

# Veterans Aid and Attendance Benefit—Pension Poaching

## How it should work:

- Client becomes aware of benefits
- Contacts and works directly with Veterans Affairs or County Veterans Service Office (CVSO) to review qualifications

- CVSO assists with filling in all forms and application submission

- VA approves benefit
- Veteran receives benefit

**ELIGIBILITY  
OUTREACH**

**APPLY**

**RECEIVE  
BENEFIT**

**FRAUD  
DETECTION**

**TAKE  
ACTION**

## The scam:

- Scammer does direct mail, phone calls, or seminars for veterans*
- Client is interested in benefits*
- Scammer establishes credibility*

- Scammer has veteran reallocate assets to prepare for application*
- Client is assisted with application process*

- VA may approve benefit*
- Veteran receives benefit*

- Veteran cannot access the reallocated assets*
- VA Audit*
- Veteran ineligible for other government benefits*

•*Report scammers and file complaints to:*

- ◆ **San Francisco Adult Protective Services:** (415) 355-6700
- ◆ **San Francisco Ombudsman:** (415) 751-9788
- ◆ **California Department of Insurance (CDI):** (800) 927-4357; <http://www.insurance.ca.gov/01-consumers/101-help/>
- ◆ **CA Attorney General’s Office (AG):** <https://oag.ca.gov/consumers>

## What to watch out for:

- ⇒ “Non Profit Volunteer”
- ⇒ “VA Attorney”
- ⇒ Sales representatives at Senior Centers & Assisted Living Facilities

- ⇒ Irrevocable trusts
- ⇒ Deferred or Immediate Annuity
- ⇒ Gifting

- ⇒ Scammers move on to their next victims

- ⇒ Incident occurs money is needed
- ⇒ Suspicious transactions uncovered
- ⇒ Interferes with other government benefits

**For help, contact the County Veterans Service Office:**  
 San Francisco: (415)934-4200  
 Nationally: (800)807-5799

For more information, call the **Institute on Aging’s Elder Abuse Prevention Program** at (415) 750-4187 or **California Advocates for Nursing Home Reform (CANHR)** at <http://www.canhr.org/>