



KINGPIN TO EDUCATOR
COOPERATION & WHISTLEBLOWER ADVISORY

CONFIDENTIAL COOPERATION • FINANCIAL CRIME • INFORMANT ADVISORY

Before You Talk: **10 Things** to Know Before You Report or Cooperate

Whether you saw wrongdoing at work, have information about a criminal organization, or are facing charges and weighing cooperation — these are the things people wish they had known first.

A FREE GUIDE • OCTOBER 2026

Margarito "Jay" Flores Jr.

Former Sinaloa Cartel distributor who came forward and cooperated with the U.S. government. Served his sentence and now trains law enforcement nationwide.

Matthew Hedger

Former CIA officer who spent over a decade undercover as a money launderer for criminal organizations, keeping sources safe and unidentified.

01 **Never use work devices or accounts.**

Not your work phone, laptop, email, Wi-Fi or VPN — not even to search. Assume your employer can see all of it. **Use a personal device on a personal network**, and remember that your search history is a record of what you were thinking about.

02 **Don't take documents yet.**

Copying or forwarding company records can create lawsuits or criminal exposure of its own, and it can hurt your case. **Ask a lawyer what you may lawfully keep**. Meanwhile, write your own private notes: what you saw, when, who was involved, and how you know.

03 **Talk to a lawyer before you talk to anyone else.**

Before the government, before HR, before a reporter. The order in which you speak can affect your rights, your protections and any reward. **If you were involved in any way, see a criminal defense attorney first.**

04 **Coming forward does not give you immunity.**

Whistleblower programs pay rewards and offer some protections, but they do not protect you from prosecution for your own conduct. Cooperation can reduce a sentence, but **only the prosecutor can ask for that, and nothing is promised.**

05 **The whole truth — no more, no less.**

Don't exaggerate what you know to seem valuable. Don't minimize your own role. Don't protect a friend or family member. **Lying to federal agents is a separate crime**, and getting caught shading the truth ends your value as a witness.

06 Know which path you are on.

A whistleblower reporting fraud, an informant working with an agency, and a defendant cooperating for a lower sentence face **completely different rules, risks and rewards**. Most mistakes start with confusing them. See the last page.

07 Rewards are real — but rare and slow.

Programs like the SEC, IRS, CFTC and False Claims Act can pay 10–30% of what the government collects, usually only in cases over \$1 million. Cases take years, and most tips never pay. **Plan your life as if the reward never comes**. FinCEN's program is still waiting on its final rule.

08 Deadlines can be short — and easy to miss.

Some retaliation complaints must be filed within **30 days**. Award applications have their own windows, and the government may not notify you. Under FinCEN's proposed rule, compliance and audit staff may need to wait 120 days before reporting to stay award-eligible.

09 Act exactly the way you always have.

A sudden change in behavior is **the most common way a source gets noticed**. Keep your routines. Don't start asking unusual questions, confront anyone, or confide in coworkers. Anonymous on paper is not the same as invisible in real life.

10 Your family is part of this.

Stress shows at home first. Decide who needs to know, and when. Think through safety, money and the years of waiting. **The people you live with will carry this too** — prepare them, and get them support.

Three paths. Different rules.

Your attorney decides strategy. These are the basic differences worth understanding before you take a single step.

WHISTLEBLOWER

You saw wrongdoing

Fraud, money laundering, sanctions or corruption at work. Possible rewards and anti-retaliation protection. A whistleblower attorney is your first call.

INFORMANT

You work with an agency

A confidential source providing information, sometimes paid. No immunity, real risk and strict obligations. Understand the arrangement before you agree.

COOPERATOR

You face charges

Substantial assistance may reduce a sentence, but only on the government's motion. A defense attorney experienced in cooperation is essential.

How we help

We are not lawyers. We protect you, prepare you, and connect you with experienced whistleblower and defense attorneys in the United States and internationally — or work alongside the attorney you already have. We take no referral fees.

- A threat assessment and a practical plan to reduce your exposure
- Firsthand guidance on proffers, interviews, testimony, custody and WITSEC
- Support for you and your family through cases that can take years

One conversation. No commitment.

Reach out from a personal device. Tell us only that you'd like to talk and where you are in the process — no names, companies or case details.

advisory@kingpintoeducator.com · (708) 462-2990

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