



# Tax fraud prevention tips

Tax-related identity theft happens when a criminal uses your Social Security number or other personally identifiable information (PII) to file a fraudulent tax return in your name. Scammers may also use PII to try and gain access to your bank account in order to steal a stimulus check or tax refund. Thankfully, there are steps you can take to mitigate this risk.



## Tips for preventing tax-related identity theft

While there's no way to prevent tax fraud, here are some tips to help reduce your chance of becoming a victim.

### Get an identity protection PIN

An Identity Protection PIN (IP PIN) is a six-digit number that prevents someone else from filing a tax return using your Social Security number. The IP PIN is known only to you and the IRS and helps verify your identity when you file your electronic or paper tax return. You can request an IP PIN at <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

### File your return as early as possible

If you've already filed a legitimate return, a thief won't be able to file a fraudulent one in its place.

### Don't take the bait

A criminal may pose as an IRS official or tax preparer in an attempt to phish for your passwords or other personal information. Remember that the IRS does not use email or text messages to request personal information from taxpayers. Any urgent request from a tax preparer to "act now!" by clicking a link or downloading an attachment should be regarded with suspicion.

### Choose a tax preparer with care

Check out the IRS's tips for vetting your preparer (<https://www.irs.gov/newsroom/ten-tips-for-choosing-a-tax-preparer>). A qualified preparer should have a Preparer Tax Identification Number (PTIN) from the IRS as well as professional credentials, such as a certified public accountant (CPA) license.

### Keep tabs on your tax account

You can log in to the IRS website (<https://www.irs.gov/payments/view-your-tax-account>) to see if anyone has filed a report in your name.

### Practice good privacy hygiene

The IRS recommends that all taxpayers take precautions such as using security software, encrypting sensitive information, creating strong passwords, and opting for two-factor authentication whenever possible.

### Identity protection service

If you are an Allstate Identity Protection member, rest assured that our bots and human operatives are already scouring the dark web for your Social Security number. You can also add other credentials, like important account usernames and credit card numbers, to our dark web monitoring tool. If we find your information where it doesn't belong, we'll alert you. And if you've fallen victim to tax-related identity theft, you won't have to navigate the recovery process alone. Our Identity Experts are standing by to offer round-the-clock assistance.

## Have more questions?

Our Identity Specialists are available 24/7 at 800.789.2720 or at [CustomerCare@AIP.com](mailto:CustomerCare@AIP.com)