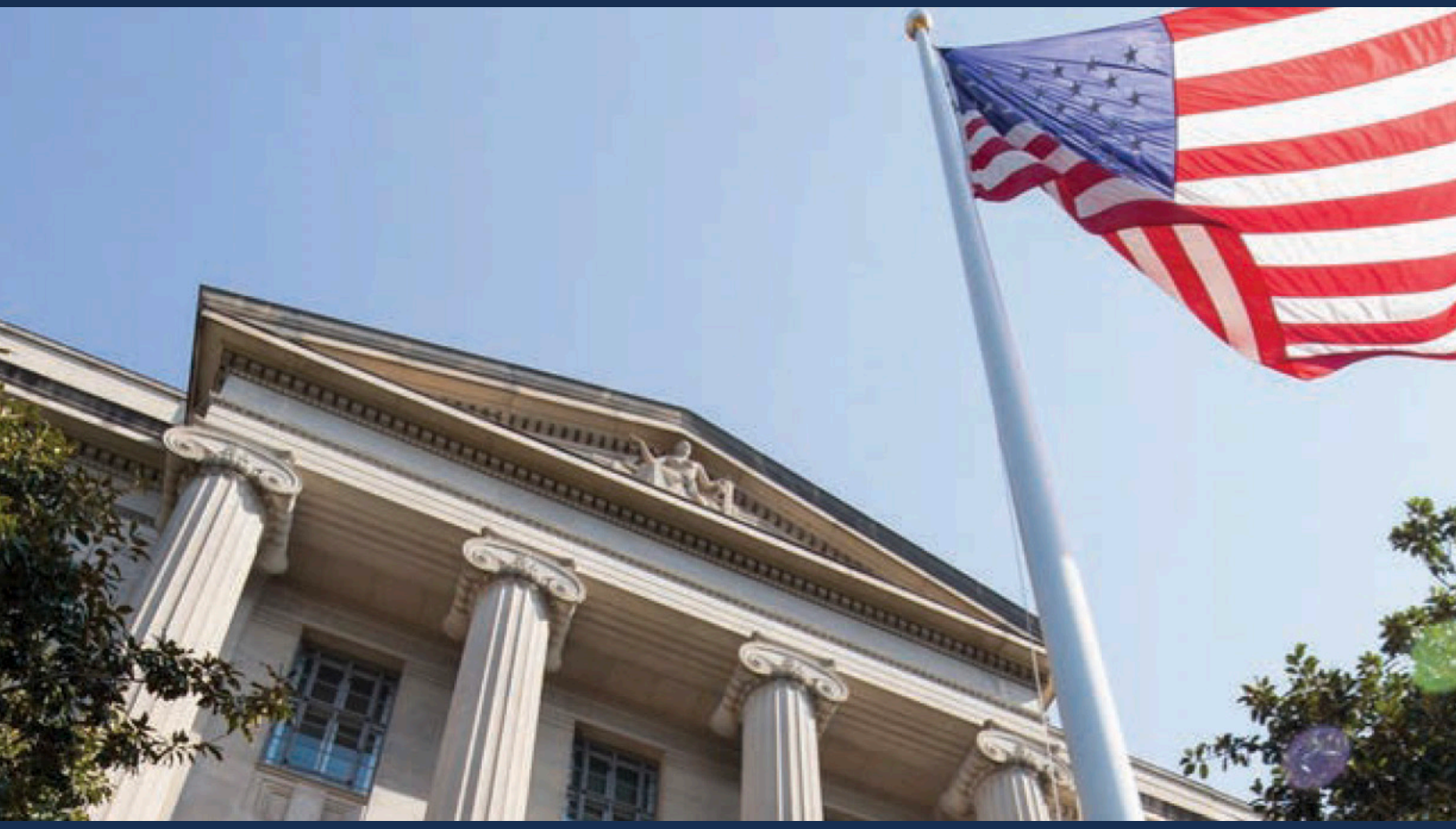
U.S. Department of
JUSTICE

Annual Report to Congress on Department of Justice Activities to Combat Elder Fraud and Abuse



October 2026

Civil Division
Commercial Litigation Branch

United States Department of Justice Attorney General Statement

As reflected in this year's Report, the Department of Justice remains committed to aggressively combatting elder abuse, neglect, financial exploitation, and fraud. During the reporting period, the Department pursued nearly 350 criminal and civil enforcement actions against 712 defendants either charged with stealing, or alleged to have stolen, over $4.8 billion from over 700,000 victims. The Department also returned millions of dollars to older victims and helped to prevent tens of millions of dollars in losses from older Americans.

This administration has prioritized combating the scourge of fraud—including transnational schemes that prey on our nation's older adults and threaten their financial security and well-being. This reporting period, Department of Justice prosecutors pursued a wide array of fraud schemes, including investment fraud, tech support fraud, romance scams, and government impersonation scams. As many of these schemes originate abroad, the Department has forged strong relations with foreign law enforcement to both amplify resources and enhance our ability to disrupt these schemes at their source. For example, by collaborating with law enforcement in India, the FBI in 2024 was able to conduct hundreds of interviews that ultimately led to 215 arrests in connection with take downs of various tech support and government impersonation schemes.

But enforcement alone is not enough. Preventing fraud and abuse in the first place is always the best outcome. For that reason, the Department launched nationwide outreach campaigns (like the *Never Ever* Campaign to highlight government impersonation scams), held thousands of training events, and distributed educational materials in multiple languages to empower older adults, their families, and professionals to recognize, report, and prevent fraud and abuse.

Under this administration's leadership, the Department's pledge is clear: We will vigorously pursue those who harm older Americans and ensure that elder justice remains a top priority.

Todd Blanche
Attorney General
U.S. Department of Justice

National Elder Justice Coordinator Statement

Combating transnational fraud schemes is a significant, and critical, element of the Department of Justice's elder justice efforts. As so many of the fraud schemes targeting older Americans are transnational in origin and operation, the Department is uniquely situated to identify and prosecute such schemes, while collaborating with foreign law enforcement to disrupt them at their source.

At the same time, the Department is equally committed to supporting and working with our state and local partners to combat, address, and prevent elder abuse, neglect, and financial exploitation. The Department's Elder Justice Initiative has been the foundation of the Department's elder justice efforts for over twenty years. The Initiative's work was rooted in coordinating federal efforts to identify and pursue nursing homes that provided grossly substandard care to its residents, a function it continues to play today. Over time, however, the Initiative has become the engine of the Department's effort to bolster state and local elder justice efforts.

The Elder Justice Initiative has worked closely with subject matter experts to fill in the training and resource gaps identified by our state and local partners. For example, the Elder Justice Initiative supported the development of the Elder Abuse Guide for Law Enforcement (EAGLE) and Safe Accessible Forensic Interviewing for Elders, or SAFE training, and funded live in-person trainings throughout the country. It established the Elder Abuse Multidisciplinary Team Technical Assistance Center with the express purpose of expanding elder abuse multidisciplinary teams across America. In addition, the Elder Justice Initiative has partnered with the Office for Victims of Crime to host a series of national convenings on topics ranging from combating elder abuse in rural and Tribal communities to the role of law enforcement in elder abuse and fraud investigations. This year, it supported the first National Elder Justice Prosecutor Survey in 20 years to identify the needs of state and local prosecutors. All of the resources, trainings, and tools developed by the Elder Justice Initiaive are available free on the Department's Elder Justice website (elderjustice.gov).

Only by working together can we build a community where older Americans are respected and able to live free from abuse and with dignity and independence. On behalf of the Department of Justice, we are prepared to fight for that future.

Andy Mao
National Elder Justice Coordinator
U.S. Department of Justice

Table of Contents

Pursuant to the Elder Abuse Prevention and Prosecution Act, Pub.L. 115-70, the United States Department of Justice (the Department) submits this Annual Report to Congress on its activities to combat elder fraud and abuse from July 1, 2025, through June 30, 2026. The Department's comprehensive approach to promoting elder justice rests on five pillars: Pursuing Enforcement, Raising Public Awareness, Building Capacity, Supporting Victims and Recovery, and Sharing Data and Research. These pillars form the chapters of this report.

Pursuing Enforcement 1

OVERVIEW 1

Elder Justice Enforcement Actions 2

Criminal Division 3

Elder Justice Case Spotlight 4

Civil Division 15

Raising Public Awareness 17

OVERVIEW 17

Commemoration of World Elder Abuse Awareness Day 18

FBI's Elder Justice Outreach Events 22

Building Capacity 32

OVERVIEW 32

State and Local Prosecutors 33

Law Enforcement 34

Victim Services 39

Working with Financial Institutions 39

Multidisciplinary Responses to the Abuse, Neglect, and Financial Exploitation of Older Adults ... 40

Supporting Victims & Recovery 44

OVERVIEW 44

Fraud Prevention 45
Victim Asset Recovery 46
Helping Victims 49

Sharing Data & Research 52
OVERVIEW 52
National Institute of Justice 53
Notice of Funding Opportunity 53
Elder Justice Initiative 54
National Elder Abuse MDT Survey 54
2025 National Elder Justice Prosecutor Survey 55
FBI IC3 55
FBI IC3 2025 Annual Report 55

Supplemental Materials

Elder Justice Cases

Elder Justice Public Awareness and Professional Training

Elder Justice Grants

DOJ Components with Elder Justice Programming

Acronyms

Pursuing Enforcement

OVERVIEW

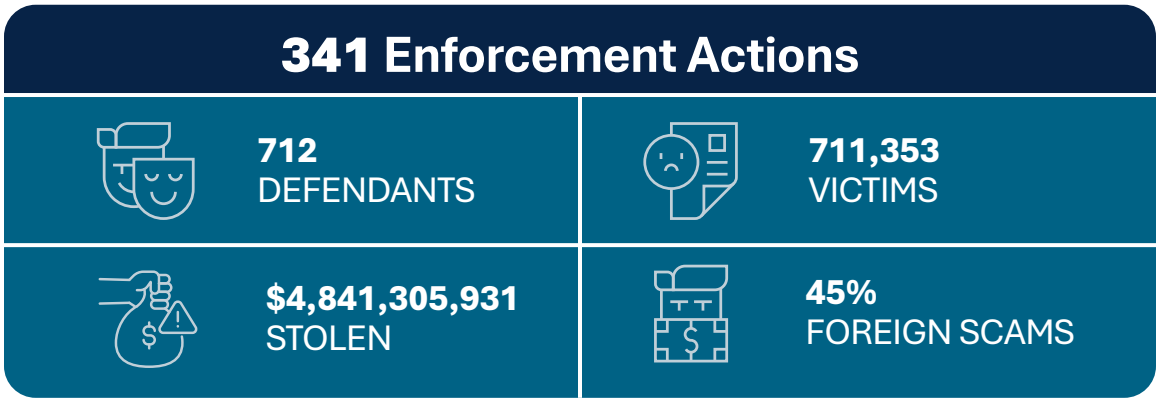
The Department's enforcement efforts include criminal and civil actions against offenders who perpetrated dozens of fraud schemes targeting or impacting older Americans. As fraud continues to originate overseas, the Criminal Division is coordinating with foreign law enforcement to capture and extradite these offenders to face charges in the United States. Likewise, the Department continues to actively pursue nursing home owners and operators that provide grossly substandard care to nursing home residents. The Department's enforcement efforts are described below.

Elder Justice Enforcement Actions

Prosecutors in the U.S. Attorney's Offices, and Criminal and Civil Divisions

The Department's litigating components pursue enforcement actions involving misconduct targeting or disproportionately impacting older adults. These litigating components include the Criminal and Civil Divisions, as well as the 94 United States Attorneys' Offices (USAOs) nationwide.[1] As required under the Elder Abuse Prevention and Prosecution Act (EAPPA), each USAO has an assigned Elder Justice Coordinator (EJC), responsible for pursuing elder fraud cases and coordinating with state and local officials on elder justice matters.

During the reporting period, the Department pursued nearly 350 criminal and civil enforcement actions involving conduct that targeted or disproportionately affected older adults. Approximately 96% of the cases were criminal in nature and 45% involved international schemes. These cases named 712 defendants charged with stealing or alleged to have stolen $4,841,305,931 from 711,353 victims. Over three-quarters (78%) of USAOs engaged in some form of elder justice enforcement action this reporting period.



A complete listing of the Department's elder justice enforcement actions can be found in **Elder Justice Cases**.[2] For more information on these cases, please visit the **Elder Justice Initiative Press Room**.

> An indictment is merely an allegation. All defendants are presumed innocent until proven guilty beyond a reasonable doubt in a court of law.

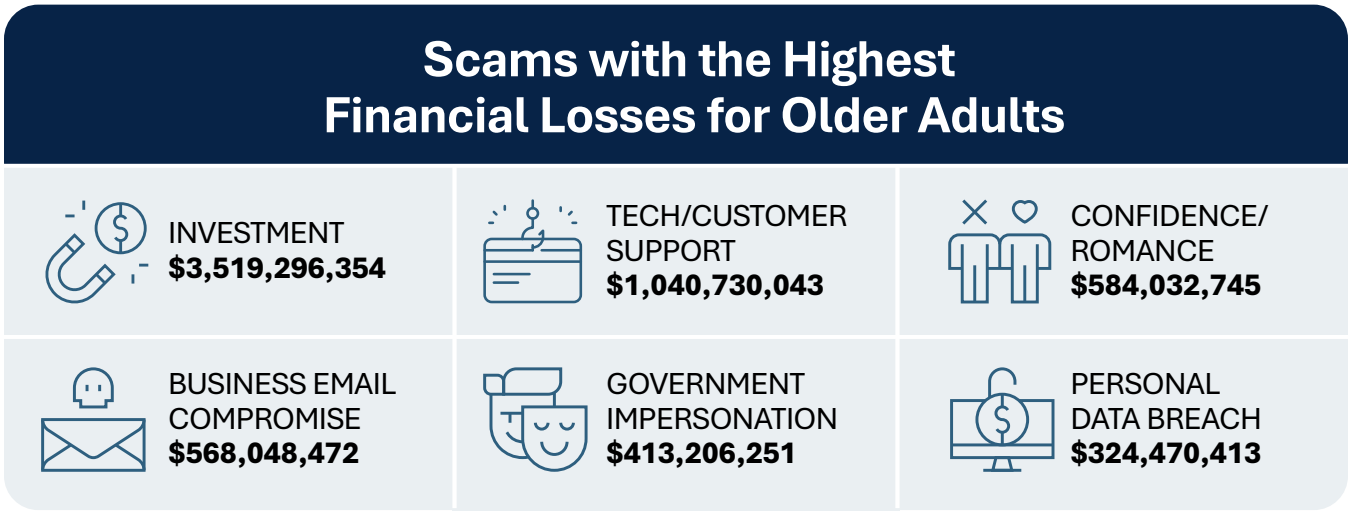
1 Note. There are 94 **U.S. Attorney's Offices** and 93 U.S. Attorneys. Guam and the Northern Mariana Islands are separate districts but share a U.S. Attorney.

2 In addition to the cases detailed in **Elder Justice Cases**, the Department is pursuing other matters not included in this report due to their procedural status (e.g., they are filed under seal). Some of the cases included in this report involve criminal charges that are still pending, and the defendants are presumed innocent unless and until proven guilty beyond a reasonable doubt in a court of law.

Top Six Frauds Accounting for the Highest Financial Losses

This reporting period, the Department pursued over 40 different types of elder fraud schemes.[3] Below are the types of scams with the highest reported loss amounts for older adults according to the **FBI Internet Crime Report 2025** (see chapter titled IC3 Elder Fraud-Complaints Filed by Individuals 60+). Note that financial losses for older adults involving cryptocurrency totaled $4,347,081,557.

Scams with the Highest Financial Losses for Older Adults



Visit the Federal Trade Commission's **Scams Webpage** to learn more about each type of scam.

Criminal Division

Criminal Division's Office of Overseas Prosecutorial Development, Assistance and Training (OPDAT): Building Relationships with Foreign Law Enforcement to Combat Elder Fraud

The U.S. Transnational and High-Tech Crime Global Law Enforcement Network (GLEN), a partnership between the State Department, Bureau of International Narcotics and Law Enforcement and the Department's Criminal Division, strengthens the ability of foreign law enforcement, prosecutors, and judges to combat cyber-enabled crime, including schemes targeting older victims through sustained case-based mentoring on investigative tools and prosecutorial strategies, targeted technical assistance, and international cooperation. The GLEN's International Computer Hacking and Intellectual Property (ICHIP) Attorney Advisors and the Global Cyber Forensics Advisor deliver tailored guidance on digital evidence

3 Based on the **FBI Internet Crime Report 2025** and the 2025 **Annual Report to Congress on Department of Justice Activities to Combat Elder Fraud and Abuse**.

collection, cross border evidence sharing, and cyber investigative techniques to help partners preserve admissible evidence, trace illicit cryptocurrency flows, dismantle, and prosecute the transnational networks that target older Americans. These efforts support U.S. priorities by building long-term foreign partner capabilities to initiate and cooperate on investigations that protect U.S. consumers and businesses.

Across Africa and Southeast Asia, GLEN/ICHIP programming has generated tangible investigative and prosecutorial results against cyber enabled fraud schemes targeting older adults that operate beyond U.S. jurisdiction but harm Americans. During the reporting period, the ICHIP based in Addis Ababa, Ethiopia, has equipped Ghanaian counterparts with cryptocurrency tracing tools, forensic capabilities, and hands-on mentoring that directly enabled the dismantlement of scam centers targeting U.S. victims, the seizure of millions in illicit cryptocurrency, and the establishment of new real time information-sharing channels with regional partners. In Southeast Asia, the ICHIP based in Kuala Lumpur has strengthened regional coordination on scam compounds and cryptocurrency money laundering through working group meetings, judicial engagement, and workshops that improve courtroom handling of digital evidence, enhance cross-border cooperation, and support landmark prosecutions involving hundreds of American victims.

OPDAT Resident Legal Advisor (RLA) and ICHIP provided support to Indonesia's first-ever prosecution of a romance scam network targeting more than 150 American victims. Thirty-eight defendants were convicted in March 2026 based on the U.S. and foreign victim virtual testimony. The RLA mentored the investigators and prosecutors, facilitated the victims' testimony, and provided real-time courtroom monitoring to support evidentiary integrity and facilitate timely sharing of foreign evidence with the Department. OPDAT is now engaged in supporting an ongoing scam investigation in Surakarta, Indonesia.

These engagements—spanning Indonesia, Laos, Malaysia, and the wider region—are building sustainable investigative, prosecutorial and judicial knowledge and skills, improving interoperability between the U.S. and these foreign partners, and forging operational relationships that enable foreign authorities to share and act on U.S. investigative leads, disrupt criminal networks at their source, and advance U.S. national security interests by protecting older Americans from cyber-enabled scams.

Elder Justice Case Spotlight

Below are examples of the Department's prosecution of elder fraud cases, domestically and internationally, featuring some of the most common frauds impacting older Americans and importantly, the dismantling of entities that facilitate elder fraud. Although case summaries are labeled by scam type, in fact, many scammers combine scam tactics in executing their crimes. For example, business impersonation scams and technical support scams frequently incorporate government impersonation tactics to gain victims' compliance.

Criminal Division in Partnership with USAOs: Prosecutions Dismantling Entities that Facilitate Scams

Telemarketing/Government Impersonation Scam

(Criminal Division and USAO Southern District of Florida)

David Cornejo Fernandez, of Lima, Peru, facilitated fraudulent schemes that stole millions of dollars from thousands of victims across the United States. Cornejo provided Internet-based telephone lines, caller-ID spoofing services, and recording capabilities to a network of fraudulent call centers in Peru. Using Cornejo's services, those call centers defrauded and extorted thousands of Spanish-speaking victims by falsely threatening them with court proceedings, fines, and other consequences if they did not pay for English-language products.

Cornejo was extradited from Peru in November 2024 to face charges related to the scheme and pleaded guilty to conspiracy to commit mail and wire fraud in July 2025. In pleading guilty, Cornejo admitted that he provided fraudulent call centers in Peru with the technology to impersonate federal agents, police officers, attorneys, court personnel, and other government officials to extort payments from victims. Cornejo provided telephone lines to his call center co-conspirators, which they used to place unsolicited, fraudulent and extortionate telephone calls to vulnerable U.S. victims. Cornejo also provided caller-ID spoofing software that allowed his co-conspirators to convincingly impersonate government officials and threaten victims with severe legal and financial consequences if they did not pay. Cornejo placed pre-recorded messages on his co-conspirators' telephone lines that fraudulently convinced victims they had reached actual U.S. courts, police departments, and federal agencies. Cornejo and his co-conspirators caused more than $3 million in losses to more than 8,800 victims across the United States. On September 30, 2025, Cornejo was **sentenced** to 80 months in prison.

SIGN UP FOR FTC CONSUMER ALERTS

Sweepstakes/Lottery Scam

(Criminal Division and USAO Southern District of Florida)

Beginning as early as 2012 and continuing to November 2023, Troy Murray compiled, curated, and sold to Jamaican lottery and sweepstakes scammers lead lists containing personal information of older Americans. By 2019, Murray was earning at least a million dollars in fraud-related funds per year via his lead list sales to scammers. Murray's lists were drawn from his curated database of over 7 million older Americans over the age of 65, which are high-value targets of elder-fraud scammers. Murray's lead list enterprise was so prolific that in 2023, Valiant, a Jamaica hip-hop artist, released a song glorifying the riches Jamaicans made using lists Murray sold to them under a pseudonym. During the course of Murray's charged course of conduct, he sent scammers at least 22,000 lead lists, containing the personal

information of over 7 million consumers, earning him over $5.2 million. On May 28, 2026, Murray was **sentenced** to 121 months in prison and ordered to pay forfeiture in the amount of $5,214,688.48.

LEARN HOW TO AVOID SWEEPSTAKES/LOTTERY SCAMS

USAOs Domestic and International Elder Justice Scam Prosecutions

Government Impersonation Scam

(USAO Western District of Michigan)

In July 2025, the USAO for the Western District of Michigan announced that Kaushalkumar Chaudhary, age 30, of India, was **sentenced** to 63 months in prison for conspiring to commit wire fraud. The United States charged Chaudhary with conspiracy to commit wire fraud in an indictment in August 2024, alleging that he participated in a transnational internet-based conspiracy targeting older victims from at least June 2023 to July 2024. Chaudhary pled guilty to the indictment in February 2025.

Chaudhary was a courier or "money mule" for a conspiracy that targeted older and vulnerable victims. Individuals in India and the United States used the internet, email platforms like Google's Gmail, and cell phones to contact victims and make false claims using a variety of schemes. These schemes included that the victims' social security account numbers had been compromised, that they were under federal investigation, or some other false reason why they should convert their financial holdings into cash, gold, and/or silver. Conspirators often claimed to be members of the Federal Bureau of Investigation, Federal Trade Commission, Federal Communications Commission, or some other government or law enforcement agency and falsely asserted that they could assist the victims in protecting their money.

On many occasions, defendant's co-conspirators directed the victims to mail them cash or to wire money to the U.S. Money Reserve to convert their funds into gold or silver. Once the victims agreed to convert their financial holdings into cash, gold and/or silver, the co-conspirators contacted the defendant through WhatsApp (a messaging platform) and cellular telephone calls and directed the defendant to travel to the victims' homes or a defined meet-up location to pick up the cash, gold and/or silver. Chaudhary, acting at the direction of his co-conspirators, would travel to the victims' homes or other pre-arranged meeting locations and retrieve the cash, gold, or silver from the victims. He would then drive to meet co-conspirators at designated locations and receive a share of the proceeds as his payment. The balance of the stolen money would be transmitted to other co-conspirators both inside and outside of the United States.

Chaudhary picked up gold and cash from fourteen victims in various states in 2023 and 2024, including as much as $70,000 in gold from a victim on one occasion. Fortunately, one of Chaudhary's victims received a call from one of his co-conspirators while speaking with a social worker at a Senior Resource Center.

The alert social worker detected the fraud, contacted police and a sting operation resulted in Chaudhary's arrest when he came to pick up a "decoy package" of gold.

The sentencing court applied sentencing enhancements for both impersonating federal officers and participating in a conspiracy where the goal was to defraud particularly vulnerable and elderly victims. Chaudhary was responsible for hundreds of thousands of dollars in loss and was ordered to pay restitution to his victims in the amount of $524,947.

LEARN HOW TO AVOID GOVERNMENT IMPERSONATION SCAMS

USAOs Domestic and International Elder Justice Scam Prosecutions

Government Impersonation Scam

(USAO District of South Dakota)

Beginning in August 2023, Abdul Waheed Mohammed, Shalinee Vyas, and several other co-conspirators, were involved in a scam targeting older victims across the United States. The victims were told by scammers impersonating agents with the Federal Trade Commission that they had committed a crime or had their bank accounts hacked. In September 2023, those working with Mohammed and Vyas contacted an older victim in Rapid City, South Dakota, and falsely claimed to be agents with the Federal Trade Commission, local law enforcement officers, and court personnel. The victim was told she had been involved in a crime and would be arrested if she did not do exactly what she was told, which included paying over cash and gold to resolve the non-existent criminal matter. The scammers also told the victim she could not speak about the matter to anyone or she would be arrested.

Over the course of a week, the victim lost more than $100,000 to the scammers when they came to the victim's home to pick up cash and gold. After losing more than $100,000, friends of the victim noticed a change in the victim's behavior that ultimately led to uncovering the scam. Law enforcement was made aware and learned the victim was being ordered to obtain another $95,000 in gold to be picked up by Mohammed. Deputies with the Pennington County Sherrif's Office conducted an operation to assist the victim in making it appear as though she was prepared to turn over the $95,000 in gold. When Mohammed arrived at the victim's home to pick up the gold, he was arrested and state charges were filed against him. Following Mohammed's arrest, multiple law enforcement agencies, including the Department of Homeland Security, the Treasury Inspector General for Tax Administration, and local law enforcement conducted an investigation to determine the scope of the fraud. Mohammed's phone was seized and agents located numerous messages from Shalinee Vyas to Mohammed and others directing Mohammed to various locations throughout the United States to collect cash and gold from older victims who were being scammed, including the pickup of gold from the victim in Rapid City. Law enforcement learned that Vyas

was residing in the United Kingdom and that the scam originated out of India. Based on the investigation, law enforcement learned that Vyas and Mohammed had been involved in defrauding numerous victims across the United States who collectively lost more than one million dollars to the scam.

Shalinee Vyas, a native of India, was arrested in November 2024 after flying into the United States. In November 2024, the USAO for the District of South Dakota obtained an indictment against Mohammed and Vyas charging conspiracy to commit wire fraud. Vyas pleaded guilty to the charge and was sentenced to 63 months' custody in October 2025. Mohammed proceeded to trial where he was convicted and later **sentenced** to 60 months' custody in January 2026.

LEARN HOW TO AVOID IMPOSTER SCAMS

Romance Scam

(USAO Eastern District of Louisiana)

In August 2023, the FBI New Orleans Field Office responded to a complaint by the adult son of an older woman, who had learned that his mother had been sending cashier's checks to a man claiming to be a former U.S. Army general for the past year. Agents obtained bank records and found that Kenneth Akpieyi, a resident of Marietta, Georgia, had been depositing these checks into bank accounts under various aliases, and soon after, transferring these funds to other accounts.

The investigation uncovered Akpeiyi's role in a nationwide romance scam where the perpetrators defrauded over 30 victims, mostly older women, by falsely portraying themselves as potential romantic partners. Agents found a pattern where conspirators often claimed to be generals, philanthropists, or entrepreneurs who lived outside the United States. They would meet victims on Facebook, Instagram, and similar social media platforms, gain the trust of the victims, and then ask the victims to move their conversations to WhatsApp or another encrypted platform. Thereafter, the perpetrators would foster a romantic relationship with their victims and then ask the victims to send money for fraudulent reasons, such as to help with charitable work or to assist sick family members.

Evidence at trial showed that Akpieyi would receive victim funds under the alias "Phillip Anderson" at his residence in Marietta. Akpieyi also used his company, KGA Autobrokers, LLC, to funnel money to other bank accounts, often using accounts at different banks to obscure the movement of victim money. On one occasion, Akpieyi deposited two checks totaling $300,000 from the same victim at two different banks in the Marietta area on the same day, even though both checks were written to KGA Autobrokers. Victim funds ended up in bank accounts in foreign countries such as China and the United Arab Emirates. Eight victims testified at trial, explaining how they had been defrauded through the scheme and recounted the financial hardships that they continue to deal with because of the crime.

A jury found Akpieyi guilty of conspiracy to commit mail and wire fraud, mail fraud, and conspiracy to commit money laundering. Akpieyi was **sentenced** to 25 years in prison and ordered to pay restitution totaling $8,798,436.

LEARN HOW TO AVOID ROMANCE SCAMS

Grandparent/Relative in Distress Scam

(USAO Western District of Pennsylvania)

Stefano Zanetti, a Canadian citizen residing in Panama, was the leader of a scheme to defraud older victims in Pittsburgh and across the United States. As part of the scheme, conspirators, located in call centers in Canada, contacted victims and falsely claimed that a family member of the victim, usually a grandchild, had been detained in connection with a legal proceeding and needed money for bail. The victims were directed to withdraw cash and provide it to a courier, who would visit the victims at their homes. The couriers were supposed to then use the money to meet bail for the victims' loved one. In reality, the victims' family members had not been detained, and the courier was actually a member of the conspiracy. The couriers took the cash to individuals who served as "safehouses" who then delivered the funds to other members of the conspiracy, including by converting the money into cryptocurrency that could be accessed abroad.

Homeland Security Investigations, the Pennsylvania State Police, and the Bethel Park Police Department investigated the scheme, together with the USAO for the Western District of Pennsylvania.

Zanetti was extradited to the United States, where he was convicted of conspiracy to commit wire fraud and conspiracy to commit money laundering, admitted to causing a loss in excess of $1.5 million, was **sentenced** to 188 months of imprisonment, and was ordered to pay restitution. Two individuals who assisted Zanetti in perpetrating the conspiracy from Panama were likewise extradited and convicted and sentenced to terms of imprisonment. Six of the couriers, who made the cash pickups from victims in the United States, were convicted and sentenced to terms of imprisonment as well.

In a related case, the District of Vermont charged 25 Canadian nationals for their connection to the call centers that targeted victims as part of Zanetti's conspiracy.

LEARN HOW TO AVOID GRANDPARENT SCAMS

Investment Scam

(USAO Eastern District of Missouri)

James Johnson and his business partner, Darrell Niswonger, victimized at least 99 investors over the course of nearly 20 years by operating a Ponzi scheme in the closely knit community of Perryville, Missouri. The defendants held themselves out as investment advisors, and told their investors they were buying municipal bonds, which they marketed as one of the safest, most reliable investment vehicles available. The victim investors included the defendants' friends, their family members, and their neighbors, some of whom lost their entire life savings and inheritances. Meanwhile, the defendant and his business partner paid themselves with the victim investors' money, which they used to fund their personal lifestyles, which included sponsoring golf tournaments, paying for country club memberships, paying for home renovations including stone mason work and elaborate landscaping, and funding private college education costs for their children.

Because the scheme operated for so long, most of the investors had retired by the time the scheme was discovered. With two exceptions, all victims were age 65 and older. These older victims believed that they would be able to rely on their investments with Niswonger and Johnson as their source of retirement income. In reality, Niswonger and Johnson had pocketed virtually all of the investors' money, while using some of it to pay nominal "dividends" to lull the investors into falsely believing their money was safe. Several of the original investors were deceased, and falsely believed they had left their investments to their heirs. In a victim impact statement, one couple wrote that "Niswonger stole what it took us a lifetime to earn. We gave up comforts and luxuries so we could be prepared for the future, and he treated our sacrifices as if they were his to squander. Even now, he continues to rob us; not just of money, but of our peace in these last years of our lives. We cannot go back and earn it again. At our age, there is no starting over."

Johnson and Niswonger pled guilty to five counts of wire fraud, in violation of 18 U.S.C. § 1343 and 2, one count of securities fraud, in violation of 15 U.S.C. § 78j(b) and 15 U.S.C. § 78ff and one count of investment adviser fraud, in violation of 15 U.S.C. § 80b-6 and 15 U.S.C. § 80b-17. U.S. District Judge Stephen N. Limbaugh, Jr., **sentenced** James "Jim" Johnson to 188 months in prison and Darrell Niswonger to 150 months. Judge Limbaugh also ordered Niswonger and Johnson to repay their victims.

LEARN HOW TO AVOID INVESTMENT SCAMS

Tech Support Scam

(USAO Southern District of California)

Perpetrators of technical support and refund scams routinely target vulnerable older Americans through unsolicited phone calls, emails, and website pop ups. In 2026, Zhao Wang, aka "Oscar," was convicted

in the Southern District of California for leading a $27 million fraud and money laundering operation that defrauded more than 2,000 older victims nationwide.

Wang, a Chinese national, was the lead defendant in a five defendant indictment unsealed in 2024. According to public documents, the conspiracy operated technical support, bank impersonation, government impersonation, and refund scams aimed at older victims. Victims received unsolicited calls, emails, or pop ups urging them to contact a phone number tied to India based call centers. Once victims called, scammers used social engineering techniques to build trust. They frequently persuaded victims to download remote desktop software, allowing conspirators to access their computers and continue the fraud.

One of the most common schemes was the refund scam. Victims were told they were entitled to a small refund, such as reimbursement for an alleged unauthorized retail charge. While pretending to process the refund, scammers staged an "accidental" overpayment. They then instructed victims to return the purported excess funds through wire transfers or by sending bulk cash via express mail. In reality, no refund had occurred, and victims were tricked into sending their own money. Conspirators directed victims to send these cash filled packages to U.S. retail locations. Wang's operation primarily used CVS Pharmacy stores as pickup points. Wang and his co conspirators retrieved the packages using fake California, Nevada, and Texas driver's licenses.

Wang, age 41, was identified as the ringleader of the U.S. operation. Photos and videos seized from his cellphone showed conspiracy members retrieving and opening hundreds of cash laden packages. Conspirators typically delivered proceeds to Wang daily. Wang then converted the cash into cryptocurrency and coordinated cryptocurrency transfers to his India-based co-conspirators, keeping roughly 18 percent of the funds himself and sending the remainder overseas. Chat records captured Wang explicitly acknowledging that his operation was "scamming elderly Americans." The conspirators bragged that the operation in the U.S. was low risk and that they faced significantly harsher potential punishment back home in China.

In May 2026, Wang was **sentenced** to 151 months in prison. U.S. District Judge Robert S. Huie described the scheme as "staggering," emphasizing that older victims were intentionally targeted for their vulnerability. At sentencing, the daughter and wife of an 83-year-old victim testified that the victim suffered severe distrust and emotional trauma after being defrauded, ultimately passing away months later.

Another conspirator, Jiandong Chen, aka "Little Tiger," also played a significant role. YouTube scambaiters—individuals who pose as victims to expose scams—publicly confronted Chen as he attempted to collect bulk cash from an older victim.

As the prosecutor argued at Wang's sentencing, a measure of a society is how it protects its most vulnerable citizens, including the elderly. This case illustrates how international criminal enterprises

systematically exploit older Americans, leaving behind what the prosecutor described as a wake of "economic violence."

LEARN HOW TO AVOID TECH SUPPORT SCAMS

Identity Theft

(USAO Northern District of Florida)

In 2025, the USAO for the Northern District of Florida secured the convictions of two defendants who committed bank fraud and identity theft by impersonating older victims to withdraw money from their accounts. According to court documents, on March 11, 2024, the Tallahassee Police Department responded to a local credit union for an attempted fraud in progress. At the time, Quint Gasque was using a walker and attempting to withdraw $5,000 from a 75-year-old person's bank account. When Gasque was arrested, he was in possession of numerous counterfeit access devices, including a passport, debit card, South Carolina driver's license, and credit card in the name of the older customer. Additional investigation revealed that on other occasions, Gasque had successfully withdrawn thousands of dollars from that older victim's account, as well as the accounts of other victims.

In a post-arrest interview by police, Gasque admitted to being recruited by a group that committed fraud by impersonating customers and presenting fraudulent identification to obtain money from financial institutions around the country. He said that the group provided him with counterfeit IDs (e.g., passports, state driver's licenses, and other access devices) with the personal identifying information of real bank customers. Gasque advised that he utilized an earpiece and was coached by his co-conspirators while interacting with bank personnel. Gasque stated that the fraud group operated in Florida, Georgia, and Alabama, but also recruited fraudsters in other states.

According to court documents, Jerelle Jones was another material participant in the fraud scheme. Jones travelled with Gasque, ordered the fake IDs (which were shipped from other states), sent money to Gasque, and reserved hotel rooms in Tallahassee. The investigation of Jones' phone revealed evidence of his possession of 103 unique identifications and 519 checks with face values of nearly $940,000.

In February and May 2025, respectively, Gasque and Jones pleaded guilty to conspiracy to commit bank fraud, multiple counts of bank fraud and aggravated identity theft, and forgery or false use of a passport. Gasque and Jones were **sentenced** to a total term of 72 months' and 114 months' imprisonment, respectively.

LEARN HOW TO AVOID IDENTITY THEFT

Fraud or Embezzlement by a Relative/Caregiver

(USAO Northern District of Alabama)

Caretaker fraud is perpetrated when a caretaker is able to commit fraud against an older victim due to the access the caretaker has to the older victim's financial information without any oversight. In March 2024, Mykia L. Henderson and Cynthia H. Mixon were charged in the U.S. District Court for the Northern District of Alabama with conspiracy to commit wire fraud, wire fraud, and aggravated identity theft based on a scheme to use their roles as caretakers to defraud an older victim.

Between December 2020 and February 2022, Mixon and Henderson (mother/daughter) were the in-home caretakers for the older victim. In their role as caretakers, Henderson and Mixon had access to the older victim's financial information, which they shared with one another and with other members of the conspiracy. The defendants devised a scheme to defraud the older victim by using fake and fraudulent accounts they set up through Square, Inc. and Stripe, Inc. The defendants established fake businesses to make the subsequent transactions appear legitimate. For some businesses, co-conspirators even texted about creating fake websites for their fraudulent businesses. Throughout the scheme, the defendants charged the victim's credit cards through Square and Stripe accounts and then deposited the funds into their bank accounts and shared the proceeds with one another. To prevent discovery of the scheme, the defendants hid the charges from the older victim by including false "descriptions," such as "Clothing and Accessories Boutique," "HVAC cleaning/repair," and "Materials for home." Mixon and Henderson would even track the older victim's mail and confiscate the older victim's cell phone to intercept any attempts by the bank or credit card company to verify transactions.

The defendants also wrote unauthorized checks to themselves that were drawn on the older victim's bank accounts. On one occasion, a co-conspirator texted Henderson and requested money to attend a bachelor party. Henderson agreed to get the money for the co-conspirator but demanded $1,000 in return. A few days later, the co-conspirator deposited a $3,200 check into his bank account that was drawn on the older victim's account. That same day, the co-conspirator sent $1,000 to Henderson via CashApp. In total, members of the conspiracy stole nearly $500,000 from the older victim.

Henderson and Mixon both pleaded guilty to conspiracy to commit wire fraud and aggravated identity theft. Based on their conduct, they both received numerous enhancements under the United States Sentencing Guidelines. First, they received an enhancement for violating a position of trust in that they were the older victim's caretakers. They received a second enhancement because the older victim was a "vulnerable victim." Third, they received an enhancement because they were the manager or supervisor of criminal conduct given the way in which they organized and instructed co-conspirators' actions in the scheme. In the end, Henderson and Mixon were **sentenced** to 87 months and 57 months in prison, respectively. Both defendants were ordered to pay close to $500,000 in restitution to the older victim's estate.

LEARN HOW TO AVOID FINANCIAL ABUSE

Fraud or Embezzlement by a Fiduciary

(USAO Southern District of Illinois)

In November 2023, the FBI and the USAO for the Southern District of Illinois began investigating Edward L. Stief, Jr., for an apparent fraud involving an 89-year-old man from Effingham, Illinois. During the summer of 2023, Stief befriended the victim when he began mowing the victim's lawn. The victim was living alone and had no family nearby to help him. Stief took advantage of the situation and convinced the victim to allow Stief to become his healthcare and financial power of attorney (POA) with promises that Stief would physically and financially care for the victim.

Instead, Stief used his POA over the victim to isolate the victim and steal all of the victim's money. Stief moved the victim into a home in a different town where Stief did not care for the victim. The victim, who was wheelchair bound, was not regularly fed, bathed, or moved. In a deposition to preserve testimony prior to trial, the victim stated that he feared for his life and felt scared of Stief.

During this time, Stief had access to all of the victim's financial assets. Over the period of a few months, Stief drained the entirety of the victim's bank accounts. Stief was also able to coerce the victim to cash out his annuities, which Stief subsequently spent. Stief additionally stole the victim's gold coin collection, guns, and other valuable assets.

In November 2023, the victim was able to contact adult protective services and the Effingham Police Department to extract himself from Stief. With the aid of the victim's former nursing home staff, the victim successfully obtained an order of protection against Stief. By that time, however, all of the victim's assets had been stolen by Stief. The victim was left destitute and forced to live in a Medicaid-funded nursing home.

After the order of protection was entered, the FBI began investigating the case in order to trace the funds stolen by Stief and understand the extent of Stief's crimes. The FBI successfully seized a bank account in the amount of $40,000 at Edward Jones wherein Stief had funneled some of the victim's savings. A search warrant was conducted on the defendant's house, but no items belonging to the victim were located as it appeared Stief had sold everything of value. Bank records revealed Stief spent the victim's money on personal items like a new truck, an RV, gold coins, and other items.

On August 14, 2025, Stief pled guilty to one count of wire fraud, one count of mail fraud and one count of unlawful monetary transactions. One week prior to sentencing, the victim unfortunately passed away. The victim's son spoke at sentencing and discussed the devastation Stief's actions had on the victim's life. On December 16, 2025, Stief was **sentenced** to a total of 144 months in prison and ordered to pay restitution in the amount of $411,773.51. A final order of forfeiture was entered for $338,773.51 in United States funds and $40,000 held in the Edward Jones account.

LEARN HOW TO AVOID ABUSE BY FIDUCIARIES



Civil Division

National Nursing Home Initiative

The National Nursing Home Initiative, coordinated by the Elder Justice Initiative in conjunction with the 94 USAOs around the country, reflects the Department's larger commitment to ensuring patient safety and stopping fraud, waste, and abuse in our nation's nursing homes.

Launched in 2020, the National Nursing Home Initiative coordinates and enhances the Department's efforts to investigate and pursue nursing home owners, operators, and affiliates that provide grossly substandard care to their residents. This Initiative focuses on some of the worst quality nursing homes around the country.

The Department considers several factors in identifying problematic nursing homes. For example, nursing homes that consistently:

- fail to provide adequate numbers and skill level of nursing staff to care for their residents based on acuity;
- fail to assess resident care needs in an individualized plan of care;
- fail to adhere to basic clinical nursing protocols;
- fail to provide their residents with enough food to eat, contributing to residents becoming emaciated and weak; or
- inappropriately use physical or chemical restraints to restrain or otherwise sedate their residents.

In addition to the pursuit of civil litigation, the National Nursing Home Initiative engages in significant outreach and coordination with federal partners at the Department of Health and Human Service's Office of Inspector General and the Centers for Medicare and Medicaid Services (CMS) to identify nursing homes

that have significant quality issues. Further, the National Nursing Home Initiative provides training to and coordinates with state Medicaid Fraud Control Units (MFCUs) and Long-Term Care Ombudsman (LTCO) programs, and local partners such as emergency medical services (EMS), to ensure that all entities are working together to identify problematic nursing homes and coordinate investigative efforts.

Most recently, with guidance from the National Nursing Home Initiative, the Elder Justice Initiative supported the development of short training videos for law enforcement and emergency medical technicians to recognize and respond to abuse of Long-Term Care residents (see **Toolkit for Law Enforcement and Emergency Medical Services When Called to a Long-Term Care Facility**, and learn more about the Toolkit **"here"**.

Report Nursing Home Abuse

To keep patients safe in our nation's nursing homes, please report suspected or known abuse, neglect, or financial exploitation of Long-Term Care residents.

Where to Report

- The Department of Health and Human Services Nursing Home Hotline: **1-800-447-8477**
- Your state **Survey Agency**
- Your state **Medicaid Fraud Control Unit**
- Your state **Adult Protective Services**
- Your state **Long-Term Care Ombudsman**

Reporting abuse can stem the tide of elder abuse occurring in nursing homes.

Raising Public Awareness

OVERVIEW

The best defense against elder fraud and abuse is prevention, and components within the Department engaged in a wide array of public awareness activities aimed at preventing fraud, abuse, and neglect of our nation's older adults. Over the reporting period, various components within the Department participated in nearly **1200 public awareness and training events**, reaching over **62 million Americans**. The Department also helped to spearhead and participate in the public/private consumer education public awareness ***Never Ever* Campaign**, reaching over **95 million individuals**. Public awareness can be as simple as a website posting or as complex as producing a public awareness event. Some of the Department's key public awareness activities are highlighted below, and a detailed list of events that Department components arranged or participated in is available in **Elder Justice Public Awareness and Professional Training**.

Commemoration of World Elder Abuse Awareness Day

Assistant Attorney General A. Tysen Duva Participated in the Elder Justice Coordinating Council Meeting

The **Elder Justice Coordinating Council** (EJCC) held its semi-annual meeting June 9, 2026, in part to commemorate World Elder Abuse Awareness Day. Assistant Attorney General A. Tysen Duva participated in the EJCC meeting where the **Federal Elder Justice Action Plan** was announced, a government-wide strategy to protect older Americans' rights, strengthen accountability, and make finding help easier. In his remarks, Assistant Attorney General Duva expressed his unwavering commitment to fighting elder fraud in the United States and abroad. View a recording of his remarks and the entire meeting at **Advancing Elder Justice: A Unified Federal Action Plan**.



Assistant Attorney General A. Tysen Duva speaking at the Elder Justice Coordinating Council Meeting, in Washington, D.C.

Also at the EJCC meeting was a panel, moderated by the Department's National Elder Justice Coordinator, Andy Mao, discussing impersonation scams and introducing the inter-federal ***Never EVER* Campaign**, a national public-private partnership campaign that advances the **Federal Elder Justice Action Plan's** prevention goals by helping people recognize and avoid government and business impersonation scams. The campaign launched on World Elder Abuse Awareness Day (June 15th) and remained active for two weeks.



The Department's Andy Mao previewed the Never EVER Campaign that would launch June 15, 2026

In addition to Andy Mao, panelists included (left to right): Lois Greisman, Associate Director of the Division of Marketing Practices and the Elder Justice Coordinator for the Federal Trade Commission; Richard Goldberg, Senior Council in the Department's Criminal Division, Fraud Section; Sam Kunjukunju, Vice President of Consumer Education at the American Bankers Association Foundation; and Allison Remsen, Executive Vice President and Chief Strategy Officer at USTelecom.

The *Never EVER* Campaign

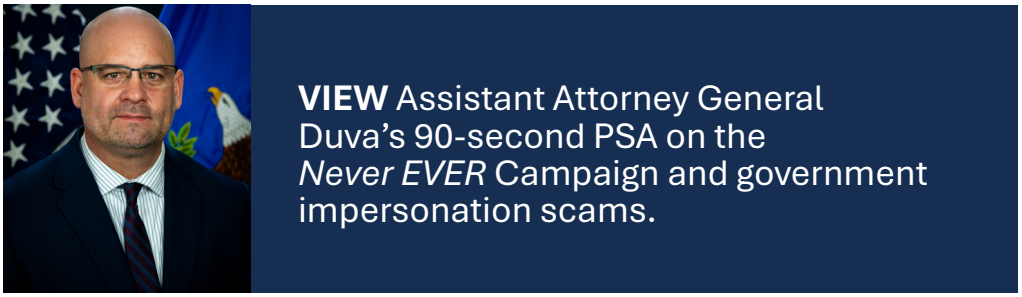


Officially launched June 15, 2026, the ***Never EVER* Campaign** was a public-private coordinated consumer education effort to raise awareness about government and business imposter scams. Coordinated through the Elder Justice Coordinating Council, the campaign was designed to encourage government agencies and businesses to spread the word on how to spot and avoid imposter scams.

A customizable campaign toolkit was created and promoted containing social media messages and graphics, radio and video scripts, and other materials, for example, the **Do you know how to spot an imposter scam?** flyer. Viewers were also directed to the **Avoid Imposter Scams** webpage hosted by the Administration for Community Living. These materials provided clear and consistent messaging with bright-line rules on what government and

businesses would never, ever do—but imposters would. For example, the campaign messaging highlighted how government agencies will never, ever tell you to: 1) move your money to supposedly protect it; 2) keep a conversation a secret; or 3) pay for a government grant.

A wide array of government agencies, businesses, and consumer groups participated in the campaign in various ways. For example, senior leadership from several agencies recorded videos outlining their own bright lines for how to recognize government impersonators. Participants shared the campaign's messages in a variety of ways, including issuing press releases, videos, social media posts, blogs, newsletters, email campaigns, webinars or other presentations, posting campaign messages in stores, and sending physical mailers with campaign graphics. The *Never EVER* Campaign generated over **95 million** views, impressions, or other engagements.



As part of this Campaign, the Administration for Community Living coordinated the **Elder Justice Awareness Month Webinar Series**, focused on increasing awareness, strengthening prevention efforts, and advancing coordinated responses to elder abuse, neglect, and financial exploitation. The series featured scam prevention webinars hosted by various federal agencies. The Department participated in three of these webinars:



- Combatting Imposter Scams: How to Spot, Avoid, and Report Imposter Scams;
- **Introducing a Toolkit for Law Enforcement and Emergency Medical Services When Called to a Long-Term Care Facility**; and
- **Elder Fraud & Scams – Communication Strategies to Promote Recovery and Reduce Revictimization**.

USAOs Commemorate World Elder Abuse Awareness Day

USAOs throughout the country participated in a wide range of World Elder Abuse Awareness Day activities to raise public awareness of elder abuse and fraud schemes. A few examples are below.

- **USAO Eastern District of Kentucky** posted on Facebook (and on **Instagram**) "Don't Stand By, Stand Up Against Elder Abuse!".
- **USAO District of Oregon** released a statement by U.S. Attorney Scott Bradford and listed several successful elder fraud prosecutions.
- **USAO District of Kansas** disseminated the *Never EVER* Campaign through their website and reported on an Elder Fraud Bingo event hosted by the Office, along with a statement from U.S. Attorney Ryan A. Kriegshauser.
- **USAO Eastern District of Michigan** released a statement by U.S. Attorney Jerome F. Gorgon, Jr., providing helpful fraud prevention messaging for the public.
- **USAO Middle District of Florida** released a webpage with a statement by U.S. Attorney Gregory W. Kehoe, describing significant prosecutions and providing fraud awareness information for the public.
- **USAO Western District of North Carolina** posted on X completion of the 4th Annual Elder Abuse Awareness Day Walk in Charlotte, on June 15, 2026.



USAO Eastern District of Kentucky's WEAAD social media post



USAO District of Kansas hosted an Elder Fraud Bingo event in Overland Park, Kansas



USAO Western District of North Carolina, Age-Friendly Mecklenburg, AARP Charlotte, and Mecklenburg County Park and Recreation co-hosted the 4th Annual Elder Abuse Awareness Day Walk

FBI's Elder Justice Outreach Events

FBI Buffalo Community Outreach Team Received Award

As a result of proactively providing multiple elder fraud presentations to older adults, service providers, and advocates, FBI Buffalo's Community Outreach Team received a Community Exemplary Service award from the Council on Elder Abuse on June 17, 2026. A Supervisory Special Agent spoke at the event, garnering media coverage and additional attention to the issue. FBI Buffalo's presentations cover the top scams impacting older adults, including cryptocurrency investment fraud, and examples of how artificial intelligence is making scams easier to commit.



FBI Buffalo's Community Outreach Team received a Community Exemplary Service award from the Council on Elder Abuse



FBI Buffalo's SSA Taylor provided remarks at the award ceremony

FBI Seattle Interviewed by CBS Affiliate



FBI Seattle interview with a local CBS affiliate discussing scams

On March 11, 2026, FBI Seattle engaged in an interview with the local CBS affiliate about online scams with a viewership of 30,000. The reporter was interested in learning more about "pig butchering" after speaking with a victim who said he was getting paid by a multi-level marketing business that ended up clearing out his bank account. FBI Seattle discussed red flags, such as a sense of urgency and never meeting in person,

and tips for consumers to protect themselves, such as verifying information and talking to trusted individuals, and emphasized the importance of quickly reporting scams to law enforcement through IC3.gov. View the interview **here**.

FBI Seattle also celebrated National Senior Fraud Awareness Day (May 15) with a post on **Instagram** that provided viewers with a description of several elder fraud schemes so people are aware of these schemes and can avoid them.



FBI Seattle released a scams tutorial on National Senior Fraud Awareness Day

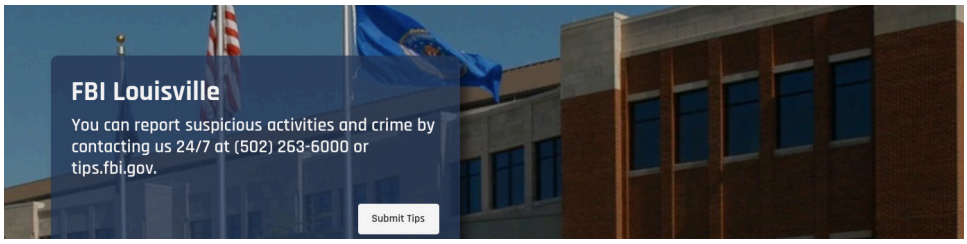
FBI Charlotte Interviewed by WRAL News

On February 10, 2026, FBI Charlotte participated in a WRAL News segment, reaching 70,000 viewers, about the rise of cryptocurrency scams, with the story later posted to the WRAL News website. The segment noted the sharp increase in cryptocurrency scams and that cryptocurrency is the currency of choice among scammers because it is easier to launder. Viewers were advised not to send money to someone they had never met. View or read the entire interview **here**.



FBI Seattle released a scams tutorial on National Senior Fraud Awareness Day

FBI Louisville Worked to Place Restrictions on Cryptocurrency ATMs



On January 16, 2026, FBI Louisville personnel met with prosecutors and law enforcement personnel in Henderson County, Kentucky, to discuss Cyber Enabled Fraud. The main topic of conversation was the increasing use of cryptocurrency ATMs to perpetrate fraud schemes. The discussion included investigative challenges involving cryptocurrency and cryptocurrency ATMs, and outreach to businesses hosting ATMs to further raise awareness. Immediately following the meeting, the Henderson County Commonwealth Attorney met with a Kentucky State Senator to discuss possible legislation regarding warning labels on cryptocurrency ATMs, daily transaction limits, 72-hour holds on transactions, and other preventative measures. As a direct result of these meetings, the Senator introduced **Senate Bill (SB) 189** during the

legislative session, was passed by the Kentucky House and Senate, and signed into law by Governor Andy Beshear on 04/13/2026. Among other things, the law:

- Sets daily transaction limits per user;
- Requires a 72-hour hold on the processing of all transactions for new users or requires the ATM owner (at their cost) to provide a full refund of new user transactions within 72 hours of the transaction; and
- Each ATM must have a warning clearly displayed that says in sum and substance:

> WARNING: This technology can be used to defraud you.
>
> If someone asked you to deposit money in this machine and/or is on the phone with you and claims to be a:
>
> – Friend or family member.
> – Government agent.
> – Computer software representative.
> – Bill collector.
> – Law enforcement officer; or
> – Anyone you do not know personally.
>
> STOP THIS TRANSACTION IMMEDIATELY and contact your local law enforcement and the virtual currency kiosk operator. This may be a scam. NEVER SEND MONEY to someone you don't know.

Cryptocurrency Investment Scams

According to the FBI, scammers, through various means of manipulation, convince victims to deposit more and more money into financial "investments" using cryptocurrency. In truth, these investments are fake; all victim money is under the control of—and ultimately stolen by—criminal actors, usually overseas. As a result, victims typically lose all the money they invested (FBI **Cryptocurrency Investment Fraud**).

The FBI warns the public about scammers instructing victims, usually senior citizens, to participate in cash pickups purportedly to protect funds purchased through the scammer's cryptocurrency investment platforms, which, at this point, continue to deceptively appear legitimate to the victim (FBI **Scammers Use Couriers to Collect Cash in Cryptocurrency Investment Scams**).

Tips to Protect Yourself

- Do not invest based on the advice of someone you meet solely online.
- Verify the validity of any investment opportunity from strangers or long-lost contacts on social media websites by confirming that the company or broker is registered with authorities using tools like **Investor.gov** or the **CFTC**.
- If you already invested funds and believe you are a victim of a scheme, **do not** pay any additional fees or taxes to withdraw your money and **do not** pay for services that claim to be able to recover lost funds (FBI **Cryptocurrency Investment Fraud**).
- To learn more, download the **Cryptocurrency Infographic**.
- Learn how to **avoid scams involving cryptocurrency**.



The Widespread Use Of Cryptocurrency ATMs in Elder Fraud

Scammers increasingly guide victims to use Cryptocurrency ATMs because a transaction to move money worldwide takes only seconds, and once a crypto transaction processes, it is nearly impossible to reverse or trace back to the scammer. And they are readily available, with over 45,000 physical kiosks placed in high-traffic convenience stores, gas stations, and grocery stores nationwide (**Indiana Cybersecurity Hub**).

Older adults are disproportionately impacted, accounting for a vast majority of the total financial damages (**FBI Internet Crime Report 2025, p. 53**). The FTC reported that people age 60 and over were more than three times as likely as younger adults to report a loss using a BTM (**FTC Data Spotlight**).

Cryptocurrency ATMs/Kiosks	Crypto ATM/Kiosk Use Reported by Age Group		
13,460 Complaints; $389 million in Losses	**Age Group**	**Count**	**Losses**
------	**Under 20**	58	$124,013
23% Increase in Complaints from 2024	**20 - 29**	825	$6,474,240
58% Increase in Losses from 2024	**30 - 39**	1,275	$10,936,943
------	**40 - 49**	1,472	$20,826,227
The FBI Warns of Fraudulent Schemes Leveraging Cryptocurrency ATMs and QR Codes to Facilitate Payment	**50 – 59**	1,524	$44,584,724
	60+	6,188	$257,466,130

At the federal level, the **Stop Crypto ATM Scams Act** was introduced in June 2026 by U.S. Representatives María Elvira Salazar (R-FL) and Sean Casten (D-IL). AARP is tracking **state legislation** on cryptocurrency ATM regulation.

FBI Phoenix Interview with KTAR Morning News



FBI Phoenix interview with KTAR Morning News about fraud committed against older Arizonians

On May 14, 2026, in anticipation of National Senior Fraud Awareness Day (May 15), FBI Phoenix was interviewed by KTAR, a morning news show, discussing the increase in fraud complaints submitted to IC3 by Arizonans and the over $600 million lost by older Arizonans. FBI Phoenix explained that while many older adults have retirement accounts and they have paid off their homes, they are also lonely or want to increase their wealth, conditions by which scammers take advantage. FBI Phoenix warned the public to be cautious of unsolicited contact (email, text, phone), with the first line of defense being "don't respond". Listen to the full interview **here**.

FBI Albany Participated in Williston Police Department's Coffee with a Cop



FBI Albany gave a fraud prevention presentation in Williston, Vermont

On July 23, 2025, FBI Albany co-presented a fraud and scam awareness briefing jointly with Williston Police Department and East Rise Credit Union. This briefing was done in support of Williston Police Department's "Coffee with a Cop" community outreach initiative, and took place at Williston Place, a senior living facility in Williston, Vermont.

FBI San Diego Fraud Prevention Briefing



FBI San Diego gave a fraud prevention briefing to a group of older adults

On March 26, 2026, FBI San Diego gave an elder fraud presentation to approximately 60 older adults and others at the Mira Mesa Senior Center and the Lions Club. The presentation focused on trends in elder fraud, types of scams, identification and prevention tips, and ways to report. View the posting on **Instagram**.

FBI Anchorage Interviewed on Talk of Alaska

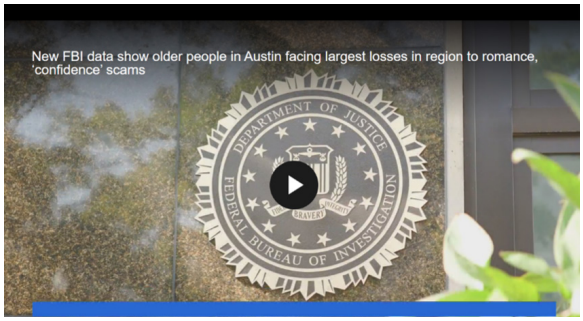


FBI Anchorage's Andy Smith speaking with host Lori Townsend along with AARP's Katie Severin and Ian Englebeck from the Alaska Department of Law

On June 23, 2026, FBI Anchorage conducted a live media interview for Alaska Public Media's "Talk of Alaska" radio show reaching 45,000 Alaskans. FBI Anchorage was joined by experts from AARP Alaska and the State of Alaska Department of Law to discuss cyber-enabled scams and frauds impacting Alaskans, the financial losses reported to the FBI's IC3, where victims can report, and tips for prevention. Hear the entire interview **here**.



FBI Baltimore interview with WMAR about holiday scams



FBI Austin interview with KXAN News



FBI San Juan's participation in an AARP Elder Fraud Event

FBI Baltimore Interviewed about the "The 12 Scams of Christmas"

On December 17, 2025, FBI Baltimore recorded an interview with WMAR reporter Mallory Sofastaii at the FBI Baltimore Field Office. The recorded interview was broadcast in segments as part of a story entitled "The 12 Scams of Christmas" leading up to the Christmas holiday. The interview was focused on cryptocurrency investment fraud (also known as pig butchering) and the FBI's Operation Level Up. View the interview **here**.

FBI Austin Interview with KXAN News

On February 9, 2026, FBI Austin participated in an interview with KXAN News discussing the latest scams, including pig butchering, targeting older residents of Austin, Texas. FBI Austin explained that these confidence scams are not always romantic in nature and AI is complicating our ability to determine what is legitimate. If people meet online, it is advisable to check them out. And if someone is involved in a scam, report to IC3.gov as soon as possible. Recovery is more difficult after 72 hours. View the entire news segment **here**.

FBI San Juan Participated in an AARP Elder Fraud Event

On March 19, 2026, FBI San Juan participated in AARP's Cyber Fraud Event on consumer safety.



FBI Baltimore participated in Leisure World's Fraud Prevention Fair in Silver Spring, Maryland

FBI Baltimore Participated in Leisure World's Fraud Prevention Fair

On March 26, 2026, FBI Baltimore participated in a multi-agency Fraud Prevention Fair at the Leisure World retirement community in Silver Spring, Maryland. FBI Baltimore delivered a presentation on gold bar and impersonation scams and FBI personnel worked a table to distribute elder fraud awareness literature. Other agencies participating in the event included CFTC, CFPB, Montgomery County State's Attorney's Office, Montgomery County Police Department, and others.

FBI St. Louis Interview with MRN News

FBI St. Louis participated in an interview with MRN News about the rise in cryptocurrency scams and describing the FBI's new Operation Level Up program to identify and warn people involved in cryptocurrency scams, noting that once money has been deposited into a cryptocurrency ATM, it is difficult to recover. The FBI St. Louis warned that it is critical to stay aware of current scams as they are constantly changing. Read the full article **here**.



FBI Washington produced a PSA for National Senior Fraud Awareness Day

FBI Washington Issues a Public Service Announcement

For National Senior Fraud Awareness Day (May 15), Assistant Section Chief Rebecca Keithley with the Washington Field Office produced a public service announcement (PSA) on some of the common elements involved in an elder fraud scam such as scammers inducing a heightened emotional state due to fear or urgency, along with the red flags of a scam. View the interview **here** or on **YouTube**.

Avoid Government Impersonation Scams

Although the *Never EVER* Campaign is over, **there is never a wrong time to learn about how to protect yourself** against government impersonation scams.

Download Government Impersonation Scam flyers and share with friends and family:

- **Do you know how to spot an imposter scam?**
- **Lies Government Imposters Tell**

Visit ACL's **Avoid Imposter Scams**, to learn more about how to avoid imposter scams.

Sign up for FTC's **Consumer Alerts**, including alerts about impersonation scams.

Learn about impersonation scams and many other ways perpetrators try to get your money by visiting the Elder Justice Initiative's **Financial Exploitation**: Spotting Financial Abuse and Spotting Financial Fraud.

Contact the National Elder Fraud Hotline

If you or someone you know has been a victim of elder fraud, no-cost help is standing by at the National Elder Fraud Hotline

833–372–8311

Monday–Friday, 10:00 AM – 6:00 PM ET

English/Español/Other languages available

Building Capacity

OVERVIEW

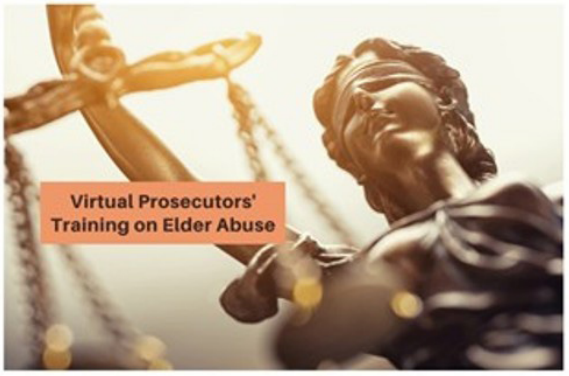
During this reporting period, the Department engaged in a range of efforts to enhance the capacity of state and local elder justice professionals, including law enforcement, prosecutors, victim services, and multidisciplinary teams, to respond to elder abuse, neglect, and financial abuse and fraud. Resources developed and training provided by the Department are free of charge. The Department's capacity building efforts are described below. A listing of the Department's training efforts can be found in **Elder Justice Public Awareness and Professional Training**.

State and Local Prosecutors

2025 National Elder Justice Prosecutor Survey

With support from the Elder Justice Initiative, the National District Attorneys Association (NDAA) released findings from the 2025 National Elder Justice Prosecutor Survey, the first nationwide look in two decades at how prosecutors handle elder abuse, neglect, and financial exploitation cases. A full description of the survey and its results can be found below in the **Sharing Data & Research** chapter of this Report.

National Institute on the Prosecution of Elder Abuse



Tools and Strategies for Prosecuting Elder Abuse Cases:
Virtual Training Series for Prosecutors

Held November 18-21, 2025, in Seattle, Washington, the Office on Violence Against Women (OVW) supported a three-and-a-half day training on prosecuting elder abuse. The state and local prosecutors attending the National Institute on the Prosecution of Elder Abuse (NIPEA) received instruction on elder abuse dynamics as well as practical skills for successful prosecution. The NIPEA training addressed the complex challenges prosecutors face—balancing offender accountability with the impact of prosecution on victims. In addition to case evaluation and litigation skills, the curriculum covered the benefits of developing a coordinated, victim-centered community response; explained common injuries and relevant medical evidence; discussed investigative and evidentiary issues related to victims (and perpetrators) with diminished capacity and provided guidance on working with medical experts; explored ethical issues prosecutors confront; and addressed the development and enhancement of victim services. This event was co-hosted by OVW, NCALL, and Aequitas. For more information, visit the **NIPEA** webpage.

Looking Forward: National Elder Justice Prosecutors Summit



The Elder Justice Initiative is partnering with the Office for Victims of Crime (OVC) to host the inaugural **National Elder Justice Prosecutors Summit** on October 14–15, 2026, in Washington, D.C. The Summit will convene prosecutors from across the country to strengthen the investigation and prosecution of elder abuse, neglect, and financial exploitation. This interactive event will provide opportunities to learn from national experts and experienced practitioners, exchange practical strategies, discuss challenging issues, and build professional connections. Sessions will address decision-making capacity and consent, preserving the case, undue influence, working with experts, guardianship and powers of attorney, multidisciplinary teams, and financial exploitation. (see **Agenda**).

Law Enforcement

EAGLE (Elder Abuse Guide for Law Enforcement)

EAGLE
Elder Abuse Guide *for* Law Enforcement

Supported by the Elder Justice Initiative, the **EAGLE** is an online tool designed to help law enforcement officers to effectively identify, investigate, intervene, and resolve potential elder abuse situations. The EAGLE was developed with input and user testing by law enforcement. During the reporting period, the EAGLE website has been accessed by every state in the nation and has had 65,217 site users with 37,758 page views. Immediately below are additional EAGLE-based training and resources.

- **NW3C EAGLE Online Training.** NW3C hosts the **EAGLE Online Training**, a one-hour elder abuse training for law enforcement certified by the International Association of Directors of Law Enforcement Standards and Training (IADLEST). During the reporting period, 392 officers from 327 unique agencies completed the training.

- **NCEA EAGLE Tactical Training Curriculum.** The **EAGLE Tactical Training** curriculum was developed to provide law enforcement trainers with the tools they need to provide an Elder Abuse 101 training to law enforcement officers, adaptable to any state. EAGLE Tactical Training continues to evolve and now has nine modules. During the reporting period, EAGLE Tactical Training curriculum had over 700 downloads of various modules.
- **In-Person and Virtual EAGLE Training.** Trainers from the National Center on Elder Abuse provided in-person or virtual EAGLE-based training to 828 law enforcement officers and other elder justice professionals at conferences, local training, and webinars. In addition to virtual trainings,12 live trainings were conducted in California, Michigan, North Dakota, Oklahoma, Tennessee, Virginia, and Washington.

Request EAGLE Training

Communities can request EAGLE in-person or virtual training by completing a brief **application form**.

- **The EAGLE e-Newsletter.** The EAGLE e-Newsletter, which highlights tools available on the EAGLE and related information of interest to law enforcement, currently has 1,747 active subscribers.

SIGN UP (*scroll to bottom of the page*) to receive the semi-monthly

EAGLE e-Newsletter

See a **Sample EAGLE e-Newsletter**

New Toolkit for Law Enforcement and Emergency Medical Services When Called to a Long-Term Care Facility



The Elder Justice Initiative supported the National Consumer Voice for Quality Long-Term Care (**Consumer Voice**) in developing a series of eight short (5 – 8 minutes each), engaging **training videos and accompanying fact sheets** informing and educating first responders about considerations when called to a Long-Term Care facility and resources for where to turn if they have questions or concerns about what they see. The course has been viewed by 715 people in a one-month period (launched in June 2026). The eight modules include:

- Considerations When Called to a Long-Term Care Facility
- The Long-Term Care Ombudsman Program: Advocates for Residents
- Addressing Abuse Against Residents
- Signs of Neglect
- Understanding and Protecting Residents' Rights
- Resident Capacity and Decision-Making
- Effective Communication with Residents
- The Importance of Documentation and Reporting of Abuse and Neglect

Elder Abuse Training Videos for Law Enforcement

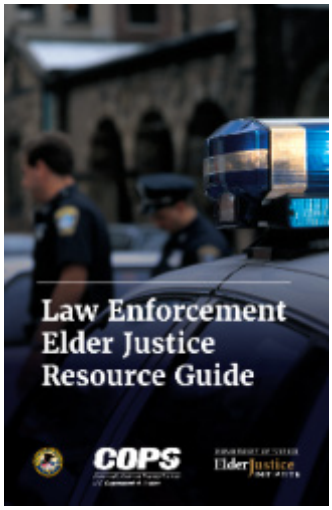
With support from OVW, NCALL developed a series of online elder abuse training modules for law enforcement. The 23 short (15- to 20-minute) e-learning modules offer law enforcement officers, investigators, and other first responders an opportunity to access training on elder abuse at any time, from anywhere. The information in these



modules enhance investigative skills, help law enforcement work effectively with older victims, and provide tools that can help keep victims safe and hold offenders accountable.

Access to the modules is available at **Elder Abuse Investigations: Training for Law Enforcement and Other Investigators** or through the **EAGLE**. Over the past reporting period, 693 individuals completed the online training.

Updated Law Enforcement Elder Justice Resource Guide



In May 2026, the Elder Justice Initiative and the Office of Community Oriented Policing Services (COPS Office) released an updated version of the **Law Enforcement Elder Justice Resource Guide**. The Guide features a variety of free on-demand training, resources to request live training, tools, where to find free elder abuse multidisciplinary team consultations, public outreach materials, and more. Please share this resource with your law enforcement colleagues.

Forensic Interviewing Skills Training for Law Enforcement and Other Elder Justice Professionals

The Elder Justice Initiative supported the development of the SAFE (Safe Accessible Forensic Interviewing with Elders) Training. Developed to meet the growing need for victim-centered interview techniques for use with older adults in criminal contexts, SAFE is grounded in forensic interviewing best practices with considerations and adaptations to account for age-related changes in cognition, underlying neuropathology (e.g., dementia), and individual disability. Since its inception, SAFE Training has been provided (or is scheduled to be provided) in all 50 states.



SAFE Training provided in Oklahoma City, Oklahoma

SAFE Training Materials

The 1-Day, 2-Day, and 4-Day SAFE Training materials are available on the Elder Justice website's **SAFE Training** page. Materials include the PowerPoint, an instructor manual, and the participant manual. For inquiries about the training, contact the Elder Justice Initiative at **elder.justice@usdoj.gov**.

Looking Forward: Financial SAFE Training

Based on SAFE Training evaluations identifying the need for training specifically for financial exploitation cases, the Elder Justice Initiative supported the development of additional forensic and investigative training specifically for financial exploitation (fraud and abuse) cases, called Financial SAFE Training. This training will be available in fall 2026.



Financial SAFE Training piloted in Wisconsin, August 26, 2026

Victim Services

Elder Justice Victim Services Grants and Awards

As part of a larger Notice of Funding Opportunity (NOFO), OVC released **OVC FY25 Services for Victims of Crime** solicitation, with a category specifically addressing elder abuse: Category 2: Services to Victims of Elder Abuse, Fraud, and Exploitation. Full descriptions of the eight awards are presented in **Elder Justice Grants** (under OVC).

- Enhanced Elder Services in Palm Beach County Florida (Catholic Charities of The Diocese of Palm Beach, Inc.)
- Elder Financial Empowerment Project Legal Services (Coalition of Wisconsin Aging Groups Incorporated)
- Elder Victims of Abuse Expansion Project (Family Service Agency of Santa Barbara County)
- Developing an Elder Abuse Program on the Hualapai Indian Reservation (Hualapai Tribal Council)
- Idaho Legal Aid Services (Idaho Legal Aid Services, Inc.)
- Supporting Victims of Elder Abuse, Fraud, and Exploitation through Direct Services and Financial Protection Education (Metropolitan New York Coordinating Council on Jewish Poverty)
- Quinault Sovereignty-first, Court-cooperative Elder Victim Services Program (Quinault Indian Nation)
- TRI-SAFE (Tri-State Safety & Advocacy for Elders) (WestCare Arizona I, Inc.)

OVC also released a NOFO, **OVC FY 2026 Services for Victims of Crime**, including elder abuse victims, that specifically seeks to address case management, housing, and legal services. This solicitation closed June 29, 2026, and awards will be made in the fall.

Working with Financial Institutions

Upcoming Elder Justice Roundtable

The Elder Justice Initiative is partnering with the American Bankers Association to host the National Elder Fraud and Financial Exploitation Roundtable on November 9, 2026, in Washington, D.C. The facilitated discussion brings together a focused group of representatives from financial institutions, law enforcement, prosecution, adult protective services through the National Adult Protective Services Association, and federal agencies. Participants will address both fraud schemes targeting older adults and financial exploitation by family members, caregivers, fiduciaries, and others in positions of trust, including the different reporting, investigative, and coordination challenges each presents. The Roundtable will build on existing efforts and lay the groundwork for continued collaboration and future initiatives across these sectors.

Multidisciplinary Responses to the Abuse, Neglect, and Financial Exploitation of Older Adults

Elder Abuse Multidisciplinary Team Technical Assistance Center

The Elder Justice Initiative's **Elder Abuse Multidisciplinary Team Technical Assistance Center** (MDT TAC)[4] entered its nineth year of operation and continued to strengthen the capacity of elder abuse multidisciplinary teams (MDTs) nationwide through training, education, consultation, and development of field-responsive materials. Regarding consultations, the MDT TAC provided 23 individualized MDT consultations, including two team planning consultations with the Tennessee Vulnerable Adult Protection Investigative Team (VAPIT).

National Elder Abuse MDT Survey. The MDT TAC conducted the first National Elder Abuse MDT Survey as a follow up to the 2025 **Elder Abuse MDT Listening Sessions** and the First **National Elder Abuse MDT Summit** (recorded sessions are on the website), designed to deepen our understanding of the current landscape, challenges, and future needs of elder abuse MDTs. The findings presented a consistent and compelling picture: elder abuse MDTs are widely valued, increasingly relied upon, and deeply under-resourced. More information on the report's findings can be found in the **Sharing Data & Research** chapter.

The MDT TAC presented findings from the National Elder Abuse MDT Survey at the National MDT Training and Technical Assistance Center Annual Conference and disseminated the report to stakeholders nationwide. Read the full report: **National Elder Abuse Multidisciplinary Team (MDT) Survey Report: A Path Forward** (January 2026).

MDT Training. The MDT TAC:

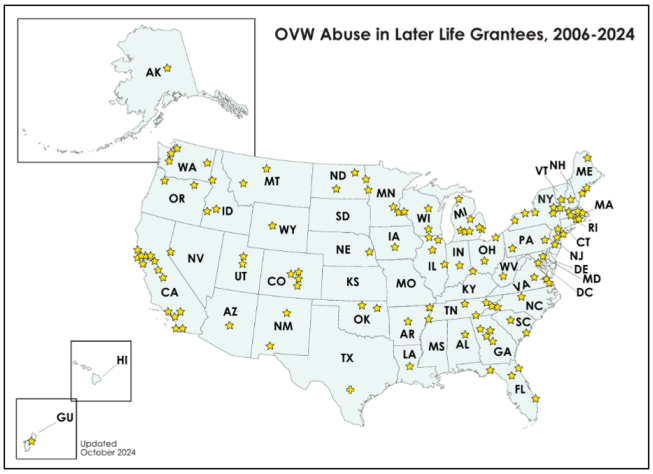
- Conducted five **MDT Coordinator Trainings**, serving over 60 MDT coordinators, providing participants with practical knowledge and skills to support effective MDT operations, case facilitation, and multidisciplinary collaboration.
- Provided four MDT 101 trainings to the Tennessee Regional Coordinated Community Response meetings that reached approximately 300 participants.
- Delivered national education and information-sharing activities addressing emerging issues and identified field needs, some of which were addressed through three webinars (produced by OVC TTAC):
    - **National MDT Survey and Listening Sessions Report Out and Request for Feedback** (1/28/2026)
    - **MDT Fundamentals and Lessons Learned** (2/27/2026)
    - **How MDTs Can Better Respond to AI-Enhanced Fraud** (3/6/2026)

4 Note. As of October 1, 2026, the Elder Abuse MDT TAC is now the **Elder Justice MDT Resource Center**, with an accompanying new website.

Collectively, these and other activities advanced the MDT TAC's mission to provide timely, practical, and evidence-informed training and technical assistance that strengthens multidisciplinary responses to elder abuse and supports the continued development of effective MDT infrastructure nationwide. For a full accounting of the MDT TAC activities, see **Elder Justice Public Awareness and Professional Training**.

Abuse in Later Life Grant Program Promotes Coordinated Community Response Teams

OVW's **Abuse in Later Life Grant Program** supports communities in providing victim services and developing coordinated community response (CCR) teams designed to create an infrastructure that will facilitate greater coordination among agencies and organizations that work with older victims (see the grantee **map** below). They do so by focusing on improving the policies, procedures, and practices of various agencies while working to create a seamless response when elder abuse occurs.



Grantees bring together a wide array of elder justice professionals, including law enforcement, prosecutors, judges, and others, who participate in a multi-day training on coordinating the systems involved in an elder justice response. Training and technical assistance is provided through NCALL. Relevant training events can be found in **Elder Justice Public Awareness and Professional Training** (under OVW) and relevant grants can be found in **Elder Justice Grants** (under OVW).

Enhanced Elder Abuse Multidisciplinary Team Activities

OVC funds elder abuse enhanced-MDTs and provides training and technical assistance for the OVC-funded MDTs through their National Elder Abuse MDT Training and Technical Assistance Center to promote the success of MDTs. These two activities are described below.

Transforming America's Response to Elder Abuse: Enhanced Multidisciplinary Teams for Older Victims of Financial Exploitation and Abuse. Enhanced Multidisciplinary Teams (E-MDTs) promote greater awareness of available services and improve access to, and receipt of, services for older victims. Since the inception of the program, OVC has funded 29 E-MDTs across the country, of which six are still active. Between July 2025 and March 2026,[5] the six OVC-funded, active E-MDTs:

5 OVC grantees submit quarterly performance measures and, therefore, the reporting period for OVC ended in March 2026.

Served a total of **143 individuals** (including new and returning), with **95 individuals** receiving services for the first time.

Most Commonly Served Victims of Either:
1) elder abuse & neglect or
2) identity theft, fraud, & financial crimes.

Provided **468 services** including, but not limited to, information about the criminal justice process, individual advocacy, crisis intervention, transportation assistance, law enforcement interview advocacy/ accompaniment, emergency shelter, and referral to other services, supports, and resources.

National Elder Abuse MDT Training and Technical Assistance Center. The OVC-funded National Elder Abuse MDT Training and Technical Assistance Center (the National Center[6]), currently managed by Weill Cornell Medical and its partners, strengthens the capacity of OVC-funded E-MDTs to better identify and respond to cases of abuse and more comprehensively serve and support victims of elder abuse and financial exploitation. During this reporting period, the National Center helped E-MDTs strengthen their case review process, address emerging needs, and improve outcomes for older victims and elder justice professionals.

During the reporting period, the National Center assisted E-MDTs with best practices for conducting meetings, navigating confidentiality and compliance when using AI tools, and how to facilitate help for an elder abuse victim across multiple states. They conducted seven webinars on topics such as recovering funds, engaging faith communities, testifying at trial, and the fundamentals of E-MDTs. Notable accomplishments during this reporting period are highlighted below.

Virtual Conference. In March 2026, the National Center held a 2-day virtual conference with over 140 attendees during which they covered topics such as working with rural and Tribal communities; planning and implementing cross-training; combating technology-facilitated elder fraud; and supporting victims with mental health and capacity concerns. Attendees reported an increase in knowledge and plans to implement new information learned at the conference into their programming.

6 Note. The National Center closed in September 2026. Please visit the **Elder Justice MDT Resource Center** for MDT resources and assistance.

This conference augmented seven webinars the National Center conducted covering issues such as restitution and testifying in court.

Participation in Elder Justice Initiative Webinar on Lessons Learned. In February 2026, the National Center facilitated a webinar with approximately 240 attendees hosted by the Elder Justice Initiative titled *MDT Fundamentals and Lessons Learned*. A panel of four E-MDT coordinators, including a Tribal E-MDT coordinator, shared their experiences implementing an E-MDT, including challenges, successes, and how best to build stronger and better E-MDTs for the future.

Peer Leadership. The Peer Leadership Group is a monthly forum for current E-MDT coordinators to discuss successes and challenges experienced while building and sustaining teams. During this reporting period, the National Center hosted 12 sessions. Coordinators discussed issues they were seeing in their cases, like financial crimes; reaching faith communities; and the challenges and opportunities of using artificial intelligence. By bringing together coordinators with a range of experiences, the exchanges encouraged critical thinking and broadened the E-MDT coordinators' understanding of how to support victims.

Ripple Effect Mapping. The National Center used Ripple Effect Mapping to track the intended and unintended successes of their work. Results of this mapping include the following outcomes:

- a growing community of E-MDT coordinators through which they have more peer contacts to discuss unique challenges and share successes that can be adapted;
- the development of unique competencies in working with Tribal communities; and
- the development of stronger partnerships with state elder justice coalitions.

Supporting Victims & Recovery

OVERVIEW

The Department supports older victims of elder fraud and abuse in myriad ways. These include efforts to prevent older adults from being victimized, to recover and return fraudulently obtained monies to older victims, to refer older victims to available resources and services, and to assist older victims who participate in the criminal justice system. A complete listing of victim service events and training can be found in **Elder Justice Public Awareness and Professional Training**.

Fraud Prevention

FBI's Operation Level Up

Operation Level Up is the FBI's proactive approach to identify and notify potential victims of cryptocurrency investment fraud and prevent further financial loss. In Operation Level Up, sophisticated investigative techniques enable agents to identify potential victims early in these schemes. When the FBI is notified of a potential fraud, victims are contacted and offered information and resources and when possible, intervention to stop the scam.

During this reporting period, the FBI notified 10,143 victims, 77% of which were unaware that the investment "opportunity" they were being offered was a scam prior to FBI contact. FBI intervention prevented an estimated $646,321,687 in victim losses, $117,645,453 in cryptocurrency seizures/freezes, and 584 domain seizures. Ninety-eight victims were referred to a victim specialist for suicide intervention.

Cryptocurrency Investment Fraud: Pig Butchering Scams

Cryptocurrency investment fraud, commonly referred to as pig butchering, is a confidence-based scam, and is one of the most prevalent and damaging fraud schemes today. In these types of scams, fraudsters target victims online and develop a friendship or relationship before introducing a fraudulent investment opportunity in cryptocurrency. Victims are coached to invest more and more money into what appears to be an extremely profitable platform, only to be unable to withdraw their funds.

Learn about Cryptocurrency Investment Fraud and how to protect yourself.

Victim Asset Recovery

Money Laundering, Narcotics and Forfeiture Section

After an investigation pursued by the Bank Integrity Unit in the Money Laundering, Narcotics and Forfeiture Section (MNF) (then known as MLARS) and the USAO for the Middle District of Pennsylvania, the Department returned over **$5.9 million** in forfeited funds to approximately **2,000 victims** in phases two and three of the Western Union remission. Western Union originally entered into a deferred prosecution agreement with the Department in 2017 for violations of the Bank Secrecy Act and aiding and abetting fraud schemes that generally targeted older adults and other vulnerable groups. These fraudulent schemes included grandparent, lottery, sweepstakes, and romance scams. To date, the Criminal Division has disbursed over **$436.9 million** to more than **180,000 victims** in the Western Union matter. The victims, many of whom are older adults, will recover the full amount of their losses through this Department compensation program.

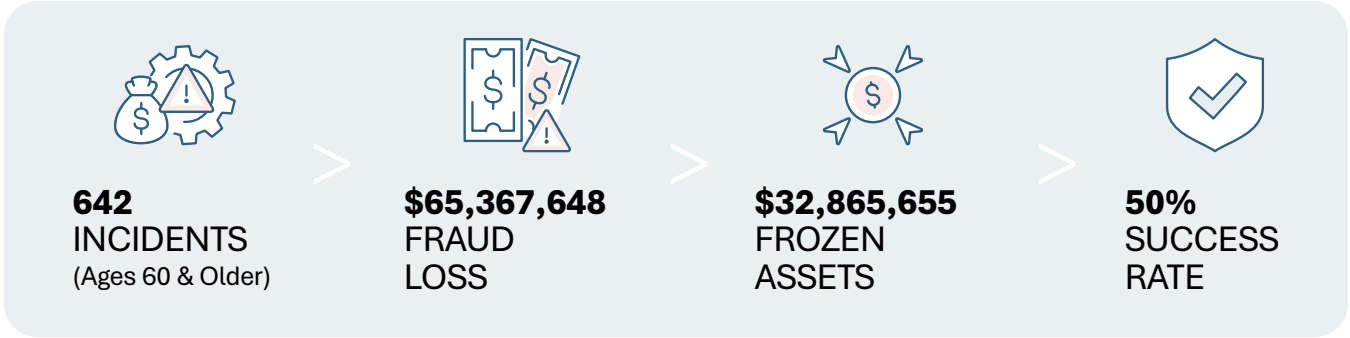
In addition to large-scale forfeiture and remission matters like Western Union, in the past year, MNF has returned more than **$5.5 million** in forfeited funds to victims of a variety of financial crimes and scams that often target older adults, including embezzlement, government imposter schemes, romance scams, and investment fraud. Returning forfeited assets to crime victims is one of the primary goals of the Department's Asset Forfeiture Program.

Using Asset Forfeiture to Compensate Crime Victims

"Victims are at the core of everything we do at the Department of Justice," said **Assistant Attorney General A. Tysen Duva of the Justice Department's Criminal Division**. *"[T]he Department pursues forfeiture to take the profit out of crime and then use that money to compensate victims wherever possible."* Since 2000, the Criminal Division's Money Laundering, Narcotics and Forfeiture Section (MNF), which oversees the Asset Forfeiture Program's victim compensation program, has returned more than $13 billion in forfeited assets to victims of crime.

FBI IC3 Recovery Asset Team

The FBI established the IC3 Recovery Asset Team in February 2018 to streamline communication with financial institutions and assist FBI Field Offices with freezing funds for victims who made transfers to domestic accounts under fraudulent pretenses. This process is called the Financial Fraud Kill Chain (see **Domestic Financial Fraud Kill Chain Process** and **International Kill Chain Process** infographics). The Recovery Asset Team functions as a liaison between law enforcement and financial institutions as they conduct statistical and investigative analyses. During the reporting period, 50% of elder fraud losses reported to the FBI's IC3 were frozen.



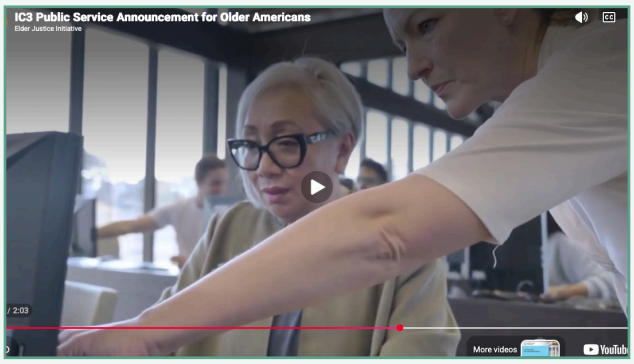
Report Elder Fraud

When Americans report attempted or completed fraud to the FBI's Internet Crime Complaint Center (IC3) or the Federal Trade Commission (FTC), analysts can use that information to:

- identify hotspots and direct targeted outreach to those areas,
- recognize trends in scam methods and prepare responses for those trends, and
- uncover new scams and disseminate public outreach materials around those scams.

Reporting is critical, whether you are a victim who lost money, or a victim who almost lost money.

Note. If a scammer has taken your money, a report to the **FBI's IC3** has the potential to freeze your funds, although freezing funds cannot be guaranteed. Watch this 2-minute video to learn **How to Report Elder Fraud** to the FBI IC3's Complaint Center.



Please call the National Elder Fraud Hotline at:

833–FRAUD–11

Hotline staff can help you make a report to the FBI's IC3 or the FTC.

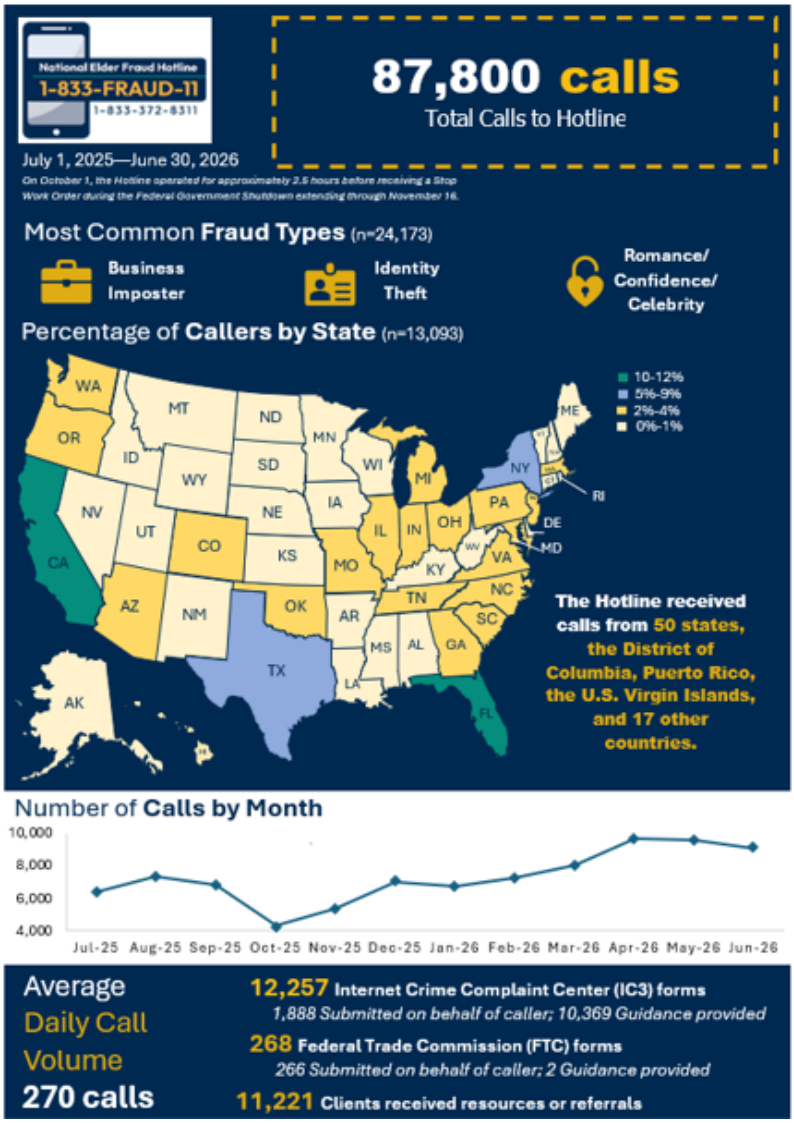
Helping Victims

The National Elder Fraud Hotline

The Department's **National Elder Fraud Hotline** (the Hotline), funded by the Office of Justice Programs' OVC, is a national resource for older adults who are or may be victims of financial fraud. The Hotline is staffed with experienced case managers who provide personalized support to assist callers in reporting suspected fraud to the relevant agencies and offering resources and referrals to other appropriate supports as needed, including, but not limited to, victim services, mental health services, housing assistance, and adult protective services. If requested by the caller, case managers will also assist callers in submitting a complaint form to the FBI's IC3 for Internet-facilitated crimes, or the FTC, when applicable.

Since inception in 2020, the Hotline has received 290,194 calls, staff have assisted callers on 109,945 occasions, and staff have submitted or assisted with 32,615 complaint forms submitted to the FBI's IC3 (28,026) or the FTC (4,589).

During this reporting period, the Hotline received 87,800 calls and Hotline staff made 2,235 outbound calls to follow up with callers. Hotline staff submitted or assisted callers with 12,525 complaint forms reporting fraud to the FTC or the FBI's IC3. See the graphic below for additional details.



Victims of Crime Act (VOCA) Formula Grant Program

OVC administers two VOCA **formula grant programs** that support crime victim compensation and assistance—the cornerstone of support for victims throughout the Nation.[7]

Victim Assistance

The VOCA Victim Assistance Formula Grant program supports thousands of direct victim service providers throughout the Nation each year. Each state and territory provides subgrants to local organizations and public agencies that provide services directly to victims.

Between July 2025 and March 2026:

- **4,156 VOCA victim assistance subgrantee organizations** provided services ranging from individual advocacy, crisis intervention, and therapy to civil legal assistance, information and referrals, and emergency shelter to 171,014 new victims aged 60 and older.
- VOCA-funded victim assistance organizations allocated **$52 million** to specifically serve victims of elder abuse.
- The most common victimization types for those aged 60 and older were: elder abuse or neglect; identity theft, fraud, or financial crimes; and domestic or family violence.

Victim Compensation

The VOCA Victim Compensation Formula Grant program provides funding to supplement state compensation programs that reimburse victims for crime-related out-of-pocket expenses, including medical and dental care, counseling, funeral and burial expenses, and lost wages and income.

Between July 2025 and March 2026:

- **8,588 individuals** aged 60 and older applied for crime victim compensation benefits.
- In addition, VOCA-funded organizations paid **751 compensation claims** related to elder abuse or neglect.

OVC
Office for Victims of Crime
Helping Crime Survivors Find Their Justice

7 OVC grantees submit quarterly performance measures and therefore the reporting period for OVC ended in March 2026.

USAO Victim Witness Assistance to Older Victims

Eastern District of Louisiana – On January 28, 2026, Kenneth Akpieyi, a/k/a "Phillip Anderson," was **sentenced** to 25 years in prison and ordered to pay more than $6 million in restitution based on his participation in an elaborate romance scam that targeted more than 30 older victims across the country. According to the evidence presented at trial, Akpieyi played a key role in defrauding the victims, mostly older women, through a scheme where perpetrators represented themselves as romantic partners. They often claimed to be generals, philanthropists, or entrepreneurs who lived outside the United States. Conspirators would meet victims on Facebook, Instagram, and similar social media platforms, gain the trust of the victims, and then ask them to move their conversations to WhatsApp or another encrypted platform. Thereafter, the perpetrators would foster a romantic relationship with their victims and ask them to send money for fraudulent reasons, such as to help with charitable work or to assist sick family members. Akpieyi would then receive victim funds under an alias at his residence in Marietta, Georgia.

The victim witness team in the USAO for the Eastern District of Louisiana provided extensive support to the older victims and worked diligently to meet their unique needs. In preparation for trial, the victim witness team made special arrangements when coordinating travel and court transportation for the numerous older victims to account for mobility challenges. The victim witness team also facilitated remote participation for those unable to travel for court proceedings.

United States Attorney's Office
Eastern District of Louisiana

Sharing Data & Research

OVERVIEW

An important aspect of the Department's elder justice efforts involves elder justice data and research to better understand the issue and inform policy. In this report, activities supported by the National Institute of Justice, the Elder Justice Initiative, and the FBI's IC3 are highlighted.

National Institute of Justice

Notice of Funding Opportunity

On March 25, 2026, the National Institute of Justice (NIJ) released the **NIJ FY25 Research on the Abuse, Neglect, and Financial Exploitation of Older Adults** Notice of Funding Opportunity (NOFO). NIJ's program of research on the abuse, neglect, and financial exploitation of older adults (aged 60 years and older) seeks to improve knowledge and understanding of key relevant issues through science. Under this NOFO, NIJ sought proposals to address one or more of the following topic areas:

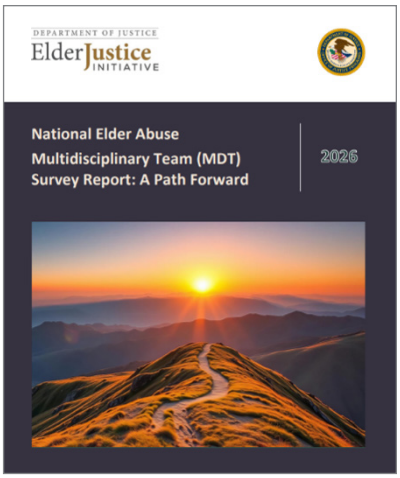
- evaluation of programs that seek to prevent, intervene in, or respond to the abuse, neglect, and financial exploitation of older adults;
- research on financial fraud against older adults, including knowledge building around scam prevention messaging;
- research on formal and informal caregivers who abuse (financially, physically, sexually, and/or emotionally) or neglect older adults, to inform intervention and prevention program development;
- forensic research involving the development of radiographic evidence and bioinformatic approaches relevant to the physical abuse of older adults; and
- research examining the role of emerging technologies in fraud and exploitation.

Projects funded under this NOFO will advance knowledge and inform efforts to prevent, detect, disrupt, reduce, and/or otherwise combat the abuse, neglect, and financial exploitation of older adults. The total amount to be awarded under this funding opportunity is $1,600,000 and the anticipated period of performance start date is January 1, 2027.

Elder Justice Initiative

National Elder Abuse MDT Survey

In 2025, the Elder Justice Initiative's Multidisciplinary Team Technical Assistance Center (MDT TAC)[8] disseminated a national survey to MDTs across the country. Survey responses from 116 MDTs in rural, suburban and urban jurisdictions are summarized in the **National Elder Abuse Multidisciplinary Team (MDT) Survey Report: A Path Forward** report. Seven key themes emerged.



- **MDTs are Essential but Insufficiently Resourced.** Across roles and regions, respondents expressed strong confidence in the value and effectiveness of MDTs. However, many warned that MDT capacity has not kept pace with rising demand and the increasing complexity of cases.
- **Strong Alignment with Best Practices, but Uneven Implementation.** Most MDTs reported integrating person-centered, trauma-informed, and ageism-awareness practices, reflecting strong conceptual alignment with modern elder justice principles. However, implementation remains inconsistent.
- **Relationship-Driven Success Outpaces System-Level Infrastructure.** MDT effectiveness is most often attributed to relationship-building, trust, and informal communication, attributes that are person-dependent rather than system-embedded, making MDTs vulnerable to staff turnover and resource loss.
- **Workforce Capacity and Specialized Expertise Remain Critical Gaps.** Respondents consistently identified shortages of trained professionals (forensic accountants, prosecutors trained in elder abuse, and geriatric medical and mental health providers) or insufficient protected time to participate in MDTs.
- **MDTs Lack the Tools to Measure What Matters Most.** Nearly half of respondents reported that their MDT does not engage in formal program evaluation. Respondents expressed a strong desire for standardized tools as well as training and support for evaluation design, data collection, analysis, and reporting.
- **Geography and Access Shape MDT Capacity.** MDTs serving rural, Tribal, and underserved communities reported compounded challenges, emphasizing the need for technology-enabled collaboration and virtual participation options for MDT members.
- **The Field is Calling for National Guidance and Leadership.** Respondents repeatedly requested clearer national guidance, shared tools, and examples of effective MDT practice, reflecting a field

8 Note. As of October 1, 2026, the Elder Abuse MDT TAC is now the **Elder Justice MDT Resource Center**, with an accompanying new website.

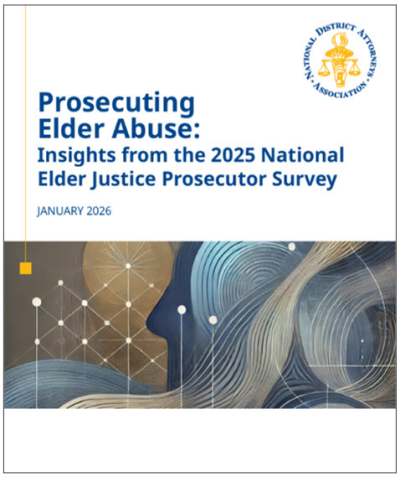
that is ready to mature, standardize core functions, and align around shared outcomes while retaining flexibility for local context.

These findings provide a roadmap for ensuring that MDTs are person-centered, measurable, sustainable, and equipped to meet the needs of older adults now and in the years ahead.

2025 National Elder Justice Prosecutor Survey

The Elder Justice Initiative supported the National District Attorneys Association in releasing the first elder justice prosecutor survey in over 20 years. The survey was designed to identify factors that facilitate or challenge the prosecution of elder abuse, neglect, and financial exploitation cases. The report, **Prosecuting Elder Abuse: Insights from the 2025 National Elder Justice Prosecutor Survey** (January 2026), will help identify gaps in prosecutor training and resources and guide efforts to fill those gaps over time. Overall, prosecutors requested:

- **Evidentiary Reform.** Strengthen options for preserving statements and presenting testimony when victims are unavailable for trial.
- **Statutory Clarity.** Simplify definitions of exploitation, undue influence, and abuse of authority to support clearer charging decisions.
- **Expert Access.** Build coordinated networks of qualified medical, psychological, and financial experts available for case consultation and testimony.
- **Advanced Training.** Continue developing programs that build on foundational training and enhance prosecutorial effectiveness.
- **Victim Advocacy and Support.** Ensure older victims have consistent, informed advocacy throughout the criminal process.



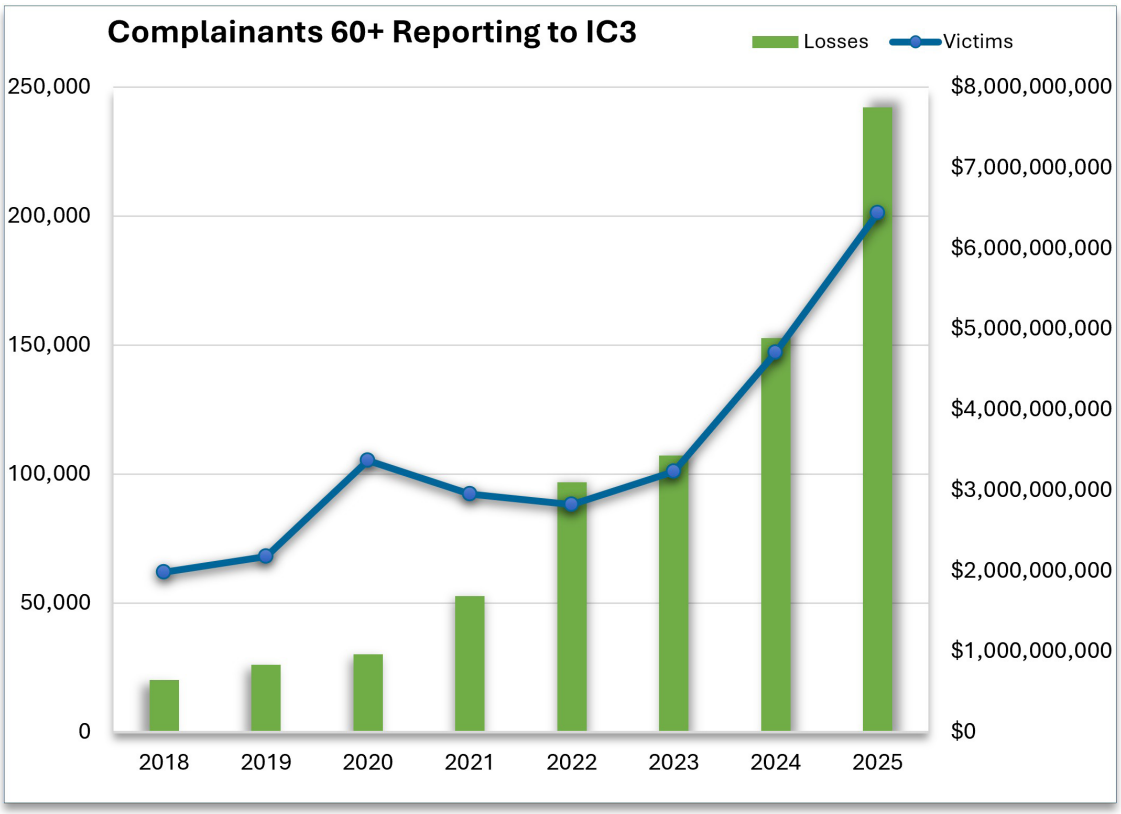
FBI IC3

FBI IC3 2025 Annual Report

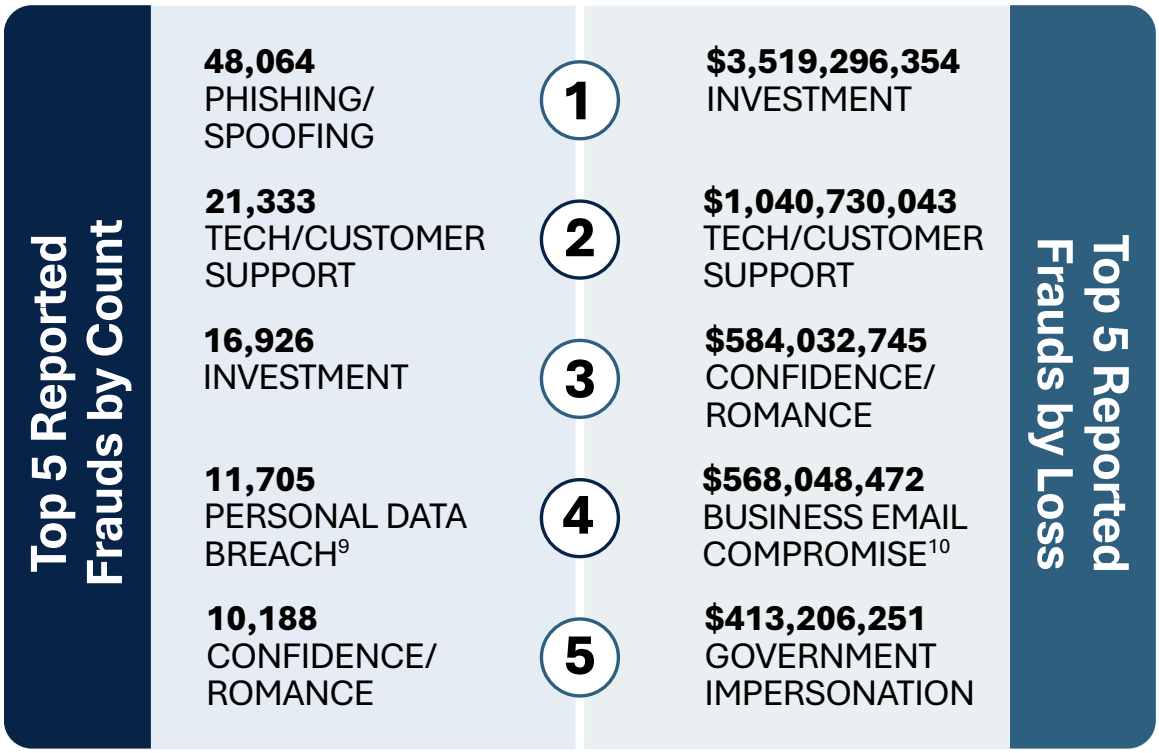
The FBI's IC3 receives and tracks thousands of complaints daily, reported by victims of fraud, their family members, and law enforcement officers. This reporting is key to identifying, investigating, and holding those responsible accountable for their actions.

Released in 2026, the **FBI Internet Crime Report 2025**, containing the IC3 Elder Fraud – Complaints filed by Individuals 60+ Report, concluded that total losses reported to IC3 by those age 60 and older topped $7.748 billion ($4,347,081,557 involved cryptocurrency), a 59% increase in reported losses from 2024.

There was also a 37% increase in complaints filed with IC3 by older victims, to more than 201,266 (see graphic below). Residents of California, Florida, Texas, New York, and Arizona sustained the highest losses to elder fraud schemes, with losses exceeding $3.5 billion among older adults in those states.



As demonstrated in the graphic below, the type of fraud most frequently reported to IC3 was not always the type of fraud resulting in the highest financial loss (derived from the 26 forms of fraud listed in the FBI IC3 report).



9 Personal Data Breach: A leak/spill of personal data which is released from a secure location to an untrusted environment. Also, a security incident in which an individual's sensitive, protected, or confidential data is copied, transmitted, viewed, stolen, or used by an unauthorized individual.

10 Business Email Compromise (BEC) is a scam targeting businesses or individuals working with suppliers and/or businesses regularly performing wire transfer payments. Fraudsters carry out these sophisticated scams by compromising email accounts and other forms of communication such as phone numbers and virtual meeting applications, through social engineering or computer intrusion techniques to conduct unauthorized transfer of funds.



Contact the National Elder Fraud Hotline

If you or someone you know has been a victim of elder fraud, no-cost help is standing by at the National Elder Fraud Hotline

833–372–8311

Monday–Friday, 10:00 AM – 6:00 PM ET
English/Español/Other languages available