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ATTN: Operation Protect Veterans  
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877-908-3360



AARP.org/fraudwatchnetwork



AARP  
Fraud Watch  
Network



This certification ensures that products made from paper pass from a certified, well managed forest, to a certified paper manufacturer, merchant, and printer. Includes Post Consumer Waste products that have been recycled to reduce environmental impact.

THEY  
PROTECTED  
US. NOW IT'S  
OUR TURN.



THEIR TIME ON THE  
BATTLEFIELD IS OVER.

NOW IT'S OUR TURN TO  
PROTECT OUR VETERANS  
FROM SCAMS.

Our veterans deserve a lot of things.  
Praise. Honor. Security. Respect.

Here's what they don't deserve: attempts to take advantage of their service. Yet every day, scammers attempt to defraud our veterans of their hard-earned benefits, steal their identity, or take their savings.

Together, we can fight back and take one small step to repay our veterans for the service they've given and the sacrifices they've made.

# THE BATTLE OUR VETS DIDN'T SEE COMING

America's veterans are warriors, trained to handle anything a battlefield can throw at them. But there's one foe many veterans struggle to defeat: domestic fraud.



**78% of our retired military men and women have been targeted by scams specifically crafted to exploit their military service history.**

Sadly, veterans are twice as likely to actually fall for fraudulent schemes. In 2017, AARP research found that **16% of veterans have lost money to scammers**, compared to only 8% of the non-military public.

Why? For starters, veterans implicitly trust fellow members of the military, making them vulnerable to imposters. Veterans also have a PTSD rate more than double the general public's, which can make it more difficult for them to recognize and combat the emotional manipulation used by scam artists.



## THE FRONT LINES AGAINST FRAUD

Now, AARP and the U.S. Postal Inspection Service (USPIS) are joining forces for **Operation Protect Veterans**. We're fighting back against fraudulent scam artists — and we need your help. Good intel is a crucial component of this battle; if you've seen a scam targeting veterans in the past 12 months, please fill out the attached postage-paid survey and drop it in the mail. You can also report a scam aimed at our veterans by calling 877-908-3360.



### REPORT VETERAN SCAMMING



877-908-3360



[AARP.org/fraudwatchnetwork](http://AARP.org/fraudwatchnetwork)

## KNOW THE ENEMY

- HOW SCAMMERS
- TARGET VETERANS:

### VA LOAN SCAMS

Offers to refinance VA loans at extremely low rates.

### UPDATE YOUR FILE SCAM

An imposter, claiming to be from a government agency, attempts to get a veteran's personal information to "update their file" so they can maintain their benefits.

### SECRET VETERAN BENEFITS SCAM

Veterans are told they qualify for "secret" government programs or benefits that offer thousands of dollars — but first, they attempt to collect personal information or a fee.

### PENSION POACHING SCAM

Scammers often offer veterans lump sum payments up front, in exchange for signing over all their future monthly benefit checks.

### AID AND ATTENDANCE SCAM

Veterans (or their family members) receive an offer to move their assets into a living trust so that they can qualify for financial assisted-living benefits.

### VETERANS MAY ALSO ENCOUNTER GENERAL SCAMS

In addition to scams that specifically target veterans, there are an abundance of scams aimed at the general public to which veterans are more susceptible. These include phishing (attempts to gain access to financial accounts), fake tech-support calls, fraudulent credit card / loan schemes, attempts to "collect" fictitious tax bills, fraudulent charities, investment scams, pyramid schemes, and more.

If you or a loved one has encountered a financial scam in the past 12 months, please help us keep fighting for our veterans by filling out the survey at the right or calling 877-908-3360.

## HELP PROTECT AMERICA'S VETERANS. REPORT FRAUD NOW.

Please put a check by those scams you have personally encountered in the past 12 months. Then, detach this panel and drop it in the mail, so we can track fraud trends and warn our veterans.

**VA LOAN SCAM**

Someone offers to refinance your VA loan at a lower interest rate.

**TECH SUPPORT SCAM**

You get a message or email saying that there is a virus on your computer and you need to pay to remove it.

**PHISHING SCAM**

You receive a call or email about a program for vets that pays thousands in benefits, but they ask for your personal information.

**CREDIT CARD SCAM**

You get a call from a robocaller saying you can lower your interest rate.

**IRS TAX SCAM**

Someone calls or leaves a message saying they work for the IRS and that you owe them money.

**CHARITY SCAM**

You are asked to make a donation to support veterans, but the charity is not a legitimate organization.

**OTHER**

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**I AM A:**

- Veteran  Friend of a veteran  
 Family member of a veteran  Other

The information you provide is anonymous and will be used by AARP to prepare research on fraudulent activity affecting veterans. This survey is not a method of reporting crimes to law enforcement authorities. If you want to report mail-related crimes, please contact the USPIS at [postalinspectors.uspis.gov](http://postalinspectors.uspis.gov).