

**Date:** [Date]

**VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

**To:**

[Name of Recipient/Institution]

[Department, if applicable]

[Street Address]

[City, State, Zip Code]

**RE: Notice to Cease and Desist - Fraudulent Beneficiary Change**

**Account/Policy Number:** [Number]

**Owner of Account/Policy:** [Name]

Dear [Name of Contact or Claims Department],

This letter serves as a formal notice to cease and desist all activities related to the recent change of beneficiary on the above-referenced account/policy. It has come to my attention that a change was made on or about [Date] naming [Name of Alleged Fraudulent Beneficiary] as a beneficiary.

I am notifying you that this change was unauthorized, fraudulent, and executed without the legal consent or capacity of the account owner. [Optional: Provide brief detail, e.g., "The signature is a forgery" or "The owner was under undue influence/lack of capacity"].

**I hereby demand that you:**

- Immediately freeze the account/policy to prevent any distributions or further changes.
- Reinstate the previous, legitimate beneficiary designations.
- Provide copies of all documents submitted to effectuate this fraudulent change, including signatures and timestamps.
- Cease all communication with [Name of Alleged Fraudulent Beneficiary] regarding this account.

Failure to rectify this matter and confirm the security of this account by [Deadline Date] will leave me with no choice but to pursue formal legal action, including reporting this matter to law enforcement and seeking injunctive relief and damages in court.

Please confirm in writing within [Number] business days that you have received this notice and have taken the requested actions.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Relationship to Account/Owner]

[Your Phone Number]

[Your Email Address]