

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PRESERVING WEALTH"

ONE PLAN AT A TIME

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Dear Client -

In the securities business we are constantly reminded to be aware of the vulnerability of our clients REGARDLESS OF AGE being solicited with SCAMS!!! Way too often people inadvertently get hoodwinked with something that first appears to be legitimate. In fact, I've had two clients lose several thousand dollars by getting sucked in to solicitations.

So, I thought it might be useful to give you information on 9 different scams. I am attaching one of them, and I'll send you another two per week over the next 4 weeks. Please feel free to share them with colleagues, friends, and loved ones.

First, here are Common Warning Signs. No matter what scam, WATCH for these warning signs:

- **Pressure to act immediately**
- **Requests for gift cards, wire transfers, cryptocurrency; and/or cash**
- **Requests to keep the transaction secret**
- **Promises that sound too good to be true**
- **Unsolicited calls, texts, or emails**
- **Requests for Passwords, one-time security codes, or personal financial information**

The best defense is to slow down, verify independently, and never send money or share sensitive information because of an unexpected phone call, email, text, or online message. When in doubt, hang up and call the organization directly using a phone number or website you know is legitimate.

Let's start with THE PUBLISHING CLEARING HOUSE (PCH) SCAM:

The Publishers Clearing House (PCH) scam is a fraud in which criminals pretend to represent Publishers Clearing House and falsely tell victims they have won a large cash prize or sweepstakes.

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Common features of the scam include:

- **Victims are contacted by phone, text, email, social media, or mail claiming they are a winner.**
- **They are told they must pay a fee, taxes, insurance, customs charges, or shipping costs before receiving their prize.**
- **Scammers may ask for payment by gift cards, wire transfers, cryptocurrency, or other difficult-to-trace methods.**
- **They may also ask for bank account information or Social Security numbers, leading to identity theft.**
- **Victims are often instructed to keep the "win" secret to avoid "disqualification."**

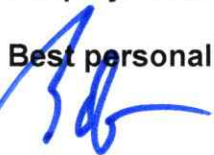
The reality: Legitimate Publishers Clearing House prizes are never contingent on paying money. If you win a PCH prize, you do not have to pay upfront fees or taxes before receiving it. Taxes, if owed, are handled through the normal tax filing process after you receive the prize.

The scam is particularly effective because Publishers Clearing House is a well-known company, and scammers exploit its name to make their claims appear credible. Older adults are frequently targeted, though anyone can become a victim.

A simple rule to remember is: If someone says you've won a prize but asks you to pay money to claim it, it's a scam.

I hope you find this information to be useful. Please stay aware and safe.

Best personal regards,



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