



## May 2025 Question of the Month

T. BRIAN HAYES

"Hello Brian. My wife and I are retired and in our mid-sixties. We seem to be getting multiple messages every day on our phones and email that appear to be scams. It seems to be getting worse as we get older. We don't want to lose our identity and/or cause our retirement plan to get hacked or ruined. How do we protect ourselves in this devious artificial intelligence world? Thank you so much." Art and Lisa

Hello Art and Lisa. Thank you for submitting your question. This is a topic that is very serious right now and affecting almost all Americans. In fact, we recently addressed this issue with all our clients and provided them with some steps they can take to help protect themselves from getting scammed and from identity and credit theft. Let me share with you some of this information.

As you are fully aware, the world continues to change, especially in the digital space with the advancement of Artificial Intelligence (AI). Now, some of this change is good and will help to improve all of our lives. Unfortunately though, these changes have also increased a lot of cybersecurity fraud, consisting of data breaches, credit theft and identity theft. I am sure you have been notified by companies that you do business about some type of data breach in their systems with a warning to keep an eye out for any suspicious activity on your accounts. And I am also sure you get emails and phone messages all the time trying to get you to click on links and/or to dissolve your information. These fraudsters' schemes

continue to get more and more sophisticated and complex, making it very difficult to protect yourself no matter how careful you are.

Thus, there is still a chance that your data could be breached, and your identity and credit could be stolen. And since many of these schemes and crimes are focused on pre-retirees and retirees, we feel it is vitally important in this day and age to become very educated about this issue and also implement some type of monitoring service to protect your data, identity and credit.

Join me this weekend on The Retirement Money Matters Radio Show as we will be informing our listeners of the many types of fraud that are happening today, and what you can do to help protect yourself and your retirement plan. We will also share with you several monitoring protective services available today that can be purchased for a very low cost that can also help protect you. The Retirement Money Matters Radio Show airs this Saturday morning at 6 on WIBC (93.1 FM), Sunday morning at 8 on WWKI (100.05 FM), or any time at [www.theretirementmoneymattersshow.com](http://www.theretirementmoneymattersshow.com). You can also obtain this information by contacting our office at 765-452-7526, or [brian@hayesadvisorygroup.com](mailto:brian@hayesadvisorygroup.com).

Investment Advisory Services offered through Brookstone Capital Management LLC and Milestone Asset Management LLC, both Registered Investment Advisors. Investments and/or investment strategies involve risk including the possible loss of principal. There is no assurance that any investment strategy will achieve its objectives. This information is not intended to be used as the sole basis for



financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation. Content is provided by third parties for informational purposes only and is not a solicitation to buy or sell any products mentioned. T. Brian Hayes and/or Hayes Advisory Group are not affiliated with or endorsed by the Social Security Administration or any other government agency.



## **T. BRIAN HAYES**

### **FOUNDER & PRESIDENT**

T. Brian Hayes is the Founder, Owner, and CEO of Hayes Advisory Group, boasting over 30 years of experience in guiding clients towards their retirement goals. Specializing in pre-retirees and retirees, he ensures clients understand their planning options and tailors strategies to their unique needs. A strong advocate for education, Hayes regularly writes and speaks on financial topics, hosts a weekly radio show on retirement, and instructs for The Prepare Institute, a 501-3 non-profit educational institution. He holds memberships in prestigious financial organizations like The Indiana Network of Estate Planning Professionals and The National Association of Insurance and Financial Advisors. Hayes is a distinguished member of the Million Dollar Roundtable (MDRT), with multiple honors recognizing his professional expertise and ethical standards. Based in Central Indiana, he serves clients across the U.S. and Canada, residing with his wife and three children.