



# Client money movement verification

Protecting you from fraud

## What is money movement verification?

Osaic Wealth has implemented a money movement confirmation process to enhance the security of money movement requests placed on your behalf. This process involves verifying you authorized the disbursement of funds in order to confirm the request is legitimate.

### What to expect if you are contacted by telephone



Once the Firm receives a request to move assets from your account, you may receive a phone call from 800-330-6269 to verify the authenticity of your money movement request. Not every request will require verification.



If you deem a request fraudulent, the money movement request will not be processed and the Firm will block further actions on your account until the issue has been adequately resolved.



If you are contacted for verification and fail to respond, the disbursement of funds will be delayed. If you are not contacted for verification, the request will be processed.



If you need to return a call to the firm to verify the request, please contact us at 800-330-6269 between the hours of 8:30 a.m. and 6:00 p.m. ET.

### What to expect if you are contacted via text message

When a money movement request has been submitted by your Financial Professional, you may receive a text message from 602-780-3045 similar to this:



Osaic Wealth, Inc. Brokerage Account Alert: Hi John Doe, your Financial Professional, who uses Osaic Wealth, Inc. to process their brokerage transactions, made a request to disburse \$xxx.xx from your account ending in xxxx. Reply YES to authorize, NO if you did not authorize, or STOP to Opt Out.

## Responding yes

If you respond **YES**, indicating the money movement request is valid, you will receive this follow-up message:

“  
Thank you for authorizing this request. We will continue processing your transaction.

Then, your request for money movement will be processed.

## Responding no

If you respond **NO**, indicating you did not request this money movement, you will receive this follow-up message:

“  
Your response indicates you have not authorized this transaction; therefore, we will not proceed with the request and will be calling you at the number we have on file. Or, you may call our Transaction Verification Team at 800-330-6269.

Our Transaction Verification Team will contact you to talk through the request and take any appropriate steps to research the situation. We will call you at our earliest availability. If you are concerned and/or want to contact someone immediately, please call the Transaction Verification Team at 800-330-6269.

## Invalid response

If you send an **INVALID** response (an answer outside of “NO” or “YES”), you will receive this follow-up message:

“  
You have sent an INVALID RESPONSE. Please respond YES to confirm or NO to cancel the request, or STOP to Opt-Out.

## No response

If we receive **NO RESPONSE** from you:

Our Transaction Verification Team will reach out to you to verify the request via phone, using the number we have on file.

The transaction will be on hold until we speak with you.

## Opt-out request

When you receive a text message and wish to unsubscribe, simply respond to the text with “STOP” to Opt-Out.

The response message below will be sent:

“  
You have successfully unsubscribed from messaging. We will call you at the number on file to verify your request, or you may call our Transaction Verification Team at 800-330-6269. Reply START to re-subscribe.

## Opt-in request

If you have previously unsubscribed with a “STOP” text and wish to re-subscribe, simply send a text with “START”.

The response message below will be sent:

“  
You have successfully been re-subscribed to messages from this number. Reply STOP to unsubscribe. Msg & Data Rates may apply.



### Questions?

Should you have any questions or concerns, please reach out to your Financial Professional.

Securities and investment advisory services are offered through the firms: Osaic Wealth, Inc., Osaic Institutions, Inc., Osaic FA, Inc., and Osaic FS, Inc. broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities are offered through Osaic Services, Inc. and Ladenburg Thalmann & Co., broker-dealers and members of FINRA and SIPC. Advisory services are offered through Arbor Point Advisors, LLC, Ladenburg Thalmann Asset Management, Inc., and Osaic Advisory Services, LLC., registered investment advisers. Advisory programs offered by Osaic Wealth, Inc. are sponsored by VISION2020 Wealth Management Corp., an affiliated registered investment adviser.