



Don't Let AI Steal Your Retirement

Sample Chapter



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Sextortion Scams

If a stranger online pressures you for explicit photos, or an email threatens to share private images unless you pay, pause. Sextortion scammers use shame and urgency to force fast payment. Some have real material from hacked accounts or romance scams; many bluff with old passwords or AI-generated images. Silence is what they count on.

Over \$14 MILLION

Sextortion losses for adults over age 60 in 2025

A TRUE TO LIFE STORY

The Grandfather and the Gift Cards

In 2024, a 72-year-old retiree in Arizona received an email claiming a hacker had recorded him through his webcam. The message included an old password he recognized.

The email demanded \$2,000 in gift cards within 48 hours or, it claimed, embarrassing footage would be sent to his family, his church, and his former coworkers.

Shaken and ashamed, he drove to three stores, bought gift cards, and read the codes aloud over the phone. The threats kept coming. He paid again. Then a third time.

There was no footage. The password came from a years-old data breach. By the time he told his daughter, he had lost over \$6,000 — and the scammer was already gone.

HOW TO PROTECT YOURSELF

Five Steps That Stop the Scam

- 01 **Stop responding immediately.** Every reply, payment, or apology tells the scammer you're a paying target. Silence is your strongest move.
- 02 **Do not pay. Ever.** Paying rarely ends the threats and almost always invites more demands. Most threats are bluffs, and even real material rarely surfaces.
- 03 **Save the evidence before blocking.** Screenshot the messages, usernames, payment requests, and email headers. You'll need them for reports.
- 04 **Report to the FBI and the platform.** File at **ic3.gov** and report the account on the platform where it happened. For minors, also contact **CyberTipline.org**.
- 05 **Tell someone you trust.** Shame is the scammer's weapon. A trusted family member, friend, or counselor breaks the isolation and helps you act clearly.