



Avoiding Scams

Fraudulent scams come in all shapes and sizes. Here are some you may encounter:

- **Phishing or smishing.** You receive an email or text asking you to click on a link. The message claims that you must act fast or you will lose access to an account or service. Often, the link will route you to a fake payment site or load malware onto your device. From there, the scammer can steal your personal information or even take over your device.
- **Spear phishing.** You receive a text or email from someone pretending to be a friend or colleague. They ask you to send money, pay a bill, or provide private personal or business information. Again, the real intent is to steal money or information or to gain access to a device or a company's network.
- **Social engineering.** Scammers may study your social media to spear phish. They may also use this information to target you for specific scams, such as dream job offers, travel opportunities, debt consolidation, or investments. Keep in mind that if something sounds too good to be true, it probably is.

These tips will help you recognize and avoid scams:

- If you receive a suspicious email, check the address carefully. Often, it will be similar to (but not an exact match) for an organization's official email.



- If a URL does not start with "https://", it may be an unsafe or fraudulent website.
- If the suspicious request is coming from someone you know, check with that person by phone or in person before taking any action. If the message is coming from an organization that you do business with, call or reach out via their official website.
- If you receive a scam email or message on your work email or phone, follow company procedures for reporting the attempt. On personal devices, report and block fraudulent emails or telephone numbers.
- Be cautious about posting identifying information and other personal details on social media sites.

If you are snared by a scam, LifeMatters can help. We offer 24/7/365 assistance with managing the legal and financial impact, including identity theft. Call or visit mylifematters.com.

1-800-367-7474

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Call collect to **262-574-2509** if outside of North America

Language assistance services in your preferred spoken and written languages are available at no cost by calling 1-800-367-7474.

