

[Identity Thieves Target Baby Boomers](#)

Did you know that the first "baby boomer" filed for Social Security benefits in October 2007? This individual is the first of almost 80 million baby boomers who are expected to apply for such benefits over the next two decades and is, very possibly, one of the first baby boomers who may fall prey to identity theft. Because boomers are more likely to draw two incomes, i.e. retirement and social security benefits, thieves are more likely to target their financial resources than that of others. In addition to the extra income, boomers are being targeted by identity thieves because of their tendencies to avoid the internet, to rely on paper checks and paper mail, and to fall victim to pre-texting scams. Because of this, it is more important than ever for baby boomers, who, in the prime of their lives, are prime targets for identity theft, to use LifeLock's Identity Theft Protection Services.

One of the top reasons baby boomers are being targeted by identity thieves is because older boomers (ages 51-60) have not completely moved into the electronic age and still use pen and paper to pay bills and send correspondences. This leaves boomers' mailboxes prime targets for theft. Because LifeLock removes members' names from pre-approved credit card mailing lists as well as junk mail lists, LifeLock protects boomers from identity theft and enables boomers, who so choose, to stay in their non-electronic comfort zone.

LifeLock also protects those boomers who haven't completely moved into the electronic age by pulling annual credit reports from all three credit bureaus and mailing them to their members. Because some boomers have never "surfing" the net, much less know that they can access their credit reports online; they do not keep a close watch on their credit activity. In addition to pulling credit reports, LifeLock also places fraud alerts on member's credit files so that lenders must call the member for verification prior to issuing credit or loans.

Another way LifeLock protects boomers from identity theft is through their eRecon and TrueAddress services. Through LifeLock's eRecon service, criminal websites are monitored for the selling or trading of social security numbers, credit card numbers, driver's license numbers, etc. In addition to monitoring criminal websites, LifeLock's TrueAddress service monitors national databases for changes to a members' address and, if there is an address change, the member is notified of the change.

The next way LifeLock works to protect the identity of baby boomers is through their WalletLock service. Because boomers prefer to keep their personal documents close at hand, they are more likely to have multiple sources of personal identification in their wallet. This practice makes boomers prime targets for theft. If a boomer's wallet is stolen, or lost, LifeLock's WalletLock service assigns a WalletLock specialist to the members who will help in contacting each credit card company, banking institution, and any state and federal agencies who issue driver's licenses, etc. to cancel the accounts and begin the process of reinstating missing documents.

The fifth way LifeLock safeguards boomers from worry about identity theft is by easing their concerns about spending excessive amounts of time and money if their identity is stolen by offering a \$1,000,000 full service guarantee. Although most boomers are receiving additional income, their income is barely enough to cover their cost of living expenses. Through LifeLock's \$1,000,000 guarantee, LifeLock will hire attorneys, investigators, accountants, case managers, etc. to restore a member's good name and, if any money is lost as a result of the theft, they will reimburse the member the amount of money lost.

With LifeLock's Identity Theft Protection Services, boomers no longer need to worry about the security of their identity. In fact, the only security baby boomers may need to worry about is their Social Security benefits, which come from a system that is about to be tapped into by nearly 80 million baby boomers.

About the Author

Jed Jenson is concerned about [identity theft](#) in the world today. To get more [identity theft advice](#), visit here.

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