



ELDER FRAUD PREVENTION

ATTORNEY GENERAL LIZ MURRILL

LOUISIANA DEPARTMENT OF JUSTICE



**Attorney General
Liz Murrill**

A handwritten signature in black ink that reads "Liz Murrill". The signature is written in a cursive, flowing style.

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 and 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** UTILIZING PERSONAL DETAILS
You might notice them bring up topics or interests you've posted about online.
- 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

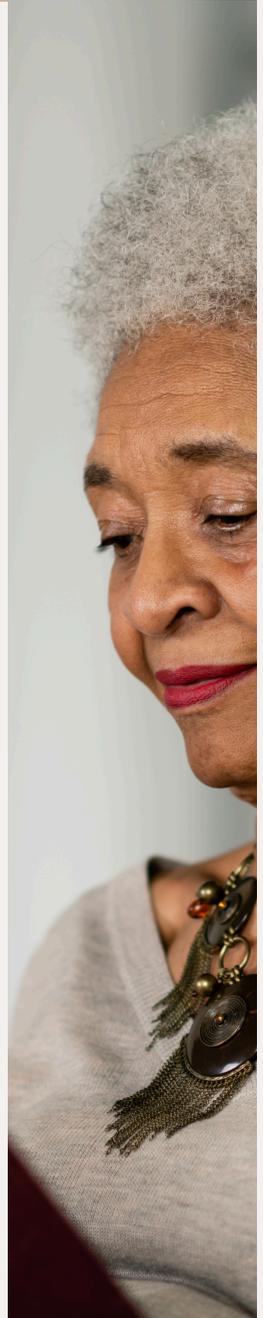
CHECKS MADE PAYABLE TO THEM

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

10

SEEMS TOO GOOD TO BE TRUE

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



8 TYPES OF ELDER FRAUD

01

ROMANCE SCAMS

Criminals take advantage of victim's desire to find companionship.

02

SWEEPSTAKES, CHARITY & LOTTERY

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

03

THE GRANDPARENT SCAM

Scammers can convincingly pose as grandchildren and loved ones.

04

TECH SUPPORT & IDENTITY THEFT

Fraudsters impersonate business representatives to trick you.

05

GOVERNMENT IMPERSONATION

Criminals can pose as law enforcement officers to establish authority.

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 ROMANCE SCAMS

Scammers can use fraudulent information and images to create a false identity to attract victims through a process called catfishing. Some scammers may pose as attractive strangers, and some may pose as celebrities. Criminals may target the elderly on social media and dating apps to capitalize on their desire for companionship and their perceived monetary stability.

According to the FBI, Americans over the age of 60 lost over \$356 million to confidence and romance scams in 2023 alone.

BEST PRACTICES AGAINST ROMANCE SCAMS

- Do not overshare information online. Scammers can use posted personal information to manipulate you.
- Watch for fast movers. It is a red flag if the person you began messaging with a week ago claims to be madly in love with you.
- Do your research. Reverse image search photos they've shared when starting a relationship with a stranger over the Internet. If the information you find does not match what you were told, this is a red flag.
- Be realistic. "Celebrities" contacting you to send them money is always a scam.
- Never send money to someone you do not know.



To file a complaint with the FBI's
**Internet Crime Complaint
Center (IC3)**, visit:
[ic3.gov](https://www.ic3.gov)

02

SWEEPSTAKES, CHARITY & LOTTERY FRAUD

Scammers are always looking for ways to take advantage of victims' hopefulness and generosity. Scam artists, often based out of foreign countries, entice victims to buy into high-stakes lotteries, sometimes promising "free prizes" and requiring upfront payment. Reputable charities hire professionals to collect donations. Professional solicitors must register with the Attorney General's Office. If the solicitor is not willing to provide their name, the name of the charity, where they are calling from and written information pertaining to the donation, this is a red flag.

BEST PRACTICES AGAINST SWEEPSTAKES, LOTTERY & CHARITY FRAUD

- Do not participate in foreign or international lotteries, this violates federal law.
- Read the fine print and refuse to pay upfront fees. Federal and state law dictates that telemarketers must tell you the odds of actually winning a prize.
- Never give out credit card or bank information.
- Double check with law enforcement agencies and fire departments before donating to agencies claiming to be aligned with first responders.
- Do thorough research before donating. Charities soliciting donations should be willing to give you ample time to verify their information.
- Never pay cash or make checks payable to the solicitor instead of the charity. This is a red flag.



Reduce direct mail solicitations
by contacting DMAChoice:
Data and Marketing Association
212-768-7277
www.dmachoice.org
Consumer Protection Hotline
800-351-4889
www.AGLizMurrill.com

03

THE GRANDPARENT SCAM

This tactic involves a criminal posing as a relative or loved one who is in trouble and urgently needs money. Artificial intelligence has made this scam particularly convincing. Scammers can use AI voice-cloning technology to replicate your loved one's voice using a short voice clip found on social media.

Scammers may call you posing as a child or grandchild who has gotten into an accident or has been arrested. They will urge you to send funds to help them resolve the issue. Scammers will use fear and urgency to motivate you to act before you can verify what you are told.

BEST PRACTICES AGAINST THE GRANDPARENT SCAM

- Set social media accounts to private. Scammers can use information you post about your family and friends against you.
- Create a code word with your loved ones. Choose a word that only you and your loved ones know to be used to verify that they are actually experiencing an emergency.
- Verify identities. Find the relevant agency and call a number that you found on your own to verify the person's identity and the information you have been given.
- Remember: Law enforcement officers will never contact you to collect bail money on behalf of someone else.



Consumer Protection Hotline
800-351-4889
www.AGLizMurrill.com

To report fraud to the **Federal Trade Commission**, visit:
reportfraud.ftc.gov

04 TECH SUPPORT & IDENTITY THEFT

In these schemes, fraudsters may appear to be from organizations you trust, including your local bank. They might even connect you to websites that *look* legitimate but actually exist to steal your information. Scammers may pose as customer service or tech support online and over the phone to get you to hand over personal and financial information. Criminals can post fraudulent job applications that ask for sensitive information like your social security number. With your information, scammers can pose as you to open credit cards and bank accounts, commit healthcare fraud, and even transfer ownership of property to themselves.

BEST PRACTICES AGAINST TECH SUPPORT & IDENTITY FRAUD

- Avoid posting complaints about customer service on social media or online forums. This allows scammers to spread fake call-center numbers by replying to you directly posing as company representatives.
- If you think that a criminal is impersonating a company employee, contact the company for verification.
- Never pay upfront fees for a job or pay for equipment requested by a prospective employer.
- Remember: If a customer service rep or tech support employee asks you to send them a pre-paid card or gift card to do their work, this is a scam.



If you are a victim of identity theft contact:

FTC Identity Theft Hotline

877-438-4338

www.consumer.gov/idtheft

If you have experience phishing:

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

05

GOVERNMENT IMPERSONATION

Criminals commonly pose as government officials, especially IRS agents or Social Security officials, to make hefty monetary demands from victims. In some cases, scammers may threaten to “arrest” the victim if they refuse to pay alleged “unpaid taxes” or fees. Impersonating a government official helps the scammer establish a sense of authority when interacting with victims. Some scammers may use special technology that falsely indicates that a call is coming from an actual government agency. Scammers posing as a police officers may even provide you with real badge numbers.

BEST PRACTICES AGAINST GOVERNMENT IMPERSONATION

- The IRS warns that, if you have not been notified in advance by mail about issues with your account, someone calling alleging to be from the IRS is likely trying to scam you. The IRS will never demand immediate payment via prepaid cards or wire transfer, and they will never ask for credit or debit card numbers over the phone.
- Go to the source. Call the agency directly from a number you have found to confirm the information that you have been given before acting.
- Remember: Real government officials will never demand funds from you or use threatening language against you.



If you have been contacted or fallen victim to governmental impersonation, you should contact your local law enforcement agency or contact the LADOJ's:
Public Protection Hotline
800-351-4889
www.AGLizMurrill.com

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

- Double-check that the funeral provider you are purchasing from is reputable. They should be registered with the Louisiana Embalming Board.
- Be sure to ask what is included in a package, if you can cancel the contract for any reason, and if you are protected if the funeral home goes out of business.
- You do not have to accept a package with goods and services you do not want.
- Remember: The Federal Trade Commission enforces The Funeral Rule, which stipulates that families be informed about what funeral and burial options are available and the costs of these services prior to purchase.



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

- Verify your online pharmacy if purchasing online. Make sure that the seller is properly licensed and that a pharmacist is available to answer your questions. Visit [safe.pharmacy](https://www.fda.gov/medwatch) to verify if a site is safe or not.
- Do not engage with businesses that will provide a prescription based on an online questionnaire. You should always have a tele-health visit or an in-person examination to obtain a prescription.
- Do not buy “miracle drugs” online, these products are often not approved by the FDA and may contain dangerous substances.
- Know your meds. If there is a change in packaging and appearance of your pills, this could indicate that they have been compromised.



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

- Do your research. Check the company's financial statements to ensure that the promoter and security are registered with the Louisiana Office of Financial Institutions.
- If you attend an event, do not sign anything. Get everything in writing, bring it home and consult someone trustworthy before taking action.
- When buying gold and precious metals, buy from a reputable dealer. Never buy precious metals using an equity-based financing or leverage.
- Be cautious of seminar representatives who do not want to answer your questions.
- Consult with a qualified financial planner, advisor, or accountant before making significant investments or changes to your retirement plan.



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.la.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 multinational 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.



www.AGLizMurrill.com

@AGLizMurrill



This public document is published at a total cost of \$0.87. Eight thousand (8,000) copies of this public document were published in this first printing at a cost of \$6,928.53. The total cost of all printings of this document, including reprints is \$6,928.53. This document was published by OTS Production Support Services, PO Box 94095, Baton Rouge, LA 70804-9095 for the Louisiana Department of Justice to educate the public on elder fraud issues. This material was printed in accordance with standards for printing by state agencies established in R.S. 43:31. Printing of this material was purchased in accordance with the provisions of Title 43 of the Louisiana Revised Statutes.