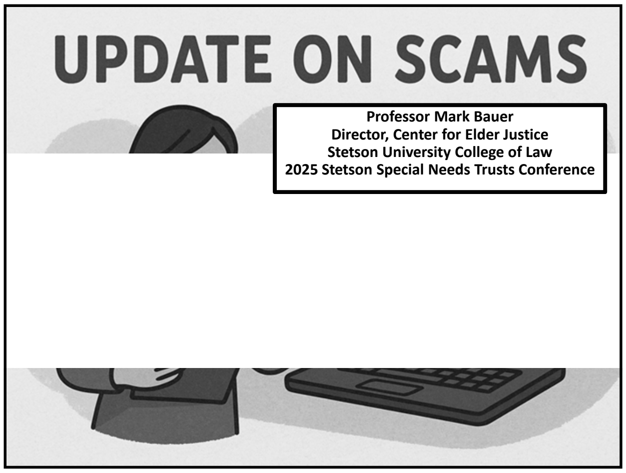

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SCAMS
IN 2025

O

- Increase in scams exploiting AI tools
- Financial and emotional targeting of vulnerable groups
- Technology permits more narrow targeting of victims, specifically those with disabilities and elders.

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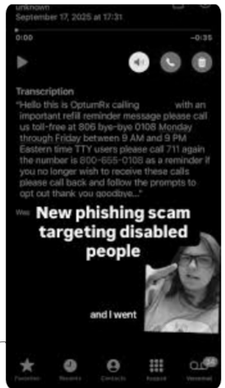

Scams Targeting Disabled Individuals

- - Fake disability benefit or grant applications
- - Bogus mobility equipment or service dog fees
- - Online romance or caregiver scams
- - Phishing through apps and app downloads
- - Veterans Benefits

Most effective prevention: Teach clients to never (?) give out personal information on phone.

4

Scams Targeting Older Adults

- - Medicare and Medicare Advantage scams
- - Social Security suspension threats
- - Lottery or sweepstakes fraud
- - Romance scams preying on loneliness
- - Doctor impersonation
- - Veterans scams
- - Grandparent scam using cloned voices

Most effective prevention: Teach clients to never (?) give out personal information on phone.

5

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- The Scam
  - Perps search Facebook etc. for information on older relatives.
  - Perps then call, pretending to be you, and asking to wire money for an emergency
- Avoid it
  - Warn your relatives/clients!
  - Watch personal information on web
  - Warn people not to wire money or mailing cash

THE GRANDPARENT SCAM

Grandparent Scam

Thelma

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Active Older Scams

- - Home title theft (gaining momentum again)
- - Identity Theft
- - Solar Power
- - Funeral scams
- - FEMA Assistance
- - Medicare and Medicare Advantage scams
- - State and DMV text messages

8

- - Criminals file fake deeds to steal property titles
- - Victims often elderly or absentee owners
- - Scammers impersonate owners to refinance or sell homes
- - Prevention: title monitoring service and title insurance

Home Title and Housing Scams

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Identity Theft

- Security Freeze
- Annualcreditreport.com
- Don’t let mail accumulate
- Don’t give Social Security number even to doctors
- Reporting and Fraud Alert

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Solar Power Scams

- Or at least “scam-adjacent”
  - Roof leasing
  - Power purchasing agreements
  - Hidden loans secured by house

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Funeral scams!

- Aggressive and deceptive third-party marketing of funeral/burial/cremation services.

(Seriously? Funerals? Yes!)

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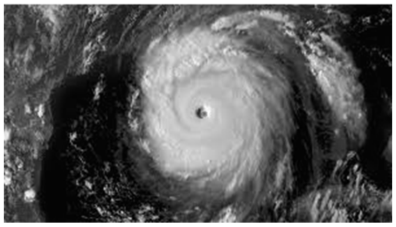

- Ask anyone saying they're from FEMA for a badge
- Don't trust Caller ID when it says FEMA or other relevant government agency
- Don't give info to people over phone unless you can verify they're legit, especially if they say they're working with FEMA or your insurance company
- Be careful about who you donate money to

FEMA Scams

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Medicare Scams

- - Especially Medicare Advantage
- - Phony open enrollment websites
- - Medicare Advantage overcharge schemes
- - Fake telehealth providers collecting insurance info

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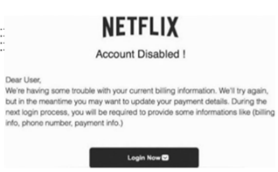

State, DMV and retail text Messages

- - Super realistic phishing attacks
- - Fake online stores on social media
- - Trial offers converting to paid subscriptions
- - Counterfeit assistive technology products

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Prevention & Protection

1. Check credit reports annually
2. Put "Security Freeze" on credit reports
3. Register home title with a monitor
4. Fight shame and call the police
5. Educate, educate, educate: Awareness, skepticism, and verification remain the strongest defenses.

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The Law

- In addition to fraud and other forms of theft, we have valuable tools in Consumer Protection Law:
  - Unfair and Deceptive Acts and Practices
    - Attorney's fees and costs
    - Multiple damages
    - Special penalties for vulnerable populations

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