



Fraud alert: protecting yourself from scammers

No one is immune to scammers. They seem to come at you from every device and every platform, through phone calls, text messages, emails, even your web browser. Some schemes are sophisticated, warning you of data breaches, urging you to click an email link that looks authentic and reset your banking password or confirm an expensive electronics purchase. Other ploys are distinctly amateurish. That typo-riddled email, claiming to be from a Nigerian prince who needs your help and will pay handsomely for it, has been clogging spam filters for nearly 20 years. But what scammers lack in creativity, they more than make up for in tenacity.

Eighty-three percent (83%) of Americans were the targets of scam attempts during the first half of 2022, according to a *Business Wire* news release.¹ If, over the past few years, you've received more robocalls claiming to be the IRS and threatening to put a lien on your home than legitimate messages from family and friends, you may have given

up on answering your phone. Unfortunately, that won't shield you from scam attempts.

New plans, new scams

Pandemic relief programs kicked off a deluge of robocalls, texts and emails promising bogus COVID-19 cures and extra stimulus checks. The Federal Trade Commission (FTC) reports that as of mid-June 2022, it had received nearly 754,000 complaints related to stimulus checks since the start of the pandemic. These scams have cost consumers nearly \$1 billion dollars, with a median loss of \$426.²

Scammers are fast to act and constantly evolving. Within days of the Biden Administration's announcement of federal student loan forgiveness, borrowers began receiving fraudulent phone calls urging them to fork over money to apply for debt dismissal (the application was free) or to steal personal information. When the housing market squeeze hit renters hard, scammers snapped into action, targeting them through bogus rental units and illegitimate applications and security deposits.

New ways to steal your identity

Scammers who get hold of your Social Security Number (SSN) and birthdate or bank account numbers can gain access to your money and/or use your personal information to apply for credit, file taxes or receive medical services. These acts can cost you time and money and cause long-term

damage to your credit rating.³ Thieves can even steal your personal data by merely knowing your name, address and mobile phone number.

Recently, the FBI issued a warning about the rise of a phone scam—SIM swapping—where thieves steal personal information stored on your mobile phone without stealing your phone. You are 15 times more likely to be targeted for this crime than you were just a few years ago.⁴

SIM swapping thieves impersonate their victims by contacting their marks' mobile phone companies and claiming the victims' phones were lost, stolen or destroyed. Data is breached when the criminals convince the phone company to transfer all information stored on the phones' SIM cards to new SIM cards that they control. Thieves can then intercept the two-step verification processes associated with your phone and gain access to your personal information.

If this sounds like something that happens only on a crime show, consider this: The FBI says SIM swapping scammers stole more than \$68 million in 2021, up from \$4 million in 2020.⁵ Law enforcement agencies note the rise in SIM swapping is indicative of a rise in fraud of every kind.

Fake emails that look real

Fraudulent emails that look as if they were generated by your own email address can convince you that hackers have taken control of your email

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Healthy aging

You're not the same person you were ten years ago. Your body, brain, even your attitude and preferences are in a constant state of change. Although aging is a highly individual process, here are some things to expect and some actions to take as you enter a new decade.

In your 40s

For many, the 40s are magical years—old enough to have left the sometimes foolishness of youth behind, but young enough to enjoy the life lessons. To maximize your health in your 40s, follow these tips¹:

- **Begin preventative health care**—Visit your physician or health care provider annually for checkups, screenings, lab work, immunizations, Pap smear and mammograms for women and testicular exams for men.
- **Develop healthy habits**—Start a daily gratitude practice. Get to bed before midnight and shoot for a minimum of seven and a half hours of sleep nightly. Surround yourself with positive people. Give at least one sincere compliment daily. Laugh and smile.
- **Exercise**—Combine aerobics, strength-training and flexibility exercises. Work on your balance—physically and emotionally.
- **Snack smart**—Replace processed snacks with dried fruit and granola bars. Fall in love with cooking so you can control the ingredients in your meals.
- **Get your finances in order**—Build emergency funds in case catastrophe strikes and a prudent reserve in case your job situation changes. Your Total Control Account is an excellent vehicle for a prudent reserve or emergency fund.

In your 50s

You're not getting older, you're getting smarter — you'll turn 50 with more brain power than you had in your 20s.² You can contribute more to your retirement and, perhaps, enjoy tax advantages. Nearly 95% of people 50 and older say they are “satisfied” or “very satisfied” with their lives.³ But even if you are experiencing mild depression from hormonal changes or life events, there is one thing you can do to boost your mood: exercise. If you suffer from moderate or severe depression, talk to your health care provider about it. Maximize your 50s by following these tips⁴:

- **Stay up to date on vaccines**—Your immune system may start to weaken in your 50s. Physicians often recommend getting an annual flu shot, pneumonia vaccine, shingles vaccine, COVID-19 vaccine and, if you're a regular traveler to countries where Hepatitis A is a risk—Asia (except Japan), Africa, Central and South America and the Caribbean—consider being vaccinated for that as well.⁵
- **Guard against hearing loss**—Although age-related hearing loss is part of the normal aging process, you can protect your hearing by avoiding loud noises and wearing ear plugs when loud noise cannot be avoided.⁶
- **Build muscle, protect your bones**—In your 50s, your muscle and bones are beginning to weaken. To help keep them strong, add in weight training and, if your joints and heart can handle it, high impact exercise to help keep your bones strong. Always consult your health care professional before beginning any new exercise.⁷
- **Annual screening and health exams to add in your 50s**—Colon cancer screening, cholesterol profile, blood sugar screening, hepatitis C screening and depression screening. Also, see a dermatologist to have your moles examined.⁸
- **Eye exams**—Changes to your eyes accelerate in your 50s and it may be time for reading glasses.

- **Check in with your financial advisor regularly**—Stay on track with your retirement savings, prudent reserve and emergency fund. Your TCA can function as any of these important financial tools.

In your 60s and beyond

The good news is life continues to get happier as you age. According to a survey conducted by AARP and National Geographic Partners, 21% of people ages 60 to 69 report being “very happy.” That percentage rises to 27 for those in their 70s, while 34% of Americans in their 80s report being “very happy.”⁹ For many, the best is yet to come.

- **Protect your vision**—Aging increases your risk of macular degeneration, cataracts and glaucoma. Ask your eye doctor how often you need to have your eyes checked. Wean yourself off screens and wear sunglasses and a hat outdoors.
- **Address hearing loss**—Have regular ear exams; often, hearing loss is treatable.
- **Build bone strength**—Osteoporosis raises your risk of fracture, especially your hip. Bone density tests can help your doctor determine your risk of osteoporosis and how to treat it.
- **Aneurysm**—A one-time screening for abdominal aortic aneurism for men who have never smoked can help save lives.
- **Prevent type 2 diabetes**—Have your blood sugar tested every three years.
- **Thyroid hormone test**—Thyroid problems can manifest as weight gain, depression, sluggishness, dry skin and other conditions easily chalked off to aging. Hypothyroidism is especially common in women.
- **Volunteer**—Stay involved with your community and maintain strong social connections. As you enter your late 70s and 80s, you may find your circle of friends becomes

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Cord cutting: you have options

Cutting cable TV and subscribing to a streaming service, such as Hulu, YouTube TV, DirectTV Stream, fuboTV or Sling TV, could save you hundreds of dollars annually.

Sling TV may still be the best value for many people. At \$35 monthly, you can choose between two packages—one geared for sports fans and one that works better for families. You can enjoy the benefits of both packages for \$50. But you won't get local channels unless you add an antenna to your TV. The free trial, which sometimes runs up to an entire month, should give you plenty of time to gauge if Sling is right for you.

DirectTV Stream, Hulu, fuboTV and YouTube TV each cost approximately \$70 monthly for a standard package and both offer numerous addons for premium networks, such as HBO and Showtime, and movie and sports packages. These services closely mimic cable by offering live programming and local channels. For sports fans, fuboTV has the most comprehensive packages. All four services offer either a five-day or one-week trial for free.

Cable companies may also offer introductory packages that are priced competitively. Often, though, these require long-term contracts and once the introductory price expires, the cost can skyrocket. This is where streaming services hold a huge advantage—with no long-term contracts, you can cancel at any time.

MetLife is committed to sustainable practices

MetLife's annual [Sustainability Report](#) showcases how the company continues to prioritize sustainable practices across its operations. Recent examples of this commitment include:

- Originating over \$6 billion in new green investments and MetLife Foundation's providing of more than \$1 million in climate-focused grants.
- Maintaining carbon neutrality, which MetLife has done since becoming the first U.S.-based insurer to achieve that status in 2016.
- Reducing greenhouse gas emissions by 21% between 2020 and 2021 and planting more than 200,000 trees around the world since 2020.
- Achieving industry-leading performance for workforce diversity across each ethnically and racially diverse category in the U.S. and for female officers globally.
- Joining the Human Rights Campaign's Business Coalition for the Equality Act.
- MetLife Foundation's fulfillment of its three-year, \$5 million commitment to advance racial equity in the United States.

Take your TCA with you wherever you go

Accessing your Total Control Account (TCA) funds to pay a restaurant tab or shop online is easy. Simply link your TCA to a mobile payment service—PayPal® or Venmo®, for example—and use your TCA for purchases anywhere that accepts the app.

Remember that once you withdraw money from your TCA, you cannot redeposit it, so you may wish to use funds that earn less interest before accessing your TCA. With its competitive interest rate, many accountholders choose to keep their TCAs as emergency funds or prudent reserves.

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smaller and loss of social interactions can lead to depression and hasten cognitive decline.

Volunteering is one way to stay engaged with others, regardless of your family circumstances.

¹"10 healthy habits to put in place by age 40," Riza Conroy, MD, Ohio State University Wexler Medical Center, November 26, 2018.

²⁻³"What to Expect in Your 50s," Reviewed by Carmelita Swiner, MD, Compass by WebMD, June 29, 2021.

⁴"Milestone Medical Tests in Your 50s," Reviewed by Sabrina Felson, MD, WebMD, August 19, 2022.

⁵"Get Vaccines to Protect Your Health (Adults Age 50 and Older)," U.S. Department of Health and Human Services, Office of Disease Prevention and Health Promotion.

⁶"Age-Related Hearing Loss (Presbycusis)," Johns Hopkins Medicine.

⁷All **Life Advice** articles are for informational and educational purposes only. The information contained herein does not constitute the rendering of medical or healthcare advice. Articles are not intended to be a substitute for professional medical advice, diagnosis or treatment. The content is general information which assumes the reader is a healthy adult with no underlying medical conditions. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition or new exercise program. Never disregard professional medical advice or delay in seeking it because of something you have read in **Life Advice**.

⁸"Milestone Medical Tests in Your 50s," Reviewed by Sabrina Felson, MD, WebMD, August 19, 2022.

⁹"The Surprising Age When Americans Are Happiest," Chris Kissell, MoneyTalksNews, August 5, 2022.

(Fraud alert continued from first page) accounts and/or computer and phone. These scammers threaten to release delicate information about you unless you pay them a ransom via Bitcoin. Even when you know it's a scam, receiving threatening emails from what appears to be your own email address is unnerving.

Another common email fraud involves notifications that look as if they came from legitimate websites such as your bank, Amazon, PayPal, Facebook and Microsoft. These emails alert you to bogus data breaches and instruct you to click on a link to reset your password. If you do, you give scammers access to your bank accounts and payment methods. Texts, containing links sent to your phone, operate the same way.

Protecting yourself

Assume emails, phone calls and texts you receive from organizations urging you to reset your password or take immediate action to avoid having utilities or other services shut off are scams. If these attempts to reach you seem like they could be legitimate, investigate without clicking links contained in the email or text. Log on to websites via your browser, rather than through a text or email, and confirm there is a padlock icon — indicating it's a secure site — in the URLs you visit.

Here are other suggestions to help keep you safe from fraud:

- Establish 2-factor authentication for email, banking, social media and other phone apps that store personal information. Free apps that help protect your data include Duo Mobile, Google Authenticator and Authy.
- Block pop-up ads on your Internet browsers. If you're unable to do that, navigate away from pop-ups claiming your computer has a virus. Never download software from a link in a pop-up or an unsolicited email/text message.
- Never divulge your entire SSN over the phone and stop giving out your SSN to health care providers and others who have no need for it.
- Do not respond to calls claiming to be from the IRS. **The IRS will never call without first contacting you via letter sent through the U.S. mail.**
- Use strong passwords, change them frequently and keep them secure.
- Secure your paperwork by opting for electronic delivery. Shred all documents containing account numbers, SSNs and other identifying information.
- Freeze your credit report to prevent scammers from running it and trying to set up phony accounts using your information. You can unfreeze for legitimate credit applications.
- Use mobile payments, when possible, to prevent debit or credit card numbers from exposure.
- Be wary of public wi-fi and **never** use it for banking, email or entering personal information.
- Be prudent on social media. Don't divulge your address, birthday, health information, relationship status or anything related to your job. Post vacation photos only **after** you've returned. Tighten your privacy controls, setting them so that people you don't know can't contact you.
- Visit [Fraud.org](https://www.fraud.org) frequently to stay abreast of current popular scams. You can also file a complaint on the site. Report fraud to [USA.Gov](https://www.usa.gov) and learn about scams specific to your area from the [FTC](https://www.ftc.gov).
- Don't fall for fear-based scams.

If you are a victim of fraud, act quickly to file a report with the FBI and your local police. Notify your bank and other financial services companies immediately. Contact the Social Security Administration about potential identity theft and contact one of the credit-reporting agencies (Equifax, TransUnion or Experian) to place a fraud alert.

¹"New Survey Reveals 83% of Americans Have Received Scam Attempts in 2022," Business Wire, June 7, 2022.

² "Beware of Robocalls, Texts and Emails Promising COVID-19 Cures or Stimulus Payments," AARP.com, June 28, 2022.

³"Identity Theft," [usa.gov](https://www.usa.gov/identity-theft), <https://www.usa.gov/identity-theft>.

⁴⁻⁵"Identity theft is on the rise. Here are some ways to protect yourself," Michel Martin, All Things Considered, NPR, February 19, 2022.

**For Total Control Account®
Customer Service, Call:
800-638-7283**

“And now we welcome the new year, full of things that have never been.”

—Rainer Maria Rilke

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