unsolicited recommendations.**
- **Research the investment independently and seek advice from a trusted financial professional.**
- **Never feel pressured to invest immediately.**

A simple rule to remember is: If an investment promises guaranteed high returns with little or no risk, it's almost certainly a scam.

Next week will be the final two scams. Let me know if you've found this information to be useful. Your feedback is greatly appreciated.

Best personal regards,



Robert E. Tucker, CLU
Chartered Financial Consultant