

Dear [Veteran]

Heroic Veterans like you have guaranteed the freedoms that we enjoy in this country and secured the way of life for future generations. That's why the Department of Veterans Affairs (VA) works hard to serve you just as you have served all of us. We are always looking for ways to serve you even better. Helping protect your benefits and services from fraudulent schemes is fundamental to that effort.

Fraud poses a real threat to your benefits and services, and fraud is a complex challenge for everyone, and often targets older Veterans. Fraudsters' schemes are constantly evolving. These criminals are constantly changing their tactics and we are committed to protecting your Veteran benefit payments by employing industry-leading fraud prevention techniques, by educating you about fraudulent activity trends, and by sharing proactive measures you and your fellow Veterans can apply to avoid falling victim to these criminals and their schemes.

What Tactics Do Fraudsters Use?

Older Veterans are targets of fraud schemes related to sweepstakes, to contests, to charities, to health products and in-home health care services, to home improvements and equity skimming, and to banking or wire transfer fraud.

One of the most common schemes VA is fighting is related to payment redirection. Payment redirection occurs when a fraudster obtains your Personal Identifiable Information (PII) and uses that information to unlawfully access and gain control of your accounts. Once compromised, the fraudster redirects your VA benefits payments to new accounts or to prepaid debit cards, both of which they control. And your PII is vulnerable to phishing attempts and an array of email scams.

We know that fraudsters are using Pension Poaching scams to target Veterans who are age 65 or older, their families, their caregivers, and their survivors. In fact, Pension Poaching is becoming a preferred method to defraud older Veterans like you. Pension Poachers profit by falsely helping Veteran claimants artificially qualify for VA pension benefits. The scheme often involves financial maneuvers like advising you to hide your assets in trusts or annuity products they present to you.

What Steps Can You Take?

- Be wary of callers stating they can help you file a claim for pension for a minimal fee or guarantee a percentage of benefits you will be granted.
- Be suspicious if someone offers to move your assets around to qualify you for VA pension. You may be required to repay benefits to the government.

- Never share your personal information. Never share your username or passwords for eBenefits, for VA.GOV, or for other VA credentials.
- Never, ever sign a blank form someone else will fill out later. See the contents before you sign and keep a copy for yourself.
- DO NOT deposit VA benefits directly into any family member's or caregiver's bank account unless that person is a court-appointed or a VA accredited fiduciary.
- Be alert, identity theft is not always committed by strangers – it could be someone you know.
- Frequently change and maintain strong passwords using a combination of letters, numbers, and character variations, and never use any of your Personal Identifiable Information in the password.

Are There Resources Available?

- Find out more about pension benefits and qualifications at: www.va.gov/pension
- If you suspect your VA payment is at risk or receive notifications that your direct deposit information was changed, immediately call VA at 1-800-827-1000.
- To report suspected activity, please contact the VA Office of Inspector General (OIG) by calling (800)-488-8244 or email at vaoighotline@va.gov.
- To get biweekly updates on the latest scams and stay informed, text FWN to 50757 (AARP Fraud Watch Network).
- Report fraud to the Federal Trade Commission via <https://reportfraud.ftc.gov/>

Every day at VA, we are working to fulfill our mission and our duty to honor the sacrifices of you and your families.

You and all our Veterans deserve nothing less.

Sincerely,

Thomas J. Murphy
Director, Northeast District,
Performing the Delegable Duties of the Under Secretary for Benefits