



Tiras Wealth Management
Ameriprise Private Wealth Advisory Practice



Ameriprise
Financial

Common types of fraud

How to protect yourself and your loved ones

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A private wealth advisory practice
of Ameriprise Financial Services, LLC

January 13, 2026

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Today's agenda

1

Discuss common types of scams and how to identify them

2

Learn how to avoid falling victim to a scam

3

Discuss how Ameriprise Financial helps protect its clients

4

Understand the resources available to you as an Ameriprise client

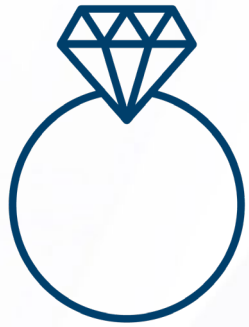




Common types of fraud and scams



Romance scams



Romance scams are initiated online, often through dating sites.

Warning signs

- The scammer is not able to use video or talk in person
- Inevitably, there is a sudden emergency requiring you to send money
- The scammer often claims to have millions of dollars, but due to the emergency, they cannot access their funds and need your help



Lottery/Advanced fee scams



An alleged lottery representative of a sweepstakes organization contacts you.

Warning signs

- They claim you've been randomly selected as the winner of a large sum of money, a car or a free vacation
- In order to collect your winnings, you have to pay an initial fee or tax



Real estate scams



You are closing on a property and receive fraudulent wiring instructions.

Warning signs

- You receive a fraudulent email appearing to be from the real estate agent, title company or attorney instructing you to change the wire transfer instructions and to send it to a new recipient and bank account number
- The change of wire instructions is often shortly before closing



“Pig butchering” scams



Seemingly misdirected text messages are used to initiate a relationship that is then used to get you to purportedly invest in crypto.

Warning signs

- You receive a text message meant for someone else
- Scammers allow victim to make small withdrawal from investment to give appearance of legitimacy and entice victim to make significantly larger investment

Tech support scams



You receive an email or a pop-up on your computer advising you to call the number listed for a purported tech support company.

Warning signs

- The scammer convinces the victim their device is infected and may request remote access to the device to remove the 'virus'
- They may request the victim to move their funds to an external account for 'safekeeping'

Phishing fraud



You receive an email or text message claiming to be from a legitimate firm with a link to its website.

Warning signs

- Criminal may ask for sensitive information like account numbers, Social Security numbers or passwords
- Clicking the link may allow the criminal to add spyware to your computer or device



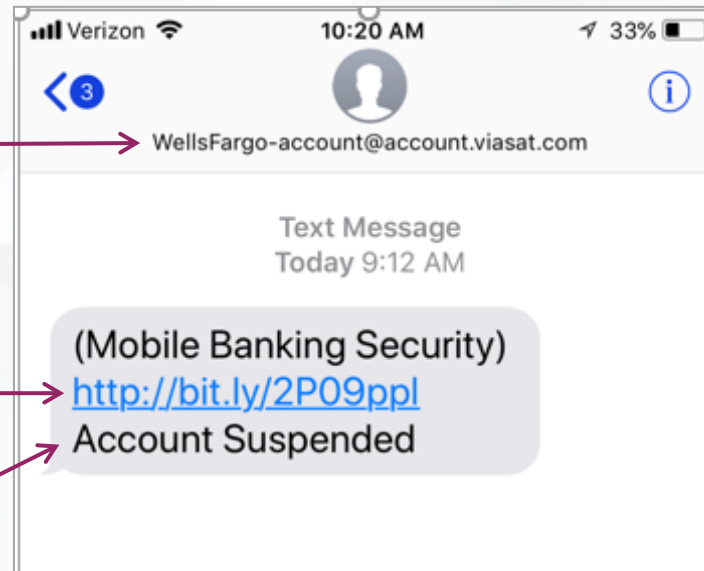
Phishing fraud

How to spot it:

Fake email address

Suspicious link

Threatening message



Check fraud



Criminals steal a piece of mail containing a check. They then take a picture of the check and post a copy of the check (minus the account number) on online chat channels or on the dark web.

Other criminals will pay for a copy of the full check image.

Warning signs

- Criminals create counterfeit checks using your personal and account information on the check
- The counterfeit checks are presented for payment against your account and paid





How to protect against scams

What to do:

- Know what scams look like and what red flags to look out for
- Be aware of secondary scams that may include someone promising to find the previous scammer and recover funds sent
- Know who you are dealing with by conducting an internet search using the exact names, wording and contact information provided by those requesting the money to check for associated scams
- Ask questions to better understand the purpose for the activity
- Know that wiring money or sending gift cards/codes is like sending cash
- Review account activity online
- Talk to trusted person



What to do:

- After a disaster, only give to reputable and established charities
- Remember there are no guarantees in investing, such as low-risk and high-return investment opportunities
- Verbally confirm any changes in payment instructions
- Report any unusual requests for funds as soon as possible where there is concern it may be related to a scam
- Add an attorney-in-fact and/or trusted contact person to accounts



What not to do:

- Never share you or your loved ones' account information, Social Security number, bank account information or other sensitive financial information with anyone
- Don't keep things a secret. The more information you share, the easier it is to confirm the legitimacy of the situation
- Don't send money to someone you don't know
- Don't send money based on email instructions
- Don't agree to deposit a check and wire money back, usually for an alleged overpayment
- Never pay "fees" first for the promise of a big pay-off later
- Don't pay "fees", "taxes" or "duties" to collect a prize





Secure access for clients



Ameriprise provides secure access

Providing several ways to manage your accounts, access your financial information and work with your financial advisor online.



- Goals and progress
- Secure message center
- Account overview
- Statements and documents
- E-Signature
- Text and email alerts
- Ameriprise app



Ameriprise provides secure access

Sign up for text alerts

- Security alerts are sent when changes are made to your profile or account, such as when an email is changed or your account has been accessed from a new device or browser
- Account alerts keep you up-to-date on money transfers, account balances and account status
- Receive an alert when your financial advisor shares a new document, meeting or secure message with you

Sign up for 2-Step Verification (One-time passcode, push notification, third-party authenticator app)

- Any time you log in, Ameriprise will verify your identity using your personal device

Choose a unique password that is hard to guess

- Include numbers, symbols and special characters and use longer passwords
- Change your passwords regularly
- Don't use the same password for multiple online accounts
- Avoid using your personal information and common words

Access your documents online securely and conveniently

- Accessing documents reduces the risk of your information being compromised through mail theft





The Ameriprise online security guarantee

Ameriprise Financial will replace 100% of the funds removed from your *Ameriprise*® account(s) via online access by someone you have *not authorized* to transact in such accounts, if you have met your obligations to secure your account(s) and information.

For information about our online security guarantee, go to www.ameriprise.com/security-guarantee/.



Our commitment to evolving online capabilities



Register for the
secure site



Sign up for
E-Delivery



Sign up for text
or email alerts



Enroll in
Ameriprise[®]
Omniview[™]



Download the
Ameriprise app



Thank you.

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