



Lincoln Investment Wants You to Avoid the Romance Scam: Protect Your Heart and Your Assets

Romance scammers are con artists who prey on people by pretending to fall in love with them to win their trust and steal money. They prosper on dating apps, messenger apps and social media.

How Romance Scams are Perpetrated

It starts with a sweetheart scammer: a person you meet online who might send you an unsolicited text, direct message on social media or may request to match with you on a dating site. The scammer uses a fake name and fake images, assuming an identity that they believe will attract you. Sometimes they may impersonate a celebrity they know you admire based on information you post online. Then as you develop feelings, the scammer will expand the relationship, convince you that they are in love with you and will groom you to manipulate feelings.

Once they have gained your trust, and they may wait many months for that to occur, they will attempt to persuade you to send money somewhere. Sometimes it will be to them directly, other times through an investment, or an intermediary, cryptocurrency, gift cards or cash apps. Scammers will concoct a story that best fits their assumed identity and the relationship they have cultivated with you.

Tips to Protect Yourself

- » Be guarded with the information you post on social media or on public websites. Scammers can use these details to target you.
- » If you meet someone online, research their photographs and profile information. With a reverse image search you can determine whether an image has been used in a previous scam, or if the image belongs to someone else. That person is a victim too!
- » Don't fall too fast; if a person sounds too good to be true, they probably are.
- » Beware if the individual attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you.
- » If the individual promises to meet in person but then always comes up with an excuse why they can't, be suspicious.
- » Never send money to anyone you have only communicated with online or by phone.

If You are a Victim, Report It

If you are victim, you are not alone. Over 23,000 individuals reported a romance scam in 2025¹. Contact your bank right away and try to mitigate any losses. Contact your financial professional to ensure that Lincoln Investment is notified and can help assist in the protection of your Lincoln assets.

The FBI requests victims report romance scams to the FBI Internet Crime Complaint Center at [ic3.gov](https://www.ic3.gov). You can also make reports to the FTC at [reportfraud.ftc.gov](https://www.reportfraud.ftc.gov), and/or to local law enforcement.

If you think you have given your personal information to a scammer, go to [IdentityTheft.gov](https://www.identitytheft.gov) for steps you can take to protect your identity. Finally, tell your friends and family. Help them avoid getting scammed.

Sources: [FBI – How we can help you, Romance Scams](#); [IL AG, Steer Clear of the Sweetheart Scam](#); [FTC – What to Know about Romance Scams](#)

[¹2025_IC3Report.pdf](#)

Ways the Scammer May Attempt to Get Your Money

I need money for ...

- » Airline tickets or travel documents to come to the U.S. to be with you
- » My cell phone bill or Internet access so we can keep communicating
- » School tuition, so I can graduate and come to the U.S. and be with you
- » Planning our wedding so we can get married

Other variations of the sweethearts/romance scam:

The scammer may send the victim money orders with directions to deposit, cash and wire the money back. However, in reality, the money orders are counterfeit, leaving the victim responsible to the bank for the lost funds.

Sweetheart scammers sometimes ask their victims to make on-line purchases for them or to forward a package to another country, getting them to serve as mules to carry out illegal schemes.

Source: Illinois Attorney General, Steer Clear of Sweetheart Scam Fact Sheet, 2023.