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ELDER EXPLOITATION

Elder financial exploitation happens when someone, who is often well known to the victim, illegally or improperly uses or transfers an elder persons funds, property or assets. Examples include:

- A family member cashes the victim's checks, uses their credit cards, steals cash or valuables from the home, or convinces them to transfer property.
- A crooked financial consultant drains a victim's financial accounts.
- A new "friend" enters the picture and appears to have undue influence.

Warning signs include: changing banks or payment accounts, unpaid bills, forged signatures, changes to wills or other docs.

Financial exploitation and fraud come at a huge cost to victims – not only financially. These crimes also have long term negative social, emotional and health impacts.

When it comes to fraud, vigilance is our number one weapon. If you suspect elder fraud, take action.

For guidance and more info call the AARP Fraud Watch Helpline at 1-877-908-3360.

For assistance with all elder care issues and how to locate your local Adult Protective Services, visit Eldercare.ACL.gov. Enter your zip code and view a list of available services that can assist you.

If someone is in immediate danger contact local law enforcement. If you suspect abuse of a person living in a nursing home, assisted living facility, or other adult care home in Florida, contact the Department of Children and Families Abuse Online or 1-800-962-2873. *AARP

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IRS Identity PIN



The IRS is now expanding its Identity Protection PIN program, formerly available only to victims of identity theft, to all taxpayers who can securely verify their identities. Fraudulent tax returns using stolen identity info led to the Identity Protection PIN (IP PIN) aimed at preventing that problem. The IP PIN is a six-digit code known only to the taxpayer and to the IRS. It prevents identity thieves from filing fraudulent tax returns using a taxpayers' personally identifiable information.

If you already have an IRS account (and have access to your tax account or online payment agreement), you can use that same username and password to get your IP PIN, or you can create an account with the IRS online. For information on getting this PIN, go to IRS.gov/secureaccess. The IRS has just created an online tool called "[Get an IP Pin](http://IRS.gov/secureaccess)" at IRS.gov.

If you register online, you get your PIN immediately. Keep this number top secret, although you will need to give it to your trusted tax preparer or, if you file online, enter it in the software. **No one from the IRS will ever call you to request your IP PIN.** The PIN will be used next to the signature line on your tax return.

The IRS IP PIN changes for every calendar year. You must return online to your account to get a new PIN for that tax year's filings. For more info on how to apply for a IRS PIN follow this link to IRS.gov

*Terry Savage. com; IRS.gov

TAX REFUND FRAUD



Tax season is in full swing and that means it's hunting time for scam artists hoping to rip off taxpayers. Nearly three in four U.S. tax filers get a refund. Online crooks know that and use stolen personal info (including SSN #'s) to file income taxes early and claim the refund before the rightful recipient can. More than 27,000 consumers reported tax-related identity theft fraud in 2019, according to the Federal Trade Commission.

So how are crooks stealing this info? Often through data breaches like that of Equifax. They also target victims with imposter calls posing as the IRS, asking for confirmation of SSN, dates of birth, address info. They claim victims are behind on tax payments or may face arrest. Other scams include posing as tax prep professionals and offering huge refunds, Phishing emails, Smishing text messages, even ads sent via the mail.

How can you avoid being a victim? Visit the IRS Guide to ID Theft. Get a IRS PIN number. Never give our your SSN or personal info to unsolicited contacts. Don't believe callers claiming to be with the IRS or any government agency asking for personal info or on the spot payments. Don't follow links in emails or text messages. Investigate any tax preparation service with the BBB, IRS or local business licensing offices. Protect all your accounts with strong passwords and multi-factor authentication.

If you are a victim of ID theft or tax refund fraud, immediately contact the IRS and visit Identitytheft.gov for ways to respond and protect yourself. File a complaint with your local law enforcement and the Federal Trade Commission.

*IRS, FTC, CNBC, AAA,