

Recognize, Refuse, Report!

**Call us
Monday–Friday,
9 a.m.–4 p.m.**

**1-800-222-4444
Option 2**



Colorado Attorney General

The last thing you want to think about when grieving the loss of a loved one or making end-of-life preparations is falling victim to fraud. However, scam artists will take advantage of our emotional vulnerabilities when it comes to funeral planning if we're not careful. Here are some ways to avoid funeral fraud:

- **Know your rights when contacting a funeral home.**
The Federal Trade Commission's Funeral Rule requires that, upon initial contact, funeral homes provide you with three pricing lists: one for all goods and services offered, another for caskets and a third for "outer burial containers". The Funeral Rule provides additional consumer protections, such as receiving a written statement before you pay and buying funeral products from sources outside the funeral home.
- **Use caution when prepaying for funeral arrangements.**
Anytime you pay for services in advance, you run the risk of not receiving what you've paid for. A funeral home may go out of business, may run off with the money or may not honor the arrangement for any number of reasons.
- **Beware of fake funeral notifications.**
You may receive an email with the stolen name and logo of a legitimate funeral home claiming that a loved one has passed away. The email will ask you to click a link or download an attachment to receive the full details of the service, but instead is a phishing ploy designed to steal your identity or to install malware on your computer. Remember that legitimate funeral notifications will include the name of the deceased.

If you have questions or concerns about these types of scams, don't hesitate to contact an AARP Foundation ElderWatch volunteer specialist at:

1-800-222-4444

Denver Metro Area
303-222-4444

www.aarpelderwatch.org