



RESPONSIVE FINANCIAL GROUP, INC.

A Registered Investment Advisory Firm

Wednesday, March 4, 2009

To all RFG clients and friends;

In these days of economic fear, uncertainty and doubt, we have all seen the unbelievable increase in the exposure of frauds and outright thefts that have occurred, separating investors from their property. In an effort to assist you in continuing to avoid such frauds, I felt it was very important to pass the following alert along to you as quickly as possible and without simply paraphrasing it. Everything following the link to the actual SEC Press Release #2009-39 below is copied directly from their website. If convenient I encourage you link directly to the site to read it.

In my experience over the years, SEC Inspectors are very uncomfortable with email communications in general and have strict policies against official communications via email. They may use facsimile, but only after FIRST telephoning. If they are unable to contact by phone they will either use mail, often registered, or they will show up at your door with very clear and detailed ID's and the central SEC phone number that you can use to confirm them and their identity and purpose. They are serious about their work and very formal, but always give you the chance to independently verify them and their purpose before requesting information from you.

Please read the alert in its entirety. Pass it along to those whose financial security you care about. If you receive any such contacts, in addition to following the guidance from the SEC below you may also contact us directly. We have contacts previously known to us at the SEC that we may also use to verify your specific interaction.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ben', written over a light blue horizontal line.

Benjamin G Baldwin III CFP®, ChFC
President

<http://www.sec.gov/news/press/2009/2009-39.htm>

SEC Warns Investors and Financial Firms of Government Impersonators

**FOR IMMEDIATE RELEASE
2009-39**

Washington, D.C., March 2, 2009 — The Securities and Exchange Commission today is warning investors and financial services firms about con-artists who may use the names of actual SEC employees to mislead potential victims. The agency also is providing information to help potential victims protect themselves from SEC impersonators.

In some instances, investors in the U.S. and abroad have been tricked into revealing private information, giving fraudsters access to their brokerage accounts, and even sending money and other assets to imposters. In other instances, unknown individuals have attempted to impersonate SEC examiners to gather confidential information from broker-dealers and investment advisers. Imposters have contacted firms by telephone, identified themselves as members of the SEC staff, and demanded immediate access to the firm's records, sometimes claiming to be conducting an "emergency" examination.

Investors should be aware that the SEC never makes or endorses investment offers or participates in money transfers. Nor does the SEC send e-mails asking for detailed personal information, or financial information such as PIN numbers.

"Investors should be especially wary, in these turbulent times, of any unsolicited investment offer, and should always verify the credentials of the individuals making the offer," said Kristin J. Kaepplein, Director of the SEC's Office of Investor Education and Advocacy. "If contacted by someone claiming to represent the Securities and Exchange Commission and vouching for investments, it's a scam. The SEC never endorses or participates in investment offers."

Always verify the identity of someone claiming to be from the SEC. Ask for the caller's name, the SEC office in which they work, and their telephone number. Then verify the caller's identity by calling the SEC's personnel locator at 202-551-6000 and asking to speak directly to that SEC staff member.

If contacted by someone unfamiliar to you claiming to be an SEC employee, please report it to the SEC by calling 800-732-0330 or e-mailing: help@sec.gov. If a caller claiming to be an SEC examiner is found not to be

a member of the SEC's staff, please report the incident to the SEC's Examination Hotline at (202) 551-EXAM.

Most importantly, if the caller is suspicious and can't be verified, do not share any information. Similarly, if the caller resists providing proof of identity, or efforts to reach the caller through a published SEC telephone number are unsuccessful, do not give the caller any information.

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Related Materials:

SEC Investor Alert

<http://www.sec.gov/answers/impersonators.htm>

SEC Imposter Alert

<http://www.sec.gov/about/offices/ocie/imposteralert.htm>

SEC Examination Hotline

http://www.sec.gov/about/offices/ocie/ocie_hotline.shtml

Fake Seals and Phony Numbers: How Fraudsters Try to Look Legit

<http://www.sec.gov/investor/pubs/fakeseals.htm>

FTC Identity Theft Site

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

<http://www.sec.gov/news/press/2009/2009-39.htm>