

SEO DETAILS:

Page Title: Guarding Against Social Security Benefits Fraud | [INSERT RELATED SERVICE] | [INSERT FIRM NAME]

Meta Description: Learn how to protect yourself against online Social Security fraud with one simple step.

Headline: Guarding Against Social Security Benefits Fraud

BODY COPY:

Like most people, you want to decide how and when to receive your Social Security benefits. After all, it's a personal decision—you need to decide what will work best for you. Now think about how you would feel if you found out that a stranger made that decision for you *and* was able to tap into your funds long before you even made your decision.

Welcome to the disturbing world of identity theft in 2018. Due to massive data breaches, such as last year's Experian breach, where about one-half of all U.S. citizens' personal information was stolen, global identity thieves now may have your data to facilitate crimes far beyond applying for fraudulent credit cards.

Typical proactive antifraud steps will not help because these crimes do not require verification through a credit bureau. As a result, your credit freeze is meaningless in certain types of identity frauds. Social Security fraud is one of them.

Social Security fraud occurs when a thief, in possession of your personal data (name, address, Social Security number, and date of birth) applies to receive Social Security benefits before you. For example, they may apply to receive your benefits when you turn 62. Just think, you wanted to wait a few years to receive a larger benefit. Surprise!

The notification reads as follows: "You completed an application on the internet for Social Security retirement benefits and we stored the application information in our records. We need further information in order to process your application. Please call our office within 10 days at the number listed below."

In today's electronic world, many apply for benefits online as a result of creating an online account. One internal control the Social Security Administration takes is to send a letter to the last known address notifying you that you have created an online account. An identity thief must change your address so that the fraudulent benefits will be mailed to an address to which they have access.

The Social Security Administration will also send a change of address letter to the last known address notifying you of the change of address request. If you hadn't applied for an online

account or a change of address, **you must act**. Do not ignore these letters. Personally, I'm not calling any number on a form if I can attempt to verify the letter in person.

You can always call the Inspector General's office at 1-800-269-0271. Better yet, if you are like me, visit a local Social Security Administration office and advise them of the fraudulent notifications. After proving to them that you are who you say you are, they can delete these transactions. Remember, the bad people attempting to do this still have all of your personal information, as unsettling as that may be.

What can you do to minimize this from happening? We recommend creating an online Social Security account, even if you have no intention of ever using it. That way a fraudster can't create one for themselves in an attempt to defraud you of your Social Security retirement benefits.

CLOSE:

Need more information? Just contact [NAME] in our [DEPARTMENT] at [NUMBER/EMAIL].

SUGGESTED IMAGERY:



https://stock.adobe.com/images/identity-theft-and-social-security-card/21029007?prev_url=detail