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## **Scams Targeting Seniors**

Scams targeting seniors are on the rise. Sadly, this is something that is happening every day across America. Seniors are being targeted by tech support scams, bogus prize promotions, and scammers who impersonate family and friends. Regardless of whether or not you have been personally targeted, this is a great time to educate yourself and your loved ones on this ongoing issue. The following are two examples of common scams which target not just seniors, but everyone who has a phone.

Have you ever gotten a phone call from someone claiming to be from the Social Security Administration? These scammers will even leave a voicemail message asking you to call and provide personal information. If you do ever receive this type of message, do not return the call! The Social Security Office will never call you and ask you to verify your data over the phone.

What about a call from a loved one's phone number claiming your loved one is in trouble? With technology advancing farther than many of us ever imagined, hackers are able to call your phone and have the call appear to be from the phone number of someone you know. When you answer, the hacker pretends to be a loved one and demands a payment to ensure your loved one's safety. These hackers prey on your vulnerability. They will provide instructions on how to send the payment, whether by

giving you wiring instructions or a physical address for mailing a payment. Don't automatically give out information. If anyone contacts you and insists on payment by a wire transfer or gift card, more than likely, it's a scam.

These are only two of many types of popular scams. Evidence suggests that increased public awareness of scams reduces the risk of people falling victim to them. The FTC recently sent a report to Congress called Protecting Older Consumers 2018-2019. The report suggests steps to take to help protect older consumers from fraud. If you think you have been scammed, you can help protect others by reporting the incident that happened to you to the appropriate authorities.

*This publication is intended for general information purposes only and is not to be construed as providing legal advice. You must consult an attorney to discuss how the laws apply to your specific situation and how to best implement a plan that will meet your individual goals and objectives. If we can be of assistance in that regard, please call us at (757) 969-1900 to schedule a consultation appointment.*