



ELDER FRAUD PREVENTION

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Everyone is a target.

Fraud is not limited to race, ethnic background, gender, age, education, or even income. However, elderly Americans are often targeted for scams because they typically live alone, have a large nest egg, and may even be more open to conversing with strangers. That is why our office is dedicated to educating our elders on the latest traps being set for their retirement & savings. We will of course investigate and litigate unfair trade practices within our jurisdiction; however, with more and more scams originating outside of our country, it is imperative that you learn how to protect yourself from various traps being set. We hope this guide helps you do just that.



1 in 10

Elderly Americans are Victims of Fraud

Americans aged 65 & older are prime targets for scams with 1 in 10 elderly Americans falling victim to fraud each year. It is estimated that over \$3 billion was lost to elder fraud in 2023 alone -- with each case averaging a loss of \$120,000. That's money saved for retirement, healthcare, and even once-in-a-lifetime vacations that was lost in a single encounter with a con artist. Even worse, many of these scams originate in foreign countries, which means we do not have the jurisdiction to pursue justice. That is why the best solution is prevention by knowing the signs of fraud.

Have you been a victim of fraud?

Call our Consumer Protection Hotline

1-800-351-4889

TOP 10 RED FLAGS

If any of these occur, you're likely being lured into a scam.

01

INSIST ON IMMEDIATE PAYMENT

You'll feel rushed, pushed, or frantic as they insist you pay or donate right now.

02

GIVE EVASIVE ANSWERS

You might become confused or frustrated when things don't add up.

03

SEEMS TOO GOOD TO BE TRUE

You might become hopeful or skeptical; but there's no such thing as a free lunch.

04

DIFFICULT TO CLARIFY

You might start to question yourself as it gets harder and harder to get the facts.

05

NO WRITTEN DOCUMENTATION

You'll be denied verification of anything said and feel pressured to let it go.

06

PRESSURE TO DECIDE NOW!

You might feel cornered or squeezed, pushed into making a rapid decision.

07

SEEMS FISHY

Something feels “off,” but you’re being pressured to ignore your intuition.

08

REQUEST FOR FINANCIAL INFO

It’s never a good sign when you’re asked to email or text bank info or your SSN#.

09

CHECKS MADE PAYABLE TO THEM

Being told to write out a check to the salesperson is not a common policy.

10

IT’S A “SURE THING”

If it’s presented as the answer to your prayers, it’s probably a scam.



8 TYPES OF ELDER FRAUD

01

TELEMARKETING

Not every telemarketer who calls is legitimate. Approach with caution.

02

SWEEPSTAKES

Beware any “Free Prizes,” foreign lotteries, and pay-to-play schemes.

03

CHARITY

Don't trust they are who they say they are, or that they're helping others.

04

PHISHING

Occurs when Internet fraudsters impersonate a business to trick you.

05

IDENTITY THEFT

This is financial sabotage using your personal information.

06

FUNERALS & BURIAL

You do not have to accept a package with items you do not want.

07

PRESCRIPTION DRUG SCAMS

Be careful that you don't consume counterfeit drugs if ordered online.

08

INVESTMENT FRAUD

These are quick money schemes and "sure thing" opportunities that fail.

01 TELEMARKETING SCAMS

Telemarketing fraud costs consumers roughly \$40 billion every year. In fact, out of 140,000 firms operating in the U.S., up to 10% may be operating fraudulently. That is why you must approach every telemarketing call with skepticism and caution.

The Federal Trade Commission's Telemarketing Sales Rule, which prohibits these calls before 8:00am and after 9:00pm, is meant to protect you from abusive and deceptive sales practices -- but you will ultimately be responsible for how you respond to a potentially fraudulent call.

BEST PRACTICES AGAINST TELEMARKETING FRAUD

Telemarketers are required to inform you that this is a sales call, then verbally communicate their name, the total cost of the product, any restrictions on that product, and if a sale is final or non-refundable. If this does not happen, hang up or ask that written information be sent to you.

Remember: **NEVER** give your Social Security number, credit card number, or bank account information over the phone. Do not send money by courier, overnight delivery, or wire to anyone who insists on immediate payment. If it's high pressure or sounds too good to be true, hang up.



Reduce telemarketing calls
by signing up for Louisiana's

“Do Not Call” Registry

P.O. Box 91154

Baton Rouge, LA 70821

877-676-0773

www.lpsc.louisiana.gov/DNC

02 SWEEPSTAKES FRAUD

Scam artists often based out of Canada, Nigeria, and other foreign countries use telephone and direct mail solicitations to entice American consumers to buy chances in high-stakes foreign lotteries. These lottery solicitations violate federal laws which prohibit the cross-border sale or purchase of lottery tickets by phone or mail.

At the same time, be wary of any sweepstake that requires a purchase, upfront fee, or sales meeting to enter the contest or improve your chances of winning. It's probably not legitimate.

BEST PRACTICES AGAINST SWEEPSTAKES FRAUD

Under federal and state law, telemarketers who use prize promotions must tell you the odds of actually winning a prize. Legitimate sweepstakes do not require a purchase to enter, money up front, or any sort of payment to receive winnings.

Do not participate in foreign or international lotteries or those with names that slightly resemble legitimate organizations. Always read the fine print, never give out your bank account numbers or credit card information, refuse to pay upfront fees, and never send an overnight payment, even under high pressure. Be especially skeptical of any “free prizes.”



Reduce direct mail solicitations
by contacting DMAChoice:

Data and Marketing Association
P.O. Box 643
Carmel, NY 10512
212-768-7277
www.dmachoice.org

03

CHARITY FRAUD

Reputable charities often hire professional solicitors to collect donations. These professionals must register with the Attorney General's office, and you are entitled to know the percentage they earn per donation. They must also state their name, the name of the charity they are representing, and where they are calling from. Anything less is a red flag.

That said, all charities soliciting donations should be willing to provide you with written information, detail on how the donation will be spent, and ample time to verify their information.

BEST PRACTICES AGAINST CHARITY FRAUD

Charity fraud takes many forms, from emails and text messages to social media posts and cold calls. Use caution and do your research before donating. Fraudulent charities will often use names that resemble a well-known organization or claim to be aligned with first responder agencies. If the words “police” or “firefighter” are in the name, verify with the law enforcement agency or fire department before donating. Also watch for invoices claiming a pledge of money in your name or charities that pop up after a natural disaster or tragedy. Never pay in cash, make checks payable to the solicitor instead of the charity, or bend to extreme pressure.



Verify a charity’s legitimacy by contacting the LADOJ’s:

Consumer Protection Hotline

P.O. Box 94005

Baton Rouge, LA 70804

800-351-4889

www.AGLizMurrill.com

04

INTERNET FRAUD

Millions of dollars are stolen every year through online fraud and digital schemes known as phishing. In these cases, fraudulent messages may appear to be from organizations you trust, including your local bank. They might even connect to websites that *look* legitimate, but actually exist to steal your information. Trusted security software can help, but to be extra careful, never reply to these emails, click their links, or call the phone numbers provided. Never email your personal or financial information, and be sure to delete all emails and text messages asking for confirmation.

BEST PRACTICES AGAINST INTERNET FRAUD

Use unique passwords for important sites, like your bank account or email. Safeguard all usernames and passwords. Don't click on links or open attachments in emails unless you know *exactly* who sent them to you and have verified that the email address is correct. Always approach unsolicited attachments with caution, and don't open emails with "photos" or "bad news." Never download free software from sites, treat a public computer like your personal one, share personal or financial information via email, or trust a website unless you actually typed in the web address yourself. Always be cautious, even if it *seems* legitimate. This applies to text messages too.



If you are a victim of phishing:

Forward the email to the
organization impersonated and
spam@uce.gov

Then report it to
reportphishing@antiphishing.org

05 IDENTITY THEFT

An identity thief can misuse your information to open fraudulent credit card or bank accounts, secure deposits on cars and housing, receive utility services in your name, or even commit healthcare fraud. This can devastate your credit and be difficult to resolve.

Identity thieves can get your personal information by stealing your wallet, digging through your trash for old mail with account information (pre-approved credit card offers and tax documents, for example), or by accessing personal information shared online. From there, they stir chaos.

BEST PRACTICES AGAINST IDENTITY THEFT

Avoid having your identity stolen by shredding pre-approved credit card offers, bank statements, and insurance forms before putting them in the trash. You can even request a free copy of your credit report every year to ensure it only includes activities you authorized. Try to minimize the amount of personal information you carry in your wallet or purse, and be extra careful about who, when, why and how you share your Social Security Number or other personal information. As an extra safeguard, ask businesses, doctors, and other institutions what security measures and safeguards they have in place before or after sharing such vulnerable information.



If you are a victim of identity theft you should contact The Federal Trade Commission:

FTC Identity Theft Hotline

600 Pennsylvania Avenue
NW Washington, DC 20580

877-438-4338

www.consumer.gov/idtheft

06

FUNERAL & BURIAL ABUSE

Funerals and burials can be some of the most expensive purchases a consumer will ever make; however, that does not mean you should be subjected to emotional overspending or high-pressure sales tactics for goods and services you do not want.

Whether you are pre-planning or even pre-paying for your funeral, you have the right to choose the items you want and compare prices among funeral providers. Every funeral home must provide price lists for their services, caskets, and outer burials. These will help you determine the total cost.

BEST PRACTICES AGAINST FUNERAL & BURIAL ABUSE

The Federal Trade Commission enforces something called The Funeral Rule, which ensures that families know what funeral and burial options are available and the costs of these services prior to purchase. This Rule gives you the right to buy only the goods and services that you want based on a general price list. You have the right to buy separate goods and services as you desire. Furthermore, you do not have to accept a package with items you do not want. When pre-planning your funeral, be sure to ask what is included in a package, if you can cancel the contract for any reason, and if you are protected should the funeral home go out of business.



If you feel unsure about
your options, contact:

The Federal Trade Commission
600 Pennsylvania Avenue
NW Washington, DC 20580
877-382-4357
www.ftc.gov

07

PRESCRIPTION DRUG SCAMS

Unfortunately, the Internet has become a marketplace for counterfeit drugs laced with fatal doses of fentanyl. According to OnePillCanKill, in 2023, the DEA seized more than 78.4 million fentanyl-laced fake pills and nearly 12,000 pounds of fentanyl powder. That's more than 388.8 million lethal doses. In fact, 7 out of every 10 pills seized contain a lethal dose of fentanyl.

That is why it is better to be safe than sorry when it comes to pharmaceuticals purchased online, as they might be convincing yet dangerous replicas of your actual prescription.

BEST PRACTICES AGAINST PRESCRIPTION DRUG SCAMS

First, make sure the seller is properly licensed and that a licensed pharmacist is available to answer your questions. If the online seller does not require a prescription, provide an address or even a toll-free number to contact in case of a problem, that's a red flag. You don't want to do business with a website that will provide a prescription based on an online questionnaire either. You should request a tele-health visit or in-person examination instead. Finally, don't buy supposed "miracle drugs" for a serious disease online. Oftentimes, these products are not approved by the FDA and may even be dangerous to consume.



If you suspect you have purchased counterfeit drugs online, report it.

FDA Medwatch Program
10903 New Hampshire Ave
Silver Spring, MD 20993
800-332-1088
www.fda.gov

08

INVESTMENT FRAUD

This starts with some sort of letter, email or text outlining an opportunity that will help you get rich quick without any experience or training. It will be offered for a limited time only, be presented as a “sure thing” that will continue to show returns for years, and will enable you to reap great financial rewards while working part-time or from home. You might even be invited to an in-person seminar that makes grand promises with extraordinary success stories & testimonials. But here’s a simple metric to follow: **if it’s low risk and high reward, it’s almost always fraud.**

BEST PRACTICES AGAINST INVESTMENT FRAUD

Before you invest in any scheme, be sure to research company, look at their financial statements, and ensure that both the promoter and the security are each registered with the Louisiana Office of Financial Institutions. If you do attend an event, do not sign any paperwork. Get everything in writing, bring it home, read it carefully, and then consult someone trustworthy before you take any action. Be especially cautious of any retirement investment “opportunities,” and be cautious of seminar representatives who don’t want to answer your questions or give evasive answers. Finally, you should always be wary of any unsolicited offers.



You can inquire about a securities salesperson or report investment fraud to Louisiana’s:

Office of Financial Institutions
8660 United Plaza Blvd, 2nd Fl.
Baton Rouge, LA 70809
877-516-3653
www.ofi.la.gov

HOW TO REPORT FRAUD:

If you believe that you or someone you know may have been a victim of elder fraud, report it to your local law enforcement agency. When making that report, try to include as many details as possible. The checklist below should help.

- When did all this happen?
- Do you have the name of the scammer or the company they claimed to represent?
- What contact information did they give you? Phone numbers, email address, mailing addresses, website?
- How did they contact you? Phone, email, text, direct mail?
- Where did you send the funds and how did you do it? Wire transfer? Pre-paid card? What financial institution did you use? Account names and numbers?
- What was your interaction with the scammer like? Does anything stand out? What instructions were you given?
- Do you have any original documentation? Like emails, faxes, letters or text messages?

LOUISIANA GOVERNOR'S
OFFICE OF ELDERLY AFFAIRS

*Provides information on services, programs
and opportunities for the elderly.*

P.O. Box 61
Baton Rouge, LA 70821
225-342-7100
www.goea.louisiana.gov

AMERICAN ASSOCIATION OF
RETIRED PERSONS (AARP)

*Provides information and assistance with
fighting financial exploitation.*

601 E Street, NW
Washington, DC 20049
888-687-2277
www.aarp.org

NATIONAL CONSUMERS LEAGUE

*Provides government, businesses, and other
organizations with the consumers' perspective on
concerns including privacy, food safety, and
medication information.*

1701 K Street, NW, Suite 1200
Washington, DC 20006
202-835-3323
www.nclnet.org

ABOUT THE LOUISIANA DEPARTMENT OF JUSTICE

If you are seeking justice for yourself in a personal, corporate, or family matter, you try to get the best legal representation. But if an entire State or its political subdivisions are injured or victimized by the federal government, a multi-national corporation, or even another State -- that requires an Attorney General.

The Office of the Attorney General *is* the Louisiana Department of Justice, and we work to protect the people of Louisiana as whole. We fight for Louisiana's natural resources, investigate fraud, secure justice for our most vulnerable, and so much more.

We also provide educational content meant to help you make wise choices based on guidance you can trust. With that in mind, we hope this guide to Elder Fraud has been both enlightening and instructive; but should you need more information, please feel free to reach out to our office or your local parish representative.

ABOUT
ATTORNEY GENERAL
LIZ MURRILL



AG Liz Murrill is committed to defending the rule of law and protecting the people of our State. She has argued multiple cases before the U.S. Supreme Court and served as lead counsel in many cases challenging federal overreach, ranging from open border policies and attacks on religious liberty to COVID-19 mandates and First Amendment violations. With more than 30 years experience working in state and federal government, including eight as Louisiana's first Solicitor General, Liz Murrill has been a champion for women, children, and victims demanding justice. Now she is leading the fight to preserve our rights, our industries, and Louisiana's unique way of life. You can learn more at www.AGLizMurrill.com.

