



## Veterans Targeted by Scammers Promising Aid

Unscrupulous insurance agents are holding presentations at senior centers and residential care facilities in an effort to persuade ineligible seniors to apply for the Veterans Aid and Attendance Program, a benefit only available to low-income disabled veterans and their surviving spouses.

The agents offer to help vets qualify for the program and complete the necessary paperwork in exchange for a fee. The scammers will offer to move seniors' assets by converting trusts or purchasing annuities in order to qualify the seniors as low income.

The insurance agents profit from processing fees or hefty commissions on the sales of annuities, but the veterans get nothing in return - and may be saddled with annuities that cannot be canceled. In some cases, veterans may have to repay the government for benefits they were not entitled to receive.

### TIPS:

- Be wary of anyone who wants you to pay a fee, purchase an annuity or create a trust to qualify for the Veterans Aid and Attendance Program or any other governmental benefit.
- If you think you qualify for veterans' benefits, you may safely file claims free of charge through many different organizations listed here:  
<http://www.va.gov/ogc/apps/accreditation/index.asp>.
- General information on veterans' benefits and pensions, such as eligibility and how to apply, may be found for free at: <http://www.benefits.va.gov/pension/vetpen.asp>.
- Veterans residing in California can also visit the California Department of Veterans Affairs website to learn about state and federal benefits that veterans are entitled to receive and how to claim them at: <http://www.calvet.ca.gov>.

Veteran and Deputy District Attorney Mark Inaba explains the scam [here](#).

If you or a veteran you know were scammed into buying an annuity or other insurance products, call the California Department of Insurance at (800) 927-HELP (4357) or file a consumer Request for Assistance at <http://www.insurance.ca.gov>.

For more information on scams that target seniors, go to the Elder Abuse/Financial Fraud pages of the District Attorney's website (<http://da.lacounty.gov/seniors/financial-fraud>) or <http://vimeo.com/150942366>.

For a printable version of this fraud alert, [click here](#).

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