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Keep Your Guard Up: Protect Yourself from Scams

Financial fraud is unfortunately common, and Social Security is a frequent target. According to the Social Security Administration's Office of the Inspector General (SSA OIG), four distinct Social Security-related scams occurred in the first half of 2025, most of which were carried out through email. These emails often appear to be legitimate. They may include the Social Security Administration logo, and the links in the phony email may even be disguised as the official SSA website.

However, these emails are fraudulent: they are not from the SSA, and the links or attachments are not associated with it. Clicking a link in the email or downloading an attachment installs software on your device that lets cybercriminals access your personal information and puts you at risk of financial fraud and identity theft.

To help you identify and avoid falling for these kinds of scams, here are a few tips:

- Do not respond to unexpected calls, texts, emails, or social media messages that are supposedly from government agencies. Government agencies will not contact you out of the blue with threats or promises, and they will not pressure you to take immediate action.
- If you receive an unexpected call, do not give out your Social Security number, even if the caller claims to be from the Social Security Administration. The SSA will never ask you for your Social Security number or private information over the phone.
- Do not download attachments or click links in unexpected emails. Government agencies like the Social Security Administration typically communicate sensitive information through the mail, not by email.
- Review the sender's email address carefully. Scammers often use email addresses that look official but have small discrepancies. Legitimate government email addresses have ".gov" as part of their official email address.
- If you receive an email asking you to log in to a government agency website or access financial information, do not respond—simply ignore it. You should always follow your normal direct log-in protocol to check your government or corporate benefits or financial accounts at their known websites.
- Check the Social Security Administration's scam webpage at <https://www.ssa.gov/scam> to learn more about recent scams or to report a scam.

One Capital Management and our custodians and partners have robust cybersecurity systems and protections in place to keep your personal financial information and your assets secure. Still, the best defense against online scams is to avoid falling for them in the first place.

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