

Elder FRAUD PREVENTION



Attorney General Jeff Landry
Louisiana Department of Justice



“ “ As your Attorney General, I am committed to ensuring the Louisiana Department of Justice serves all of our State’s people, especially the elderly.

Billions of dollars are lost each year to scams; and, unfortunately, many of these victims are our senior citizens.

Research shows that Americans aged 65 and older are the prime targets of scams and receive more mail and telephone solicitations than any other age group.

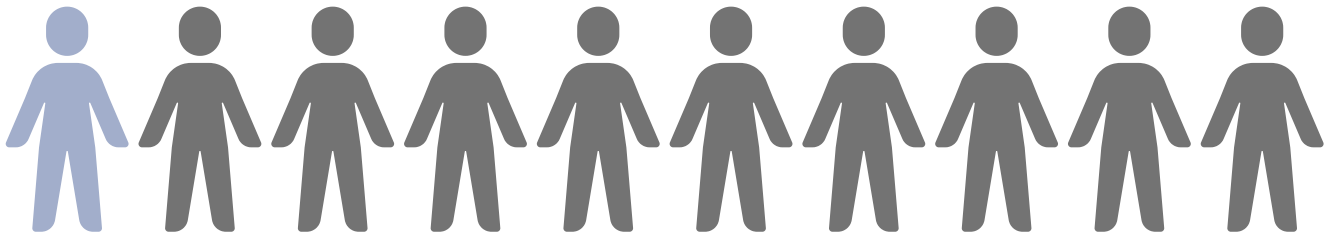
My office has compiled this pamphlet to help educate our State’s citizens on ways to avoid various types of fraud in order to help protect the livelihoods of our senior citizens.

In addition to educating seniors, my office - in limited circumstances - is empowered to investigate and litigate unfair trade practices perpetrated on senior citizens. In these instances, we will vigorously pursue legal action available against persons committing unlawful acts.

If you have any questions or would like more information, please visit www.AGJeffLandry.com or call our Consumer Protection Hotline at 800-351-4889.

I am here to serve you and do all that I can to make our State an even better place to live, work, and raise our families.

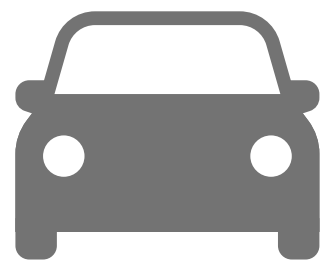
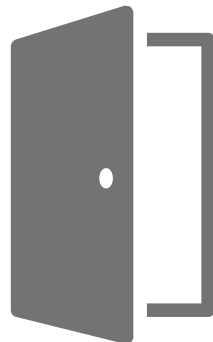
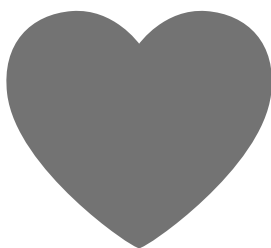
DID YOU KNOW?



1 IN 10 ELDERLY AMERICANS FALLS VICTIM
TO ELDER FRAUD EACH YEAR

\$ 1.9

BILLION LOST TO FRAUD



TELEPHONE SCAMS ARE THE MOST
COMMON TYPE OF SCAMS IN USE



TELEMARKETING FRAUD

Telemarketing fraud costs consumers approximately \$40 billion dollars each year. It is estimated that there are 140,000 telemarketing firms in this country and up to 10% of these may be operating fraudulently. To sign up for Louisiana's "Do Not Call" Program, or get more information, call 877-676-0773 or visit www.lpsc.louisiana.gov.

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.
- Ask the caller to send written information about the product or service being offered.
- Telemarketers are required to inform you it is a sales call. They must include the name of the seller and what they are selling before they make the sales pitch.



SWEEPSTAKES FRAUD

It is often difficult to know if a prize promotion is legitimate. Under federal and state law, telemarketers who use prize promotions must provide certain information such as the odds of winning a prize. If the odds cannot be determined in advance, telemarketers must tell the factors used to calculate the odds.

REMEMBER:

- Be wary of any sweepstakes notification received from an international or foreign lottery.
- Be cautious if a company urges you to send an overnight payment.
- It is not necessary to pay an upfront fee to enter a contest or receive winnings. Legitimate sweepstakes do not require the purchase of something to enter or improve the chances of winning.
- Be cautious of sales meetings to win "free" prizes.



CHARITY FRAUD

We all want to help those less fortunate; however, it is important to know if donations are sent to a legitimate charitable organization. Charity fraud scams can come to you in many forms: emails, text messages, social media posts, cold calls, etc. Always use caution and do your research when you are looking to donate.

REMEMBER:

- Ask for written information about the organization. A legitimate charity should gladly provide this to you.
- Be mindful of similar sounding names. Some fraudulent charities will use names that resemble a well-known, established organization.
- Ask the charity how donations will be spent.
- Watch for invoices claiming to have made a pledge which was actually never made. Many phony charities use this approach to steal money.
- Be skeptical of charities established immediately after a natural disaster or tragedy.



IDENTITY THEFT

Identity theft occurs when someone misuses your personal information, such as your Social Security number or bank account information, for financial gain. An identity thief can misuse your information for a variety of reasons. If you have been a victim of identity theft, contact the Identity Theft Hotline at 877-438-4338 or visit www.ftc.gov/idthef.

REMEMBER:

- Before you reveal your personal information, ask how it will be used.
- Only give your Social Security number when it is absolutely necessary. Ask to use other identifying information when possible.
- Medical identity theft occurs when someone steals your personal information, such as your Social Security number or Medicare identification number, and uses it to commit healthcare fraud.
- Ask about information security procedures in your workplace, doctors' offices, or other institutions with whom you do business that collect personally identifying information from you.



ONLINE FRAUD

Online Fraud is the use of Internet services or software with Internet access to defraud victims or to otherwise take advantage of them. Internet crime schemes steal millions of dollars each year from victims and continue to plague the Internet through various methods.

REMEMBER:

- Legitimate companies do not ask for your information via email or text.
- Fraudulent messages may appear to be from organizations with whom you do business, including your local bank.
- Do not reply, click links, or call phone numbers provided in these messages.
- Do not email personal or financial information. Remember, email is not a secure method of transmitting personal information.
- Do not click on links or open attachments in emails unless you know who sent them and what they are.



FUNERALS & BURIALS

Funerals and burials are some of the most expensive purchases that a consumer will ever make. Pre-planning a funeral allows you to choose the item you want and compare the prices of funeral providers. If pre-planning a funeral - be sure to put your wishes in writing and give copies to family, friends, and attorneys.

REMEMBER:

- The Funeral Rule, enforced by the Federal Trade Commission, ensures that families know what funeral and burial options are available and the costs of these services prior to purchase.
- The Funeral Rule gives you the right to buy only the funeral goods and services that you want. This must be stated on the general price list. You have the right to buy separate goods and separate services. You do not have to accept a package with items that you do not want.

HOW TO REPORT

If you believe you or someone you know may have been a victim of elder fraud, **REPORT IT** to your local law enforcement.

When reporting a scam – regardless of dollar amount – include as many of the following details as possible:


- Names of the scammer and/or company;
- Phone numbers, email addresses, mailing addresses, and websites used by the perpetrator;
- Methods of communication;
- Where you sent funds, including wire transfers and prepaid cards (provide financial institution names, account names, and account numbers);
- Dates of contact;
- Descriptions of your interactions with the scammer and the instructions you were given;
- Original documentation, emails, faxes, and logs of all communications.

RESOURCES

FEDERAL TRADE COMMISSION

Protects consumers from businesses operating unfairly and maintains the competitive process without burdening business activity.

 600 Pennsylvania Avenue, NW
Washington, DC 20580


 877-382-4357

 www.ftc.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

LOUISIANA GOVERNOR'S OFFICE OF ELDERLY AFFAIRS

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

 Post Office Box 61
Baton Rouge, LA 70821


 225-342-7100

 www.goea.louisiana.gov

NATIONAL CONSUMERS LEAGUE

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

 1701 K Street, NW, Suite
1200 Washington, DC 20006

 202-835-3323

 www.nclnet.org

For more information, visit www.agjefflandry.com or call the Louisiana Department of Justice Consumer Protection Hotline at 800-351-4889



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