



Everyone should have a fraud safety net in place by age 70. Make it a part of your retirement plan by adding a few simple steps to your checklist.

Protect Your Loved Ones From Being Scammed

Question: What's more uncomfortable than when your parents talked to you about the birds and the bees?



Answer: You talking to your older parents about their money and financial matters.

A vulnerability to scams is an unfortunate part of aging. Learn how to fraud-proof your family.



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**Have "the talk"
with Mom and Dad**



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Step 1:

CREATE A FRAUD SAFETY NET

Keep con artists at arm's length. Postal Inspectors say this is the first step to reducing the chances you'll be scammed on the phone, through the mail or over the internet. Steer clear of marketing pitches, even legitimate looking ones.

Get a non-published number, and install an answering machine with a large caller ID display. Only pick up the phone if you personally know the caller. Teach everyone in your household to do the same.

Go to the U.S. Postal Inspection Service website, [DeliveringTrust.com](https://www.deliveringtrust.com) for more tips. Don't let your name and contact information be among those sold to scammers all over the world.

Even innocent looking marketing promotions, such as a sweepstakes at your local mall, could be a fraud scheme in disguise.



Step 2:

HAVE "THE TALK" WITH MOM AND DAD

Talk to friends and family members aged 70 and over. Tell them the steps you're taking to stay financially safe.

When visiting family members, look around for signs they may be a target of scammers. Maybe the phone rings constantly and there are lots of inexpensive knick-knacks scattered around the house. Or you may notice receipts for wire transfers or overnight packages and daily offers in the mail for prizes and promotions.

Victim specialists advise that confronting a victim of fraud, especially an older adult, requires patience and understanding. The wrong approach could send a victim back into the clutches of the scammer.

[DeliveringTrust.com](https://www.deliveringtrust.com) can coach you on the right way to help a family member who is a victim of fraud.



Step 3:

KEEP SCAMMERS AWAY FOR GOOD

People who've been scammed once are at risk for it happening again and again. The first step is to safeguard an older adult's finances and personal information. Just remember, the victim's underlying vulnerability may still remain.

After reporting the fraud, there are important actions concerned family and friends should take to help a loved one out of a bad situation, and keep it from happening again.

An effective strategy takes time. Don't try to do it alone. Assemble your team.

Go to the website: [DeliveringTrust.com](https://www.deliveringtrust.com) for tips, information and resources in your community — most of which are free — that offer help.

