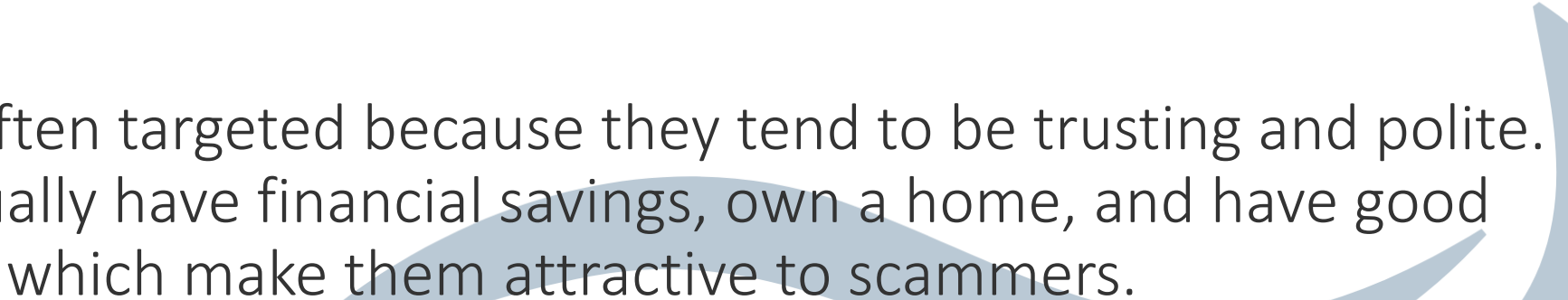



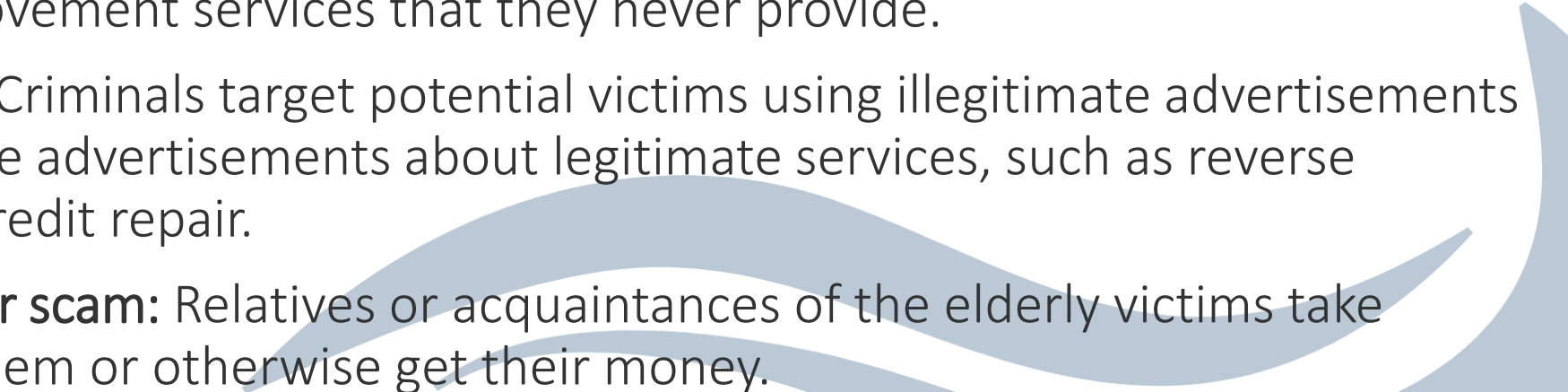
Elder Fraud

- Criminals will gain their targets' trust and may communicate with them directly online, over the phone, and/or through the mail; or indirectly through the TV and radio. Once successful, scammers often keep a scheme going because of the prospect of significant financial gain.
 - Seniors are often targeted because they tend to be trusting and polite. They also usually have financial savings, own a home, and have good credit—all of which make them attractive to scammers.
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Common Elder Fraud Schemes

- **Romance scam:** Criminals pose as interested romantic partners on social media or dating websites to capitalize on their elderly victims' desire to find companions
 - **Tech support scam:** Criminals pose as technology support representatives and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.
 - **Government impersonation scam:** Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
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Common Elder Fraud Schemes Cont.

- **Sweepstakes/charity/lottery scam:** Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a "fee."
 - **Home repair scam:** Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.
 - **TV/radio scam:** Criminals target potential victims using illegitimate advertisements about legitimate advertisements about legitimate services, such as reverse mortgages or credit repair.
 - **Family/caregiver scam:** Relatives or acquaintances of the elderly victims take advantage of them or otherwise get their money.
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Elder Abuse-How to Protect Yourself

- Recognize scam attempts and end all communication with the perpetrator
- Create a shared verbal family password or phrase that only you and your loved ones know.
- Resist the pressure to act quickly. Scammers create a sense of urgency to produce fear and lure victims into immediate action.
- **Call the police immediately if you feel there is danger to yourself or a loved one.**
- Be cautious of unsolicited phone calls, mailings, and door-to-door services offer.
- Never give or send any personal identifiable information, money, gold, or other precious metals, jewelry, gift cards, checks, or wire information to unverified people or businesses.