

# Is the inheritance you expect to give or receive at risk of being hijacked?

Take these simple quizzes to determine your risk of becoming a victim of inheritance theft:

An inheritance is hijacked or stolen when it is diverted by the hijacker from the intended recipient to someone else. For example, a son may divert to himself the entire inheritance his father intended to divide among the hijacking son and his two daughters. The two daughters are the intended recipients of their shares of the inheritance and victims of inheritance hijacking.

An entire estate may be hijacked, or a single asset may be hijacked. For example, a child may convince a parent to make them a beneficiary on an insurance policy, promising to distribute the proceeds among all the parent's children. But after death the child keeps all insurance proceeds for themselves. In this case, only one asset of the estate is hijacked. The remaining assets are divided equally among all children as the parent desired.

## If you intend to GIVE an inheritance, take this quiz to measure your risk of hijacking.

For those who expect to **GIVE** an inheritance, this quiz will determine if the inheritance is at risk of being hijacked before it is distributed to your intended beneficiaries. You can also use this quiz to rate the risk to others intending to give an inheritance. Give points for each true statement. Use the table at the end to determine your risk.

A. Give **one** point for each true statement in this section:

1. Some or all of the persons I will give my estate to reside a long distance from me.  
I am sometimes depressed.
2. I am elderly and live alone in my home or condominium.
3. I do not have anyone I can truly trust to confide in when I need financial advice.
4. I have not made plans for my funeral.

Give **two** points for each true statement in this section:

5. I notice that my mental ability or mental health is deteriorating.
6. I notice that my physical health is deteriorating.
7. I have recently suffered a serious injury or illness.
8. I am estranged from one or more of my children.
9. I am remarried with children from a previous marriage.
10. I am remarried and my spouse has children from a previous marriage.

11. I do not seek the advice of a lawyer when I loan money or do business.

12. "Financial advisors" are trying to sell me insurance, annuities or like products.

13. I have assets such as insurance or IRA accounts which have a beneficiary designation, and I am uncertain about who I have designated as my beneficiaries.

14. I am older and thinking about marrying.

15. I do not have an attorney who knows me and who I can call for advice.

Give **three** points for each true statement in this section:

16. I am dependent upon others to handle or help with my finances.

17. I do not have a recent will or trust.

18. One of my children lives with me or close to me and cares for me while my other children live some distance away.

Give **five** points for each true statement in this section:

19. I gave a power of attorney to someone who I do not intend to give my estate to.

20. A neighbor or stranger has recently befriended me and I depend on them for assistance.

21. I made another person (perhaps my child) a joint owner on an asset I own, such as a parcel of real estate or bank account.

22. I have a younger friend who caters to me and I feel they are displacing my own children in my affection.

23. My children from a previous marriage and my present spouse do not get along well.

24. My children from different marriages do not get along well.

25. My intended beneficiaries do not get along or trust each other.

26. I have not communicated my intentions concerning my estate to my intended beneficiaries.

27. I am secretive about my assets and what I intend to do with my money.

28. Someone is influencing me to believe that my intended beneficiary is not worthy of receiving their inheritance.

29. I have named an administrator of my estate who I do not absolutely trust to properly honor my last wishes.

30. I have been diagnosed as having Alzheimer's Disease.

**Red light warnings:** There are no points for any of the Red Light Warnings. Part or all of your inheritance is almost certainly being hijacked if any of these Red Light Warning statements are true:

- 31. I am being urged to change my will to include someone as a beneficiary of my estate.
- 32. I am being urged to disinherit someone as a beneficiary of my estate.
- 33. I have made loans which I fear will not be repaid.
- 34. I have entered into an investment which I do not fully understand and fear I have been taken advantage of.
- 35. I live in fear of being physically harmed by a person who has power over me or my assets.
- 36. I live in fear of not receiving proper care from someone who I depend upon and who I am giving money or other assets to influence them to care for me.
- 37. I have given control of my assets to someone other than my intended beneficiaries.

Tally your points and find your risk level in the table below.

Total points	Risk level
None	You are not being realistic.
Less than 5	Low
Less than 10	Moderate
10 to 20 points	Moderate to high
More than 20 points	High
More than 30 points	Very High
One or more Red Light Warnings	Almost a certainty

**Recommendation:** At any risk level you should do all you can to reduce the risk. Learn about handling and protecting your inheritance and act to reduce your risk.

**Caution:** The warning signs listed in this quiz are not exhaustive of the issues which arise in hijacking cases. You should be mindful of any situation which raises your suspicions. There are some risks not listed here, such as fraud or forgery, because they cannot be easily recognized until the crime is complete. The best defense against fraud or forgery and like crimes is a proper estate plan and communication with your beneficiaries, administrators and others who have an interest in your plan.

**If you expect to RECEIVE an inheritance, take this quiz to measure your risk of hijacking.**

For those who expect to RECEIVE an inheritance, this quiz will determine if your inheritance is at risk of being hijacked before it reaches you. You can also use this quiz to rate the risk to others expecting to receive an inheritance. Give points for each true statement. Use the table at the end to determine your risk.

Give yourself **one** point for each true statement in this section:

The person I expect to give me an inheritance:

1. resides a long distance from me.
2. is elderly and lives alone.
3. does not confide in me about personal or financial matters.

Give yourself **two** points for each true statement in this section:

The person I expect to give me an inheritance:

4. has deteriorating mental ability or mental health.
5. has deteriorating physical health.
6. has recently suffered a serious injury or illness.
7. does not seek advice from a lawyer when loaning money or doing business.
8. has “Financial advisors” who sell insurance, annuities or like products.
9. has assets such as insurance or IRA accounts which have a beneficiary designation, and I am uncertain about who is designated as the beneficiaries.
10. Add two points if you do not know the answer to these questions.

Give yourself **three** points for each true statement in this section:

The person I expect to give me an inheritance:

11. is dependent upon others to handle or help with finances.
12. does not have a recent will or trust.
13. lives with a child or close to a child who provides care while other children live some distance away.
14. is estranged from me.
15. is thinking about marrying or has remarried.
16. has remarried and I am a child from a previous marriage.

17. has remarried and the current spouse has children from a previous marriage.

18. Add three points if you can not answer these questions.

Give **five** points for each true statement in this section:

The person I expect to give me an inheritance:

19. gave a power of attorney to someone who I do not know or trust.

20. has been befriended by a neighbor or stranger who they depend upon them for assistance.

21. has made another person (perhaps a child) a joint owner on an asset, such as a parcel of real estate or bank account.

22. has a younger friend who caters to them and I feel they are displacing the affection of his or her own children.

23. has children who do not get along with the current spouse.

24. has children or intended beneficiaries who do not get along well.

25. has not communicated his or her intentions concerning their estate to their intended beneficiaries.

26. is secretive about their assets and what they intend to do with their money.

27. is being influenced to believe that the intended beneficiary is not worthy of receiving their inheritance.

28. has named an administrator of their estate who I do not absolutely trust to properly administer the estate.

29. has been diagnosed as having Alzheimer's Disease.

30. Add five points if you cannot answer these questions.

31. I do not get along with my siblings or my step-brothers or step-sisters, or I do not trust them with my inheritance.

32. Someone else is the administrator of the estate I will inherit.

33. I do not know the nature or extent of the assets of estate I will inherit.

**Red light warnings:** There are no points for any of the Red Light Warnings. Part or all of your inheritance is almost certainly being hijacked if any of these Red Light Warning statements are true:

The person I expect to give me an inheritance:

34. is being pressured to change his or her will to include or exclude someone as a beneficiary of my

estate.

35. has made loans which I fear will not be repaid.

36. has entered into an investment which I do not fully understand and fear I have been taken advantage of.

37. lives in fear of being physically harmed by a person who has power over them or their assets.

38. lives in fear of not receiving proper care from someone and gives money or assets to insure they receive proper care.

39. has given control of his or her assets to someone other than their intended beneficiaries.

After adding up your points, find your risk level in the chart below.

<b>Total points</b>	<b>Risk level</b>
None	You are not being realistic.
Less than 5	Low
Less than 10	Moderate
10 to 20 points	Moderate to high
More than 20 points	High
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Recommendation: At any risk level you should do all you can to reduce the risk. Learn about handling and protecting your inheritances and act to reduce your risk.

Caution: The warning signs listed in this quiz are not exhaustive of the issues which arise in hijacking cases. You should be mindful of any situation which raises your suspicions. There are some risks not listed here, such as fraud or forgery, because they can not be easily recognized until the crime is complete. The best defense against fraud or forgery and like crimes is a proper estate plan and communication with your beneficiaries, administrators and others who have an interest in your plan.