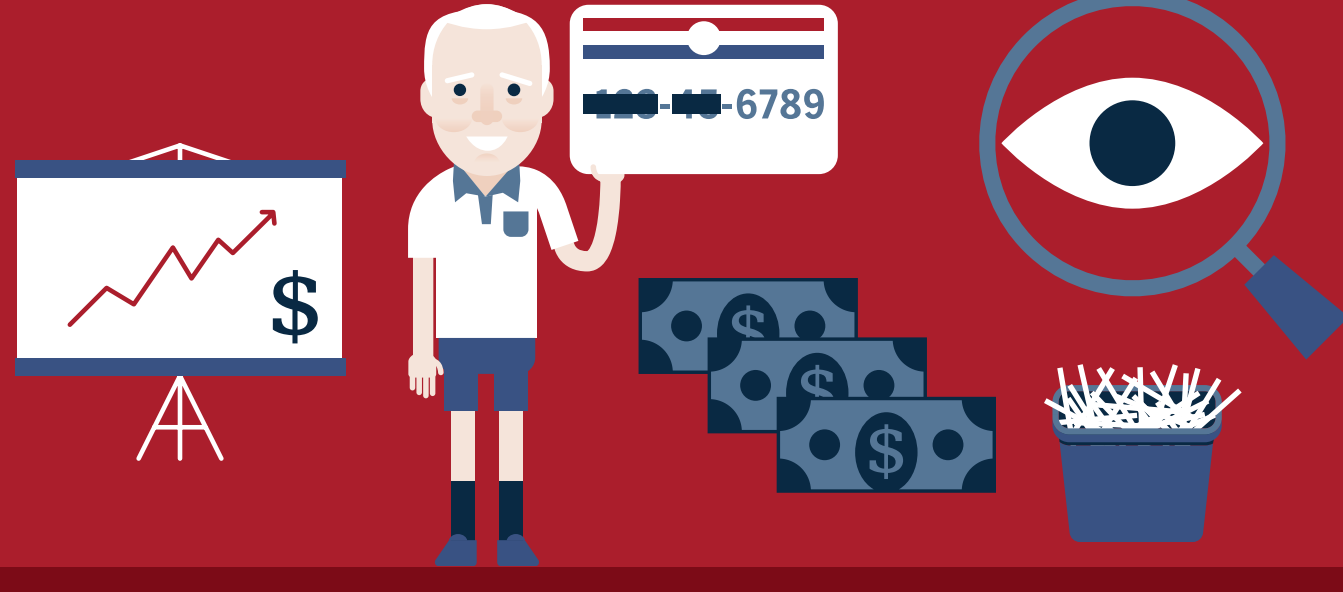


LIFE STAGES

Protecting Your ID as Financial Needs Shift



KEEPING SENIOR YEARS GOLDEN

You're moving out of the work force but your identity is still in play for thieves. It is important to remain vigilant as your income becomes more fixed whether through pensions, retirement funds or Social Security.

COPING WITH CHANGE

Continue to check credit report annually.



Keep an eye on unusual activity to prevent identity theft.

SOCIAL SECURITY



In 2014, more than 38 million retirees in the U.S. will receive \$48 billion in Social Security benefits.

Average monthly benefit: \$1,294.

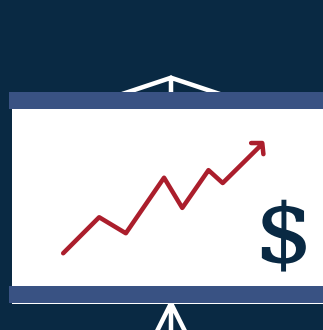


Nine out of 10 people age 65 and older receive Social Security benefits.



34% of people 85 and older only source of income is Social Security.

From age 62 to 70, the amount of Social Security a retiree receives goes up by 8% per year.



STAY SAFE



Make a copy of your Medicare card and black out all but the last four digits on the copy. Carry the copy with you — unless you are going to use your card at the doctor's office.

Have Social Security checks deposited directly into a bank account, instead of mailed to a house, where thieves can access a mailbox.



Place limits on how much someone authorized to draw money from your bank accounts can withdraw.

Beware of medical identity fraud — when personal identity information is shared for the purpose of acquiring medical care. Shred old medical statements and store medical information in a safe, secure place. Be wary of divulging medical information online — use a secured connection (web page URL starting with https).



PROTECT my ID .com

SOURCES

Bureau of Justice Statistics • Federal Trade Commission • Identity Theft Assistance Center
Javelin Child Identity Fraud Survey • Kaplan Test Prep • Protect My ID • Social Security Administration