

rocket science

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Outsmart
the scammers

We'll show you how

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Scammers are getting smarter. Luckily, we are too.



Living in the digital era has many benefits, like staying in touch with loved ones overseas and the convenience of online deliveries. However, a big downside is the increasing prevalence of scams.

Last year alone, there were 9,000 investment scams reported in Australia according to Scamwatch (the ACCC government website) – total losses amounted to a jaw dropping \$3.1 billion. The full extent of the damage could be even worse as many losses go unreported due to embarrassment. But don't despair! Read on to learn how you can stay savvy to any potential threats.

Build your financial confidence, contact Rocket Financial on 1300 852 862 or email us at emailus@rocketfinancial.com.au and together we can ensure your finances are as secure as possible

5 tips to be scam savvy

Chances are we will all be targeted by scammers at some stage, it's a symptom of the digital way of life. But don't let it get you down! Simply stay vigilant with these 5 tips:

1. Ignore unsolicited offers

Phone call, text message, email or direct message on social media from someone you've never heard of before? Instant red flag. No matter how compelling the story, if you haven't done anything to invite contact, it is likely to be a scam. The simple solution? Simply hang up the call or delete the message. And remember, never click on any links.

2. Beware of promises of large and guaranteed returns

If an investment seems too good to be true, it probably is! This is absolutely another red flag. We know the promise of high returns, perhaps with a built-in guarantee may look compelling, especially in an era of low interest rates, but do not be fooled.

3. Research the promoter through independent and official channels

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Are they based overseas? If Australian, are they (and their prospectus) registered with ASIC? Do they have an Australian Financial Services Licence? Do they appear on the list of companies you should not deal with (available at moneysmart.gov.au)? Is their street address genuine and do they have a physical office? These are all crucial factors to investigate to ensure legitimacy.

4. Get independent advice before investing

It's always better to be safe than sorry, especially when it comes to investing your hard-earned dollars. Even with a legitimate investment an independent assessment is a good idea. With a questionable investment it might just save you from being scammed.

5. Educate yourself

Scams are evolving all the time. Government websites moneysmart.gov.au and scamwatch.gov.au provide information on a wide range of scams and are updated as new scams appear. They also provide advice on how you can protect yourself. Scammers are getting smarter, but fortunately so are protection measures.

Be considered and cautious, and you'll stay ahead of the game. At Rocket Financial, we've got your back. For more financial tips and advice give us a call on 1300 852 862 or emailus@rocketfinancial.com.au

What can you do if you're the victim of a scam?

It can happen to the best of us. Don't be embarrassed, act immediately.

- **STOP** - Stop sending money to the scammer and beware of any traps to recover your losses.
- **REPORT** - Make a report via Scamwatch.gov.au, to ASIC.gov.au and to your local police.
- **SUPPORT** - Contact IDCARE.org, Australia and New Zealand's national identity and cyber support charity, for free support and services.

We're passionate about making our clients feel empowered about their financial future, contact us on 1300 852 862 or emailus@rocketfinancial.com.au to set up an appointment today

The greatest gift you could give

Could someone you know feel more empowered about their finances? Look no further! It is our passion to help all clients, irrespective of their financial situation.

Simply encourage them to call us on 1300 852 862 or emailus@rocketfinancial.com.au. Alternatively we can reach out to them if you provide us with their contact details (after gaining their permission of course).



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If you require assistance with any of the above matters, please reach out and our team will be happy to assist.

Contact us via 1300 852 862 or book a review online with an adviser on www.rocketfinancial.com.au

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