

Protect Veterans from Pension Poaching

The VA Office of Inspector General (OIG) cautions veterans to be alert to a form of financial exploitation known as “pension poaching.” VA pension benefits are available to wartime veterans or their surviving spouses who meet certain age or disability requirements and have limited income and net worth. Veterans are targets of a wide range of pension-poaching schemes, all of which attempt to steal their assets. Frequently, scammers promote suspect legal or financial products or services that are designed to qualify otherwise ineligible individuals for a VA pension, either by falsifying financial information or restructuring assets to meet criteria. Others may charge large fees to represent unsuspecting veterans in pursuing pension benefits for which they may not qualify. Some may also try to sell in-home care to eligible pension recipients that may be overpriced or is never provided. Scams often start with a dishonest lawyer, financial planner, or insurance agent soliciting veterans through cold calls, mail campaigns, or in-person encounters at a senior center or assisted living facility.

Steer clear of and report to the OIG individuals and organizations that

- claim to *guarantee* eligibility for a particular benefit;
- encourage false reporting of income and expense information, reallocating assets to trusts, or purchasing annuities to qualify for a VA pension;
- charge upfront fees or a percentage of any awarded benefit to file VA claims or applications (free help is available from VA-accredited individuals and entities);
- apply pressure to provide sensitive financial information like credit card numbers; or
- attempt to redirect VA deposits to a bank account controlled by a caregiver, power of attorney, claim representative, or anyone other than the rightful beneficiary.



- Find [accredited representatives](#) authorized to help veterans and their dependents and survivors with VA benefits claims. **Note:** If someone isn't recognized by VA, they can't legally help with a VA benefit claim.
- Veterans can also receive assistance from their [state's veterans office](#) or the [Federal Trade Commission](#).
- [VA fact sheet on pension poaching prevention](#)

BE A
**VOICE FOR
VETERANS**
REPORT WRONGDOING

SUBMIT A COMPLAINT

www.vaoig.gov/hotline

800.488.8244

VA Inspector General Hotline (53H)
810 Vermont Ave, NW
Washington, DC 20420

SCAN HERE FOR
VA OIG HOTLINE

