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I. Introduction

As the nation’s primary consumer protection agency, the Federal Trade Commission (“FTC” or “Commission”) has a broad mandate to protect consumers from unfair, deceptive, or fraudulent practices in the marketplace. It does this by, among other things, filing law enforcement actions to stop unlawful practices and, when possible, returning money to consumers. The FTC also protects the public through education and outreach on consumer protection issues. Through research and collaboration with federal, state, international, and private sector partners, the FTC strategically targets its efforts to achieve the maximum benefits for consumers, including older adults.

Protecting older consumers in the marketplace is one of the FTC’s top priorities. Unfortunately, in numerous FTC cases, older adults have been targeted or disproportionately affected by fraud. For example, the FTC has brought numerous enforcement actions in federal court to stop deceptive technical support schemes that affected older consumers.

As the population of older adults grows, the FTC’s aggressive efforts to bring law enforcement action against scams that affect them, as well as provide useful consumer advice, become increasingly important.

The FTC submits this second annual report to the Committees on the Judiciary of the United States Senate and the United States House of Representatives to fulfill the reporting requirements of Section 101(c)(2) of the Elder Abuse Prevention and Prosecution Act of 2017. The law requires the FTC Chairman to file a report listing the FTC’s enforcement actions “over the preceding year in each case in which not less than one victim was an elder or that involved a financial scheme or scam that was either targeted directly toward or largely affected elders.” Given the large number of consumers affected in FTC actions, this list includes every administrative and federal district court action filed in the one-year period. Appendix A to this report lists all of the FTC’s enforcement actions.
actions over the preceding year. In addition to the list, the FTC files this report to provide detail on
the agency’s efforts to protect older consumers, including its research and strategic initiatives, its
law enforcement actions that noted an impact on older adults, and its targeted consumer education
and outreach.

II. Developing Effective Strategies to Protect Older Consumers

The FTC conducts research and analysis, publishes information about patterns and trends, and
engages in coordinated efforts to protect older adults from financial loss and assist them with other
consumer issues such as identity theft protection. The agency is able to spot patterns and trends
through its data analysis and research and it works closely with stakeholders to learn about the top
issues concerning older adults. The FTC can then use its limited resources strategically to respond
to the needs of older consumers through enforcement, policy, education, and other initiatives.

A. Research and Data Analysis

The FTC collects and analyzes consumer report information through its Consumer Sentinel
Network (“Sentinel”) to inform its consumer protection mission. Sentinel is an online database that
provides federal, state, and local law enforcement agencies with secure access to consumer reports
on a wide variety of fraud-related topics. Law enforcement agencies and other organizations
contribute consumer reports to the database, which is searchable by criteria such as the type of
fraud and the name, address, and telephone number of the reported entity. Using Sentinel, the FTC
and its law enforcement partners can analyze reports filed by older adults to look for patterns and
trends, identify problematic business practices and enforcement targets, and develop cases against
targets under investigation.

1. Consumer Sentinel Reports from Older Adults

During 2018, Sentinel took in nearly 3.1 million reports from consumers directly and through
its data contributors (Fraud: 1.5 million; Identity theft: 444,383; Other: 1.2 million). Consumers
reported losing nearly $1.6 billion to fraud. About 45 percent of fraud reports filed in 2018 included
consumer age information. Consumers who said they were 60 and older (older adults) filed 256,404
fraud reports with reported losses of nearly $400 million.

Key findings from the 2018 data are:

• In 2018, older adults were still the least likely of any age group to report losing money to fraud,
  but their individual median dollar losses remained higher than for younger adults.

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7 A list of Sentinel data contributors, including the U.S. Senate Special Committee on Aging and the AARP Fraud
8 See generally FTC, FTC Consumer Sentinel Network (July 29, 2019), available at
https://public.tableau.com/profile/federal.trade.commission. Consumer Sentinel data is self-reported and not a
survey. As such, individuals decide whether or not to file a report. As noted below, not all consumers who file a
report provide their age, payment method, amount of dollar loss, etc.
• Compared to 2017 numbers, reported median individual losses among consumers 60 and over increased, and the increase was particularly large for people 80 and over.

• Older adults were much more likely than younger consumers to report losing money on tech support scams, prize, sweepstakes & lottery scams, and family & friend impersonation.

• Phone scams were the most lucrative against older consumers in terms of aggregate losses, and online scams were a distant second.

• Gift cards became the payment of choice for scammers, but wire transfers persisted in the top spot for total dollars paid.

These findings, explored more fully below, help inform the FTC’s consumer education and law enforcement mission.

a) Most Older Consumers Who Filed Fraud Reports Avoided Losing Any Money

Like last year, the overwhelming majority of Sentinel fraud reports filed in 2018 by consumers 60 or older did not indicate any monetary loss. Figure 1, which controls for population size, shows that older adults filed these no-loss reports about fraud they had spotted or encountered – but avoided losing money on – at nearly twice the rate of consumers ages 20-59.

Moreover, it remained true through 2018 that older adults were less likely than younger consumers (ages 20-59) to report losing any money to fraud. Figure 1 shows that, after controlling for population size, older adults were nearly 20% less likely to report losing money to fraud than consumers ages 20-59. This suggests that older adults may be more likely to avoid losing money when exposed to fraud, more inclined to report fraud when no loss has occurred, or a combination of these or other factors. Notably, the FTC fraud survey has also found that the rates of victimization for the various categories of frauds included in the survey were generally lower for those 65 and older than for younger consumers.

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9 The comparison of older adults and younger consumers is normalized against the population size of each age group. The analysis is based on U.S. Census Bureau data for population by age. See U.S. Census Bureau, Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties and Puerto Rico Commonwealth and Municipalities (June 2019), available at https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=PEP_2018_PEPAGESEX&prodType=table.

b) Older Consumers Reported Higher Median Dollar Losses in 2018 than in 2017

In 2018, the broad trend from prior years held strong: younger consumers were more likely to report losing money to fraud than older consumers, but older consumers who did report losing money, reported much higher individual losses. In addition, the median individual losses reported by older consumers rose significantly in 2018.

In 2018, median reported losses were fairly stable for younger adults as compared to 2017, but increased for older adults (Figure 2). Consumers ages 80 and older reported the largest median losses of $1,700 as well as the largest increase as compared to 2017. The median dollar loss for this 80 and over age group was more than four times the median loss amount reported by consumers in their 20s and 30s and more than two to three times that of other age groups. This striking growth for people 80 and older was driven in large part by increases in reported median dollar losses on prize, sweepstakes and lottery scams, and family and friend imposter scams (often called the “grandparent scam”). For people ages 60-79, a surge in reports of losses to imposters posing as the Social Security Administration during the second half of 2018 contributed to the upward trend in median losses.

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**FIGURE 2: 2018 MEDIAN INDIVIDUAL MONETARY LOSS REPORTED BY AGE**

Older adults reported higher median losses than younger age groups as well as large increases in median losses compared to 2017.

- **20 - 29** $400 (+0%)
- **30 - 39** $385 (+1%)
- **40 - 49** $455 (+3%)
- **50 - 59** $508 (+2%)
- **60 - 69** $600 (+20%)
- **70 - 79** $769 (+24%)
- **80 and Over** $1,700 (+55%)

Median Loss by Age (% change from 2017)

Percent change from 2017 shown in parenthesis. Median losses calculated based on reports in each age group indicating a monetary loss of $1 to $999,998.

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11 Reported median losses by people 80+ increased 124% to $5,000 on prize, sweepstakes and lottery scams and 39% to $5,000 on family and friend imposter scams in 2018.

12 The number of loss reports about government imposter scams by consumers ages 60-79 increased 27% in 2018, and reported median individual losses on government imposter scams increased 33% to $1,200 for this age group.
The growth in median losses among consumers 60 and over can also be explained, in part, by differences in the types of fraud older adults reported more frequently than younger consumers. For example, median individual losses on real estate and timeshare resale frauds, both of which are far more likely to harm older adults, are among the highest reported in Sentinel.\(^{13}\) In contrast, median individual losses to online shopping frauds, which are more heavily reported by younger consumers, are among the lowest reported. However, even when median individual losses were compared across all frauds, older adults reported higher median losses for the vast majority of frauds tracked in Sentinel.

c) Older Adults Are More Likely Than Younger Consumers to Report Losing Money to Tech Support, Prize, Sweepstakes and Lottery, and Family and Friend Impersonation Scams

As noted above, not all fraud reports indicate that the consumer lost money. To identify the top scams that had a financial effect on consumers, Figure 3 displays the top fraud categories reported by older consumers in which they indicated they lost any money. As shown in Figure 3, controlling for population size, older adults were more likely than younger consumers to report financial losses to certain types of frauds, but less likely to file loss reports on many other frauds. Notably, older adults were 381% more likely than younger consumers to report losing money to timeshare resale fraud, and 496% more likely to report a loss to real estate fraud (unrelated to timeshares). The median individual losses reported by older adults to these frauds were $6,000, $9,500, and $12,662 respectively.

\(^{13}\) In 2018, adjusting for population size, older adults were 381% more likely than younger consumers to report losing money to timeshare resale fraud, and 496% more likely to report a loss to real estate fraud (unrelated to timeshares).
adults filed loss reports on tech support scams more frequently than on any other fraud, and were 371% more likely to report losing money on these scams than younger consumers. The aggregate amount older consumers reported losing on tech support scams in 2018 was nearly $21 million. Older adults were also far more likely to report a loss on prize, sweepstakes and lottery scams, and family and friend imposter scams, but were notably less likely than younger consumers to report losing money to online shopping frauds, government imposter scams, and fake check scams.

An analysis of total dollars lost on these frauds presents a slightly different picture. For the frauds listed in Figure 3, the highest aggregate dollar losses reported were in the romance scam category, with older consumers reporting aggregate losses of $56 million in 2018.\textsuperscript{14} Prize, sweepstakes and lottery scams are next, claiming $52 million from older consumers in that time period. The government imposter category follows as a close third, with $50 million in aggregate dollar losses reported. The losses on government imposter scams are an exemplar of the broader theme observed at the opening of this section—older consumers are less likely to report losing money to government imposter scams than younger consumers are.\textsuperscript{15} When they do lose money, however, older consumers lose a lot more than younger consumers.

d) Phone Scams Were Most Lucrative Against Older Consumers

Phone scams continue to be a tremendous problem for consumers of all ages. Older adults reported that a phone call was the initial contact method in numbers four times higher than all other contact methods combined (see Figure 4). This high rate of phone fraud reporting was driven largely by

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure4.png}
\caption{2018 Reports by Contact Method (Ages 60 and Over)}
\end{figure}

\begin{itemize}
\item Phone calls were the top fraud contact method reported by older adults.
\item Total number of fraud reports: 190K
\item Number of fraud reports indicating a loss:
  \begin{itemize}
  \item Phone: 15K
  \item Online: 16K
  \item E-mail: 8K
  \item Consumer Initiated Contact: 9K
  \item Mail: 5K
  \end{itemize}
\end{itemize}

\textsuperscript{14} See FTC Consumer Protection Data Spotlight, Romance scams rank number one on total reported losses (Feb. 12, 2019), available at https://www.ftc.gov/news-events/blogs/data-spotlight/2019/02/romance-scams-rank-number-one-total-reported-losses.

\textsuperscript{15} In 2018, adjusting for population size, aggregate reported losses on government imposter scams were about twice as high for older adults as for younger consumers. Reported median individual dollar losses on government imposter scams were $1,374 for older adults and $800 for younger consumers.
reported calls from government imposters, particularly Social Security Administration imposters.\textsuperscript{16} However, as the teal bars show in Figure 4, when reports with no monetary losses are excluded, the disparity in reporting levels between phone and other contact methods is far less pronounced.

Consumers 80 and over filed more loss reports about calls from family and friend imposters than other phone frauds, while consumers ages 60-79 most often reported losing money on phone calls from tech support scammers. Tech support scams, which can start with an alarming browser pop-up message rather than a phone call, were also the top online fraud reported by older adults.

e) Gift Cards Are Becoming Payment Method of Choice for Scammers, but Wire Transfers Persist in the Top Spot for Total Dollars Paid

Consumers reporting fraud frequently indicate what payment method they used, and this information helps the FTC identify opportunities for enforcement and consumer education. The first column in Figure 5 shows that older adults most often reported paying fraudsters with a credit card, gift or reload card, or wire transfer in 2018. The second column in Figure 5 shows the aggregate dollar losses that older adults reported for the payment methods shown. During the course of 2018, the number of older adults who said they paid with gift cards or reload cards

\begin{figure}
\centering
\includegraphics[width=\textwidth]{figure5.png}
\caption{2018 Top Payment Methods and Total Amount Paid (Ages 60 and Over)}
\end{figure}

Percentage calculations based on 31,845 reports directly to FTC by consumers ages 60+ indicating a payment method. Wire transfer companies MoneyGram International and Western Union, and reload card provider Green Dot, contribute a significant number of reports to Sentinel each year. To avoid distorting the number of complaints reporting certain payment methods, data provided by data contributors are excluded.

increased dramatically. In fact, during the second half of 2018 (and continuing into 2019), gift and reload cards were the most frequently reported payment method by older adults, even for tech support scams. This is a sharp reversal from 2017 trends, which indicated tech support scammers typically demanded payment with credit cards. This is a concerning trend as gift and reload cards offer virtually no fraud protections for consumers. Credit cards offer the strongest fraud protections for consumers.

As in 2017, older adults reported sending more money to fraudsters by wire transfer than by any other method, and wire transfers sent in connection with romance scams and prize, sweepstakes, and lottery scams were drivers of this trend. In fact, consumers in their 60s reported far higher aggregate losses on romance scams than on any other fraud in 2018, and the vast majority of those dollars were sent by wire transfer. Wire transfers were also the top payment method on prize, sweepstakes and lottery frauds, which had the highest aggregate reported losses for people 70 and older. While cash or cash advance remained a relatively uncommon payment method, extremely high median losses by older adults who mailed cash for grandparent scams (i.e., family/friend imposter scams) in 2018 contributed to total losses that exceeded some more frequently used payment methods. These findings are important as a wire transfer, gift card purchase, or large cash withdrawal will typically involve an in-person interaction with a business in the consumer’s community. Recent research has shown that these front line businesses can make a substantial difference in helping consumers to avoid losing money. More specifically, over fifty percent of consumers who reported an intervention by a third party during a scam in progress avoided a loss. This is notable given that these interventions are likely to occur at a stage when the consumer is heavily under the influence of the scammer and on the cusp of sending money.

17 The number of loss reports made directly to the FTC by older adults indicating gift or reload cards as the method of payment increased by 85% in 2018. The rise of gift cards as payment for scams was explored in a Consumer Protection Data Spotlight. See FTC Consumer Protection Data Spotlight, Scammers increasingly demand payment by gift card (Oct. 16, 2018), available at https://www.ftc.gov/news-events/blogs/data-spotlight/2018/10/scammers-increasingly-demand-payment-gift-card.

18 A Consumer Protection Data Spotlight described an increase in people 70+ mailing cash on grandparent scams. The median cash amount sent was $9,000. See FTC Consumer Protection Data Spotlight, New twist to grandparent scam: mail cash (Dec. 3, 2018), available at https://www.ftc.gov/news-events/blogs/data-spotlight/2018/12/new-twist-grandparent-scam-mail-cash.

19 The study involved a survey of respondents who had reported a scam. Among those survey respondents, 20% reported a third-party intervention or attempted intervention. Of those, 51% said that they did not lose money. By contrast, survey respondents who said they engaged with a scammer were also significantly more likely to report losing money if they had not talked to anyone while it was happening. See FINRA Investor Education Foundation, BBB Institute for Marketplace Trust, & Stanford Center on Longevity, Exposed to Scams: What Separates Victims from Non-Victims? at 9, 12 (Sept. 2019) available at https://www.finrafoundation.org/sites/finrafoundation/files/exposed-to-scams-what-separates-victims-from-non-victims_0_0.pdf.

20 Id.
The FTC monitors Sentinel data for these and other important trends to inform its strategies for protecting older adults. Significant improvements to the Sentinel system have contributed to the agency’s efforts to identify enforcement targets strategically and enhance the agency’s education messages. Outreach efforts with stakeholders, described below, further improve the system by increasing the number of reports from consumers. The FTC has also worked to increase the number of data contributors providing reports to Sentinel, and was pleased to welcome the Microsoft Corporation Cyber Crime Center in 2018, adding thousands of reports about tech support scams to the Sentinel database.

### 2. Alerting the Public About Shifting Trends and Tactics

The FTC made aggregate consumer reporting data more accessible in 2018 by publishing Sentinel data on a quarterly basis in a new interactive online format.\(^{21}\) Previously, aggregate Sentinel data were released only in the FTC’s annual *Consumer Sentinel Network Data Book*. This engaging new tool, available at [www.ftc.gov/exploredata](http://www.ftc.gov/exploredata), provides a more timely snapshot of what consumers are reporting and empowers users to explore data by fraud type, contact or payment method, and a variety of other dimensions. Users can track trends over time or click on interactive maps to see what consumers are reporting in their area. Dashboards showing data by consumer age enable users to explore age-related trends and differences in losses and reporting levels by age. By making Sentinel data more accessible, the FTC hopes to encourage reporting and to promote data-driven outreach by the media, government agencies, and consumer groups to help the public spot and avoid fraud.

The FTC also launched the *Consumer Protection Data Spotlight* publication in the fall of 2018 to illuminate emerging trends in the data and important stories the agency is hearing from consumers. The *Spotlight* has regularly highlighted differences in how fraud affects older adults, particularly the much higher median losses reported on a variety of frauds. One *Spotlight* told the story of older adults mailing thousands of dollars in cash to scammers posing as their

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\(^{21}\) Interactive Sentinel dashboards are hosted on the Tableau Public website and can be accessed from [www.ftc.gov/exploredata](http://www.ftc.gov/exploredata).
grandchildren. The Spotlight noted that people 70 and older who sent cash to these kinds of scammers, reported median individual losses of $9,000. Another Spotlight highlighted the vastly disproportionate harm Sentinel data suggest tech support scams are causing older adults. As stated in the Spotlight, in 2018, people 60 and older were about five times more likely to report losing money to tech support scams than younger people. The data stories and consumer tips highlighted in the Spotlight have reached millions of consumers through coverage by both local and national news programs, network morning shows, syndicated news columns, and through the agency’s own outreach channels.

3. Hearing Directly from Older Consumers About FTC Imposters

Imposter scams were the top type of scam reported to the FTC in 2018. In particular, reports about scammers impersonating the government (often the Internal Revenue Service or the Social Security Administration) have risen to the top of the list. The FTC has also been impersonated through the years.

To better understand imposter scams, this year, the FTC directly engaged with older consumers who reported losing money to scammers pretending to be FTC staff. Between July 1, 2018 and June 30, 2019, more than 100 consumers aged 60+ reported to the FTC that they lost more than $1,000 to FTC impersonators. Most of these people reported that the scammers told them they had won prizes, money, or grants, and the FTC would distribute the benefits once the consumers paid fees. FTC staff spoke to the majority of these complainants to clarify that the FTC does not distribute prizes, money or grants, and provided additional information to the consumers about government imposter scams as needed.

Several key takeaways came from talking with these consumers about their experiences. First, and not surprisingly, the fact that the scammers presented themselves as representing a federal agency made a difference in how the consumers reacted. The consumers said they believed they were less likely to be scammed by a person from a government source as opposed to a company. Some scammers went to great lengths, making up details about the FTC, to make themselves seem authentic. Second, even after conversation with real FTC staff, many of these consumers still wondered whether the person who had called them was, in fact, an FTC employee. Further conversation was required in many cases to help them understand that the calls – and the information the scammer had provided – were false. Third, consumers reported that these types of scams were often a long, drawn out process. In numerous instances, the scammers contacted the consumers daily, building relationships and creating trust. Frequently, large money losses occurred through multiple contacts over the course of weeks or months.

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While the economic impact of losing large amounts of money varied from difficult to devastating, the consumers reported feeling a sense of embarrassment and shame at having been scammed. Many reported feeling a loss to their self-image as competent people with a lifetime of experience that would help them avoid being fooled. Some reported seeing this as proof that they were now too old to be handling their own money. This type of self-doubt was alarming to numerous consumers, and independent of the monetary loss they also suffered.

The special outreach to this group of older consumers has not only helped the agency deliver consumer education more directly, it has also improved our understanding of how these scams unfold. The insights gained from these conversations will continue to inform how the FTC works to combat government imposter fraud.

**B. Coordinated Efforts to Protect Older Consumers**

The FTC’s Every Community Initiative leads the agency’s strategic planning for the protection of older consumers. Understanding that different types of frauds affect different groups of consumers, the Initiative examines the impact of different schemes on different groups of consumers, including older adults, military service members and veterans, African Americans, Latinos, Asian Americans, Native Americans, and other groups. The Initiative includes staff throughout the Bureau of Consumer Protection and the FTC’s regional offices who use research and input from stakeholders in communities to develop strategies to prevent fraud, inform the agency’s law enforcement program, and expand outreach to such communities. As discussed further in Section IV, these partnerships across the country have been extremely valuable as the FTC identifies potential cases and further develops strategies to protect older adults in a wide range of communities from financial loss.

The FTC continues to coordinate with federal, state, and international law enforcement agencies, including those with criminal authority, leveraging resources to track down fraudsters and build actions to stop them. With the Department of Justice (“DOJ”), the FTC organizes and participates in the International Mass Marketing Fraud Working Group, a multilateral network of agencies that enforces laws prohibiting mass marketing fraud. The Working Group has been pivotal in enforcement actions against entities that have allegedly defrauded millions of older consumers out of hundreds of millions of dollars. In March 2019, the FTC, the DOJ, the U.S. Postal Inspection Service, and a number of other domestic and foreign law enforcement partners announced civil and criminal actions against a host of defendants.

Further, the FTC has continued to be an active member of the Elder Justice Coordinating Council, a multi-agency federal entity charged with identifying and proposing solutions to elder abuse, neglect, and financial exploitation. Part of the Council’s mission is to develop recommendations to the Secretary of the Department of Health and Human Services (“DHHS”) for the coordination

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of relevant activities. FTC staff serve on the Council’s working group and subcommittees. Staff also presented information about the FTC’s work to protect older consumers at the DOJ’s Rural and Tribal Elder Justice Summit in Des Moines, Iowa, in November 2018. This work connects the agency with other federal government offices that are working to combat elder abuse and facilitates information sharing and coordination.

III. FTC Enforcement Activities Affecting Older Consumers

Aggressive law enforcement is a key component in the FTC’s efforts to protect older consumers. Congress has directed the FTC to list “each case in which not less than one victim was an elder or that involved a financial scheme or scam that was either targeted directly toward or largely affected elders.” Most FTC enforcement actions involve numerous consumers of all ages. Further, the ages of consumers affected are not typically known. Therefore, Appendix A to this report lists all new enforcement actions brought by the FTC (or by the DOJ on the FTC’s behalf) between October 1, 2018, and September 30, 2019. Based upon our law enforcement experience, the Commission is of the view that people ages 60 or older are in the groups of affected consumers in almost every consumer protection case filed. The 66 cases listed in Appendix A involve a wide range of matters, including alleged business opportunity and money-making schemes, deceptive health product advertising claims, deceptive negative option schemes, data security and privacy violations, charity frauds, scams directed at small business owners, and more.

To provide a better description of the FTC’s work to protect older consumers, the next section summarizes ten enforcement actions filed within the last fiscal year where the Commission notes a significant impact on older consumers. Also listed are additional agency actions — including settlements, warning letters, issuance of consumer refunds, and subsequent criminal


28 When staff identifies unfair or deceptive acts or practices that harm consumers, the FTC often sues the fraudsters in federal district court, seeking injunctive relief to stop illegal business practices as well as monetary relief in the form of redress for consumers or disgorgement of ill-gotten gains. The agency can also bring cases through administrative process. In some circumstances, the Department of Justice files cases on the FTC’s behalf for rule violations or to secure civil penalties for violations of FTC administrative orders.

29 The Elder Abuse Prevention and Prosecution Act, PUBLIC LAW 115–70, Oct. 18, 2017. Sec. 101(c)(2).

30 This list includes cases involving student loan debt relief schemes and violations of children’s privacy laws. The perpetrators of such schemes may not typically target older adults, but the cases are listed because they involve large and diverse groups of consumers. The affected consumers are likely to include an older adult paying off student debt for him or herself or for an adult child, or an older parent or grandparent caring for children who go online and wish to protect the child’s privacy.
action by other agencies relating to FTC matters — that affected older consumers. These actions illustrate some of the key consumer issues that disproportionately affect older adults.

**A. Fake Medical Insurance Plans**

In *Simple Health Plans, LLC*,\(^{31}\) the FTC alleged that the defendants falsely claimed to be selling a variety of comprehensive healthcare plans. The defendants falsely held themselves out as experts on and providers of government-sponsored health insurance policies, including Medicare. The defendants’ lead generation websites advertised “Medicare Health Plans for Your Needs and Budget,” or “Medicare Senior Health Insurance Options.” The defendants also claimed affiliation with AARP. In reality, the defendants did not actually offer the comprehensive plans that they marketed and had no affiliation with AARP. Instead, at most, the defendants enrolled consumers in limited benefit plans and medical discount programs that offered none of the promised coverage. At the FTC’s request, a federal court froze the defendants’ assets and halted their marketing efforts. This litigation is ongoing.

**FIGURE A – SCREENSHOT OF A PORTION OF A WEBSITE IN SIMPLE HEALTH PLANS, LLC**

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**B. Tech Support**

In *Elite IT Partners, Inc.*,\(^{32}\) the FTC alleged that the defendants had been operating a technical support scheme using internet ads targeting consumers looking for email password recovery help.

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The defendants’ representatives falsely told consumers that their computer problems most likely stemmed from a computer virus or infection. The telemarketers ran bogus “diagnostic” tests and used scare tactics and misrepresentations to sell additional service plans. The vast majority of consumers that the defendants contacted were older. At the FTC’s request, the federal court temporarily shut down the defendants’ scheme and froze their assets. This litigation is ongoing. The case was brought as part of a coordinated effort with DOJ and other federal and state agencies to take down technical support scams.\(^{33}\)

C. Robocall Credit Card Interest Reduction

In *First Choice Horizon LLC*,\(^{34}\) the FTC alleged that the defendants robocalled financially distressed and older consumers, including many whose phone numbers were on the Do Not Call Registry, about a bogus credit card interest rate reduction service. Under the guise of confirming consumers’ identities, the defendants tricked consumers into providing their personal financial information, including their Social Security and credit card numbers. Consumers were promised they could lower their credit card interest rates to zero percent for the life of the debt, thereby saving them thousands of dollars on their credit card debt. In reality, the defendants applied for new credit cards with only a promotional rate that lasted for a limited time, after which the interest rate increased significantly. The defendants did not disclose that their service could lead to consumers paying substantial additional bank or transaction fees. In many instances, the FTC alleged when consumers did not agree to use the defendants’ service, the defendants used consumers’ personal financial information to apply for credit cards on their behalf without their knowledge or consent. Upon the FTC’s request, the court froze the defendants’ assets and issued an order that prohibited the defendants from engaging in telemarketing to offer any sort of debt relief product or service. This litigation is ongoing.


D. Business Opportunity Schemes

In 8 Figure Dream Lifestyle LLC, the FTC alleged that the defendants consistently made false or unsubstantiated claims about how much consumers could earn through their programs. They often said, for example, that a typical person with no prior skills could make $5,000 to $10,000 in 10 to 14 days. While the defendants marketed their scheme broadly, they also directly targeted older consumers. Their marketing to retirees said, “Make sure those golden years are actually ‘Golden’!!” The reality was less shiny, as people who bought the program spent up to $22,000, and rarely earned substantial income. In fact, they typically lost their entire investment, and often incurred significant loans and credit card debt. This litigation is ongoing.

E. Money Transfer System Fraud

In November 2018, the FTC settled charges in MoneyGram International over allegations that the company failed to take steps required under a 2009 FTC order that requires the company to protect consumers from fraud through its money transfer system. In its new filing addressing violations of the 2009 order, the FTC alleged that MoneyGram failed to implement the comprehensive fraud prevention program mandated by the 2009 order, which requires the company, among other things, to promptly train, investigate, restrict, suspend, and terminate high-fraud agents. The 2009 order requires MoneyGram to conduct timely fraud investigations of any agent location that has received two or more fraud complaints within 30 days; has fraud complaints totaling 5 percent or more of the location’s total monthly received transactions; or has displayed any unusual or suspicious money transfer activity. MoneyGram also must terminate locations that may be complicit in fraud-induced money transfers. The original FTC case described several scams perpetrated through the MoneyGram payment system including lottery or prize scams that often involve older adults. MoneyGram agreed to a $125 million payment as part of a global settlement, which resolved allegations that MoneyGram also violated a separate 2012 deferred prosecution agreement with the Department of Justice.

35 FTC v. 8 Figure Dream Lifestyle LLC, No. 8:19-cv-01165-AG-KES (C.D. Cal. filed June 12, 2019), available at https://www.ftc.gov/enforcement/cases-proceedings/182-3117/8-figure-dream-lifestyle-llc.
F. Real Estate Scam

In *In re Sanctuary Belize Litigation*, the FTC alleged that the defendants bilked more than $100 million from consumers, largely retirees, in a massive land sale scam. According to the complaint, recidivist Andris Pukke perpetrated an international scheme selling lots in a development in remote southern Belize with promises that he never intended to keep. The alleged scheme took in more than $100 million, marketing lots in what supposedly would become a luxury development in Central America known by several names, including Sanctuary Belize, Sanctuary Bay, and The Reserve. Among other things, the defendants falsely promised that the development would include luxury amenities and be completed soon, and that the value of the lots would rapidly appreciate. Litigation in this action, including a contempt action against former FTC defendant Pukke, is ongoing.

G. Negative Option Marketing

In *F9 Advertising, LLC*, the FTC alleged that the defendants engaged in a deceptive negative option marketing scheme when they marketed trial-offer skin care products through their website. Products included the defendants’ Revived Youth Cream, Revived Youth Serum, Aura Youth Cream, and Aura Youth Serum. The defendants advertised free trial products for a nominal shipping and handling charge. Among other things, the FTC alleged that the defendants failed to disclose that consumers would be automatically charged full-price for the products, as well as for monthly auto-shipments, unless they cancelled their order within 14-15 days. The defendants charged consumers who ordered the “Free Trial” more than $90 and enrolled them in auto-ship programs. The defendants claimed consumers would have to pay only a small shipping and handling fee for the trial, usually $4.99 or less, while burying the true cost behind small-font “terms” links and faded background text. This litigation is ongoing, but presently stayed due to the criminal prosecution of one of the defendants.

In *AH Media Group, Inc.*, the FTC alleged that the defendants operated an online subscription scam that primarily sold cosmetics and dietary supplements, including Amabella Allure, Adelina, Parisian Glow, and Tone Fire Garcinia, with claims that they promote younger-looking skin or weight loss. The FTC alleged that the defendants sold their products through deceptive websites, which failed to disclose that defendants would charge consumers for both the “trial” product and ongoing monthly subscription plans. The defendants claimed consumers would have to pay only a small shipping and handling fee for the trial, usually $4.99 or less, while burying the true cost of these trials behind small-font “terms” links and faded background text. In reality, after 14 days

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the defendants charged consumers around $90 for the trial product and enrolled them in unwanted subscription plans with additional monthly charges. The defendants have agreed to a preliminary injunction that stops the defendants from misleading consumers about supposedly “free trial” offers, enrolling them in unwanted continuity plans, billing them without their authorization, and making it nearly impossible for them to cancel or get their money back. The litigation is ongoing.

**H. Anti-Aging/Health Claims**

In *Regenerative Medical Group, Inc.*, the defendants advertised their stem cell therapy treatments through social media and various websites. The initial treatments cost from $9,500 to $15,000 and the defendants encouraged patients to undergo multiple treatments, including a $5,000-$8,000 “booster.” The defendants did not conduct any studies on their treatments or otherwise prove that they would treat, alleviate, or cure various ailments, such as Parkinson’s disease and macular degeneration, or were comparable or superior to conventional medical treatments. The defendants settled with the FTC, including agreeing to a partially-suspended $3.31 million judgment and injunctive relief. The settlement order prohibits the defendants from making the challenged claims unless supported by competent and reliable human clinical testing and other health-related claims unless supported by competent and reliable scientific evidence, as defined in the order. In April 2019, the FTC sent 270 refund checks totaling over $515,000 to consumers who had paid for what the FTC alleged was deceptively advertised therapy.

In *Global Community Innovations LLC*, the FTC alleged the defendants deceptively marketed “cognitive improvement” supplements. As alleged in the complaint, the defendants used fake news websites, references to non-existent clinical studies, and fraudulent

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endorsements to deceptively claim the products were clinically proven to improve memory, increase focus, increase IQ, and prevent memory loss. To settle the FTC’s charges, the two sets of defendants agreed to injunctive and other equitable relief. The orders impose partially-suspended judgments of $14,564,891 and $11,587,117 respectively. The orders also prohibit the defendants from making, among other misrepresentations, the challenged health claims without competent and reliable human clinical testing, other health-related claims unless supported by competent and reliable scientific evidence, and false claims of scientific proof.

I. Other Enforcement Highlights

During Fiscal Year 2019, the FTC announced additional developments in prior enforcement actions affecting older consumers.

1. Relevant Settlements

In March 2019, the FTC settled charges against the defendants in *Hite Media Group, LLC,* a sham grant scheme that targeted older adults and consumers with disabilities who sought help with personal expenses. The FTC had alleged the defendants called consumers offering grant money, then charged upfront fees ranging from hundreds to thousands of dollars. The settlement orders impose a $3 million judgment and ban the defendants from grant services and telemarketing.

In March 2019, the FTC and the State of Missouri settled their case against the operators of a sweepstakes scam, *Next-Gen,* that targeted or affected older adults. The defendants agreed to forfeit $30 million in cash and assets and be permanently banned from the prize promotion business. The settlement requires the defendants to turn over more than $21 million in cash, as well as two luxury vacation homes, a yacht, a Bentley automobile, and other personal property. The case represents the largest forfeiture the FTC has ever obtained in a case against a sweepstakes scam, and the proceeds will be used to refund money to victims.

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In June 2019, the FTC and the Florida Attorney General’s Office settled their case against *Lifewatch, Inc.*.⁴⁹ According to the complaint, the defendants bombarded primarily older consumers with at least a billion unsolicited robocalls to pitch supposedly “free” medical alert systems. One order permanently bans one set of defendants from telemarketing, prohibits them from misrepresenting the terms associated with the sale of any product or service, and imposes a judgment of $25.3 million. Another order permanently bans another set of defendants from robocalling, calling consumers whose phone numbers are on the Do Not Call Registry, calling anyone who is on an entity-specific do not call list and “spoofing” caller ID information. It also imposes financial judgments of $8.9 million against the second set of defendants. The financial judgments will be partially suspended after the defendants pay $2 million.

In June 2019, the FTC and the Florida Attorney General’s office also settled a case against *Life Management Services, Inc.*.⁵⁰ According to the complaint, the defendants bombarded consumers with illegal robocalls, attempting to sell them bogus credit card interest rate reduction services. The defendants allegedly tailored their debt-elimination pitch to consumers who were over the age of 60. The settlement permanently bans 17 Life Management defendants from engaging in telemarketing and debt relief services. It also imposes a judgment of $23.1 million against them, jointly and severally, which will be suspended after they turn over virtually all their assets. The order also resolves the claims against two relief defendants who were not directly involved in the scheme, but benefitted from it financially. The FTC won summary judgment and obtained a permanent injunction and monetary relief against scheme leader Kevin Guice in December 2018.

In May, the FTC settled charges with operators of a worldwide negative option scam in *Triangle Media Corp.*.⁵¹ The FTC alleged the defendants sold anti-aging products, including a cognitive enhancement supplement and an anti-aging cream, using deceptively advertised free trial offers. The court orders resolving the FTC’s complaint bar the defendants from such illegal conduct and require them to turn over more than $9 million in assets.

### 2. Warning Letters

In February, the FTC and the U.S. Food and Drug Administration sent three warning letters to companies selling dietary supplements claiming to treat Alzheimer’s disease and remediate or cure other serious illnesses such as Parkinson’s disease, heart disease, and cancer. The joint letters stated that the companies’ advertisements may violate the FTC Act by making false or unsubstantiated health claims and instructed the companies to contact the FTC regarding actions taken to address the agency’s concerns.⁵² The letters also indicated that the FTC can bring civil enforcement actions

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against companies for deceptively promoting, marketing, or selling health-related products, and seek monetary redress for consumers.

In September, the FTC sent warning letters to three companies that sell oils, tinctures, capsules, “gummies,” and creams containing cannabidiol (CBD), a chemical compound derived from the cannabis plant.53 The letters warned the companies that it is illegal to advertise that a product can prevent, treat, or cure human disease without competent and reliable scientific evidence to support such claims. Each company advertised that its CBD products treat or cure serious diseases and health conditions, including Alzheimer’s disease, Parkinson’s disease, and arthritis.

3. Consumer Monetary Relief

In addition to the Regenerative Medical Group case mentioned above, the FTC also sent checks to consumers in five cases this year that noted an impact on older consumers:

In Health Research Laboratories, LLC, the FTC sent refund checks totaling more than $750,000 to consumers who bought two deceptively marketed dietary supplements.54 The sellers of these supplements, which each cost about $40 per bottle, falsely claimed that they would treat conditions that affect older consumers, such as Alzheimer’s disease, dementia, and arthritis.

In Tarr, Inc., the FTC mailed refund checks totaling more than $6 million to consumers who purchased health products from the defendants.55 The FTC’s complaint alleged the defendants sold more than 40 different products mostly advertised as promoting weight loss, muscle building, or wrinkle reduction.

In Troth Solutions, Inc., the FTC sent more than $26,000 to people deceived by the operators of an alleged tech support scheme.56 The complaint alleged that the defendants tricked consumers, many of whom were older adults, into believing their computers were infected with viruses and malware, and then charged them hundreds of dollars for unnecessary repairs.

In Advertising Strategies, LLC, the FTC sent refund checks totaling more than $7 million to people deceived by the operators of an alleged business opportunity fraud that targeted older consumers and others living on a fixed income.57

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In All Us Marketing LLC, the FTC sent more than $314,000 to consumers who paid up-front for worthless credit card interest rate reduction programs pitched by the defendant’s illegal robocalls. The complaint alleged that the defendant illegally called thousands of consumers, including many older adults, to convince them to provide their credit card information in this scheme.

In XXL Impressions LLC, the FTC sent refund checks totaling more than $113,000 to fully refund consumers who bought FlexiPrin, a deceptively marketed joint pain supplement. The Commission brought the Health Research Labs and XXL Impressions cases jointly with the Maine Attorney General.

4. Criminal Liaison Unit

The FTC’s Criminal Liaison Unit works with federal and state criminal prosecutors to better address consumer fraud. Many of these prosecutors have brought criminal cases that built on facts exposed as the FTC developed evidence in support of its civil law enforcement actions. For example, in March 2019, FTC defendant Fawaz Sebai, and his co-conspirators Vassilos Klouvatos and Lefkothea Klouvatos, were sentenced to a total of ten years for operating a call center that defrauded older adults by selling them bogus medical discount cards. Sebai and his co-conspirators were extradited from Canada and prosecuted in the United States.

In August 2019, three-time FTC defendant Crystal Ewing was charged with, and pled guilty for, operating a fraudulent mass-mailing scheme that tricked thousands of older adults into paying up-front fees for the false promise of a large cash prize. DOJ prosecuted Ewing and her FTC co-defendants, Steve McLenahan, Tully Lovisa, and Glen Burke for their roles in a


60 A description of the FTC’s Criminal Liaison Unit is available at https://www.ftc.gov/enforcement/criminal-liaison-unit.


sweepstakes scam ring, and each has either pled guilty, been sentenced, or is currently awaiting sentencing.

In April 2019, the DOJ announced charges against Ghopalkrishna Pai, whom the FTC had sued for operating an internet mass marketing scheme that tricked many older adults into ordering supposedly “free” trial offers of youth cream or other personal care products, only to subject these consumers to monthly charges for unwanted shipments. The FTC’s matter against Mr. Pai is ongoing.

IV. Outreach and Education Activities

A. Pass it On Education Campaign

Pass It On is the FTC’s ongoing fraud prevention education campaign for older adults. Campaign materials show respect for the readers’ life experience and accumulated knowledge, and provide resources they can read and “pass on” to family and friends to start conversations about fraud. The Pass It On campaign began with a variety of print and online material that addressed common scams like Identity Theft, Imposter Scams, Charity Fraud, Health Care Scams, Paying Too Much, and “You’ve Won” Scams. In response to users’ requests, the FTC added articles about Tech Support Scams, Grandkid Scams, Online Dating Scams and IRS Imposter Scams. Materials build on and refresh readers’ knowledge by briefly summarizing how certain scams work and what the reader can do in response.


70 Conversations about fraud are critical to avoiding fraud losses. Survey research shows that awareness of scams is extremely important in helping people avoid fraud losses, and that word of mouth is a primary source of information about scams, second only to news stories. See FINRA Investor Education Foundation, BBB Institute for Marketplace Trust, & Stanford Center on Longevity, Exposed to Scams: What Separates Victims from Non-Victims? at 11-13 (Sept. 2019) available at https://www.finrafoundation.org/sites/finrafoundation/files/exposed-to-scams-what-separates-victims-from-non-victims_0_0.pdf
The FTC has distributed more than 11.3 million *Pass It On* items since the campaign began, including almost 2 million items in fiscal year 2019, to banks, libraries, police departments, adult protective service offices, state attorneys general, military support groups and a variety of educational and community groups. Campaign materials are available at FTC.gov/PassItOn, FTC.gov/pasalo (Spanish), FTC.gov/PassItOnImposters, and FTC.gov/Bulkorder.

In 2019, the FTC expanded the *Pass It On* materials again to add articles about Home Repair Scams and Unwanted Calls. These materials are designed to provide important information to older adults about these scams that may interest them.

The FTC also issues online Consumer Alerts on many of the topics covered by *Pass It On* and other topics of interest to older adults, such as Social Security imposter scams, responding to unwanted calls, and secret shopper scams. The FTC sends the alerts to its more than 291,000 subscribers, which include news media outlets, and posts the material on our website to share the prevention messages.

**B. Talking About Fraud Videos**

As part of the Every Community Initiative, the FTC has underscored the importance of talking about fraud by conveying this message in a series of videos told from the perspective of real people who faced the threat of losing money. This year, the FTC added another video in this series, highlighting the experience of an older adult who experienced a tech support scam. The man appearing in this video tells a powerful story of an older adult fighting back against a scammer; a story that the agency hopes will inspire others to warn their friends and families about the scams they see in their communities and report them to law enforcement. The FTC continues to deploy these videos through various partners, including ethnic and mainstream media, legal aid offices, consumer advocacy groups, and fellow law enforcement agencies.

**C. Common Ground and Ethnic Media Events**

As part of the Every Community Initiative, the FTC hosted three Common Ground conferences in the past year that brought together stakeholders – including local law enforcement officials, legal services providers, and community-based organizations – to talk about consumer protection issues and spur cooperation on these issues. One of the conferences took place in Los Angeles and focused exclusively on issues affecting older adults. It included speakers from AARP, the National Center on Elder Abuse, the University of Southern California Keck School of Medicine, as well as law enforcement, community partners, a Federal Bureau of Investigation victim specialist, and other elder abuse prevention advocates. The sessions included presentations by scientists, law enforcement, consumer education and outreach specialists, and others. The Department of Justice’s Elder Justice Coordinator for the Southern District of California also provided remarks. The conference participants discussed the unique issues presented when

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72 See Fraud Affects Every Community Video Series available at [https://www.consumer.ftc.gov/features/every-community](https://www.consumer.ftc.gov/features/every-community).

73 Video available at [https://www.consumer.ftc.gov/media/video-0181-how-avoid-tech-support-scam](https://www.consumer.ftc.gov/media/video-0181-how-avoid-tech-support-scam).
older adults are victimized by fraud and discussed strategies for combating fraud affecting older adults. Common Ground conferences in Minneapolis and San Francisco also included segments regarding older consumer issues.

The FTC also conducted four more Community and Ethnic Media briefings this year, in Birmingham, Oklahoma City (hosted by AARP), Milwaukee, and Charleston, West Virginia. These events engaged community stakeholders, local media, and law enforcement in the ongoing conversation about how we can work together to do more to protect a wide range of consumers in local communities. These convenings have been critical as the agency refines its strategy for protecting the growing number of older adults from diverse communities.

D. Other Outreach Events Relating to Older Adults

The FTC partners with many organizations across the country to share its consumer education messages and inform the public about its work. In the past year, the FTC staff including its regional offices have presented, exhibited, or participated in more than 200 outreach events with the public, other law enforcement agencies, and/or other stakeholders aimed at protecting various communities. This included a variety of events with AARP, including several nationwide webinars and tele-town halls, a series of fraud prevention videos aimed at Asian American Pacific Islander older adults, and nine events with AARP in Washington, Oregon, California, and West Virginia.

In addition, FTC staff spoke about scams and older adults at several nationwide conferences, including the American Society on Aging, Home and Community Based Services, the American Bar Association (ABA) National Aging and Law Conference, and the ABA Equal Justice Conference. In sum, over 70 of the outreach events either directly served older adults and those who work with them, or involved partner organizations to discuss issues affecting older adults, including events with the Better Business Bureau, the National Association of Area Agencies on Aging, and others.

In response to the increase in Social Security imposter scams, the FTC partnered with other agencies and non-profits to alert consumers about government imposter calls. The FTC updated IdentityTheft.gov to include IdentityTheft.gov/SSA, a page that tells consumers what to do if they get an SSA imposter call and how to report identity theft if someone misuses their Social Security number. As noted, the FTC also worked with AARP to offer nationwide webinars and tele-town halls about government imposter scams. Further, the FTC and Social Security Administration offered a Facebook Live event about government imposters during National Consumer Protection Week. Finally, to spread the word about the growing number of Social Security imposter scams, the FTC and SSA collaborated with the Consumer Financial Protection Bureau to create a fraud prevention placemat (often used by congregate meal sites). More than 56,000 copies were ordered in the first week alone – for use at senior living facilities, banks and more.

In addition, the Every Community Initiative is conducting a series of webinars for each state, bringing together federal, state, and local law enforcement in each jurisdiction with stakeholders

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74 See FTC’s Common Ground and Ethnic Media Event list available at [www.consumer.gov/commonground](http://www.consumer.gov/commonground)

75 See videos on Medicare scams ([https://www.youtube.com/watch?v=511-szr0JFY](https://www.youtube.com/watch?v=511-szr0JFY)), IRS scams ([https://www.youtube.com/watch?v=o7U1k7bumDA](https://www.youtube.com/watch?v=o7U1k7bumDA)), and robocalls ([https://www.youtube.com/watch?v=8rDKxLUhbUE](https://www.youtube.com/watch?v=8rDKxLUhbUE)).
from a range of local consumer groups including aging service providers and senior organizations, rural extension offices, libraries, military and veterans organizations, and others. The webinars share data about the frauds affecting consumers in each state, describe resources to help consumers spot the most common scams, identify where residents can go for help, and explain how to report to law enforcement. Attorneys General offices, the Better Business Bureaus, legal service providers, and others have spoken on these webinars, sharing information about the services available in their respective states. Regional representatives for the Centers for Medicare and Medicaid as well as the state Senior Medicare Patrols have shared information on these webinars about the new Medicare cards designed to prevent identity theft and deter Medicare scams. Staff completed seven more of these webinars this year.76

The FTC’s outreach with groups and communities throughout the country provides a way to share the agency’s important prevention messages, but also opens up the communication lines so the Commission hears about the scams and other consumer protection problems affecting the public. This, in turn, can generate opportunities for policy and education initiatives as well as new case leads.

V. Conclusion

The FTC remains firmly committed to protecting older consumers through aggressive law enforcement and effective consumer education and outreach. Research, law enforcement experience, and input from stakeholders will continue to be critical as the Commission strategizes about how to use its resources to protect the growing population of older adults in the years ahead.

76 See www.consumer.gov/statewebinars for the state webinar presentation materials
### Appendix A - Federal Trade Commission FY 2019

<table>
<thead>
<tr>
<th>STYLE OF CASE</th>
<th>Case Number</th>
<th>Court Name</th>
<th>Date</th>
<th>Case Type</th>
<th>Description</th>
<th>Outcome</th>
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</thead>
<tbody>
<tr>
<td>Federal Trade Commission v. Match Group, Inc.</td>
<td>3:19-02281</td>
<td>Northern District of Texas</td>
<td>9/25/19</td>
<td>Dating website</td>
<td>Alleged the defendant used fake love interest advertisements to trick consumers into purchasing paid subscriptions.</td>
<td>Litigation Ongoing</td>
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<tr>
<td>Federal Trade Commission v. Truly Organic Inc. and Maxx Harley Appelman.</td>
<td>1:19-23832</td>
<td>Southern District of Florida</td>
<td>9/13/19</td>
<td>Environmental marketing</td>
<td>Alleged the defendants deceptively marketed personal care products as “100% organic” or “certified organic.”</td>
<td>Settlement</td>
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<tr>
<td>Federal Trade Commission, Plaintiff v. Student Advocates Team, LLC</td>
<td>8:19-cv-01728</td>
<td>Central District of California</td>
<td>9/11/19</td>
<td>Student loan debt relief scheme</td>
<td>Alleged the defendants charged illegal upfront fees and falsely promised to lower or even eliminate consumers’ loan payments or balances.</td>
<td>Settlement</td>
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<tr>
<td>Federal Trade Commission and State of Minnesota v. Manhattan Beach Venture, LLC, et al.</td>
<td>2:19-cv-07849</td>
<td>Central District of California</td>
<td>9/11/19</td>
<td>Student loan debt relief scheme</td>
<td>Alleged the defendants charged illegal upfront fees and falsely promised to lower or even eliminate consumers’ loan payments or balances.</td>
<td>Settlement</td>
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<tr>
<td>United States of America and People of the State of New York v. Google LLC and YouTube, LLC</td>
<td>1:19-cv-02642</td>
<td>District of Columbia</td>
<td>9/4/19</td>
<td>Children’s privacy</td>
<td>Alleged the defendants illegally collected personal information from children without their parents’ consent.</td>
<td>Settlement</td>
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<tr>
<td>In the Matter of 214 Technologies, Inc., also doing business as Trueface.ai</td>
<td>FTC Matter No. 1823193</td>
<td>FTC Administrative Matter</td>
<td>9/3/19</td>
<td>EU-U.S. Privacy Shield Program</td>
<td>Alleged the respondent falsely claimed that it participated in the EU-U.S. Privacy Shield and Swiss-U.S. Privacy Shield frameworks.</td>
<td>Consent Agreement</td>
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<td>In the Matter of EmpiriStat, Inc.</td>
<td>FTC Matter No. 1823195</td>
<td>FTC Administrative Matter</td>
<td>9/3/19</td>
<td>EU-U.S. Privacy Shield Program</td>
<td>Alleged the respondent falsely claimed that it participated in the EU-U.S. Privacy Shield and Swiss-U.S. Privacy Shield frameworks.</td>
<td>Consent Agreement</td>
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<td>Case Description</td>
<td>FTC Matter No.</td>
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<td>Date</td>
<td>Allegations</td>
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<td>In the Matter of LotaData, Inc.</td>
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<td>FTC Administrative Matter</td>
<td>9/3/19</td>
<td>Alleged the respondent falsely claimed that it participated in the EU-U.S. Privacy Shield and Swiss-U.S. Privacy Shield frameworks.</td>
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<td>In the Matter of DCR Workforce, Inc.</td>
<td>1823188</td>
<td>FTC Administrative Matter</td>
<td>9/3/19</td>
<td>Alleged the respondent falsely claimed that it participated in the EU-U.S. Privacy Shield and Swiss-U.S. Privacy Shield frameworks.</td>
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<td>In the Matter of Thru, Inc.</td>
<td>1823196</td>
<td>FTC Administrative Matter</td>
<td>9/3/19</td>
<td>Alleged the respondent falsely claimed that it participated in the EU-U.S. Privacy Shield and Swiss-U.S. Privacy Shield frameworks.</td>
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<tr>
<td>Federal Trade Commission v. Career Education Corporation et al.</td>
<td>1:19-cv-05739</td>
<td>Northern District of Illinois</td>
<td>8/27/19</td>
<td>Alleged the defendants used sales leads from lead generators that falsely told consumers they were affiliated with the U.S. military, and used other unlawful tactics to generate leads.</td>
<td>Settlement</td>
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<tr>
<td>In the Matter of Unroll.Me Inc.</td>
<td>1723139</td>
<td>FTC Administrative Matter</td>
<td>8/5/19</td>
<td>Alleged the respondent deceived consumers about how it accesses and uses their personal emails.</td>
<td>Consent Agreement</td>
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<tr>
<td>United States of America v. Facebook, Inc.</td>
<td>1:19-cv-2184</td>
<td>District of Columbia</td>
<td>7/24/19</td>
<td>Alleged the defendant violated a 2012 FTC order by deceiving users about their ability to control the privacy of their personal information.</td>
<td>Settlement</td>
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## Appendix A - Federal Trade Commission FY 2019

<table>
<thead>
<tr>
<th>Case Description</th>
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<th>Date</th>
<th>Allegation</th>
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<td>In the Matter of Cambridge Analytica, LLC, et al.</td>
<td>1823107 &amp; 1823106</td>
<td>7/24/19</td>
<td>Alleged the respondent employed deceptive tactics to harvest personal information from Facebook users for voter profiling and targeting.</td>
<td>Litigation Ongoing</td>
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<td>Federal Trade Commission v. Equifax Inc.</td>
<td>1:19-cv-3297</td>
<td>Northern District of Georgia</td>
<td>7/22/19</td>
<td>Alleged the defendant failed to take reasonable steps to secure its network that led to a data breach in 2017 affecting approximately 147 million people.</td>
<td>Settlement</td>
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<tr>
<td>Federal Trade Commission and State of Ohio v. Educare Centre Services, Inc. et al.</td>
<td>3:19-cv-196</td>
<td>Western District of Texas</td>
<td>7/18/19</td>
<td>Alleged the defendants sold sham credit card interest rate reduction services to consumers through telemarketers.</td>
<td>Litigation Ongoing</td>
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<tr>
<td>Federal Trade Commission and State of Ohio v. Madera Merchant Services, LLC et al.</td>
<td>3:19-cv-195</td>
<td>Western District of Texas</td>
<td>7/18/19</td>
<td>Alleged the defendants generated and processed remotely created payment orders or checks that allowed many unscrupulous merchants, including deceptive telemarketing schemes, to withdraw money from their victims’ bank accounts.</td>
<td>Litigation Ongoing</td>
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<tr>
<td>Federal Trade Commission v. AH Media Group, LLC et al.</td>
<td>3:19-cv-4022</td>
<td>Northern District of California</td>
<td>7/12/19</td>
<td>Alleged the defendants deceptively marketed online trials of skin creams and dietary supplements, made unauthorized charges to consumers’ credit cards and enrolled them in costly, unwanted continuity plans.</td>
<td>Litigation Ongoing</td>
</tr>
<tr>
<td>Federal Trade Commission v. Elegant Solutions, Inc. et al.</td>
<td>8:19-cv-1333</td>
<td>Central District of California</td>
<td>7/8/19</td>
<td>Alleged the defendants lured consumers into paying illegal upfront fees with false promises to lower consumers’ monthly student loan payments.</td>
<td>Litigation Ongoing</td>
</tr>
</tbody>
</table>
## Appendix A - Federal Trade Commission FY 2019

<table>
<thead>
<tr>
<th>Case</th>
<th>District</th>
<th>Date</th>
<th>Allegation</th>
<th>Outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States of America v. Bartoli</td>
<td>Middle District of Florida</td>
<td>6/21/19</td>
<td>Alleged the defendant sent millions of calls to numbers on the DNC registry and used fake caller ID information.</td>
<td>Settlement</td>
</tr>
<tr>
<td>United States of America v. Media Mix 365, LLC, et al.</td>
<td>Central District of Florida</td>
<td>6/21/19</td>
<td>Alleged the defendants called phone numbers on the DNC Registry and repeatedly or continuously called consumers with the intent of annoying, abusing, or harassing them.</td>
<td>Settlement</td>
</tr>
<tr>
<td>In the Matter of SecurTest, Inc.</td>
<td>FTC Matter No. 1823152</td>
<td>6/14/19</td>
<td>Alleged the respondent falsely claimed that it participated in the EU-U.S. Privacy Shield and Swiss-U.S. Privacy Shield frameworks.</td>
<td>Consent Agreement</td>
</tr>
<tr>
<td>Federal Trade Commission v. Figure Dream Lifestyle LLC et al.</td>
<td>Central District of California</td>
<td>6/12/19</td>
<td>Alleged the defendants marketed and sold fraudulent money-making opportunities.</td>
<td>Litigation Ongoing</td>
</tr>
<tr>
<td>In the Matter of Lightyear Dealer Technologies, LLC d/b/a DealerBuilt</td>
<td>FTC Matter No. 1723051</td>
<td>6/12/19</td>
<td>Alleged the respondent failed to implement readily available and low-cost measures to protect personal information it obtained from its auto dealer clients.</td>
<td>Consent Agreement</td>
</tr>
<tr>
<td>Federal Trade Commission v. First Choice Horizon LLC et al.</td>
<td>Middle District of Florida</td>
<td>6/3/19</td>
<td>Alleged the defendants used illegal robocalls to offer bogus credit card interest rate reduction services.</td>
<td>Litigation Ongoing</td>
</tr>
</tbody>
</table>
## Appendix A - Federal Trade Commission FY 2019

<table>
<thead>
<tr>
<th>Case Description</th>
<th>FTC Matter No.</th>
<th>Court/Location</th>
<th>Date</th>
<th>Allegation</th>
<th>Type</th>
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</thead>
<tbody>
<tr>
<td>In the Matter of Shore to Please Vacations LLC</td>
<td>FTC Matter No. 1823088</td>
<td>FTC Administrative Matter</td>
<td>5/22/19</td>
<td>Alleged the respondent illegally used non-disparagement provisions in consumer form contracts in the course of renting vacation homes.</td>
<td>Consent Agreement</td>
</tr>
<tr>
<td>In the Matter of Staffordshire Property Management, LLC</td>
<td>FTC Matter No. 1823084</td>
<td>FTC Administrative Matter</td>
<td>5/22/19</td>
<td>Alleged the respondent illegally used non-disparagement provisions in consumer form contracts in the course of processing rental applications.</td>
<td>Consent Agreement</td>
</tr>
<tr>
<td>Federal Trade Commission v. Alliedwallet, Inc. et al.</td>
<td>2:19-cv-4355</td>
<td>Central District of California</td>
<td>5/20/19</td>
<td>Alleged the defendants knowingly processed payments for merchants that were engaged in fraud.</td>
<td>Settlement</td>
</tr>
<tr>
<td>In the Matter of A. Waldron HVAC, LLC d/b/a Waldron Electric Heating and Cooling, LLC</td>
<td>FTC Matter No. 1823077</td>
<td>FTC Administrative Matter</td>
<td>5/8/19</td>
<td>Alleged the respondent included non-disparagement text in form contracts offered to prospective customers.</td>
<td>Consent Agreement</td>
</tr>
<tr>
<td>In the Matter of National Floors Direct, Inc.</td>
<td>FTC Matter No. 1823085</td>
<td>FTC Administrative Matter</td>
<td>5/8/19</td>
<td>Alleged the respondent included non-disparagement text in form contracts it offered to consumers.</td>
<td>Consent Agreement</td>
</tr>
<tr>
<td>In the Matter of LVTR LLC d/b/a/ Las Vegas Trail Riding and Tomi A. Truax</td>
<td>FTC Matter No. 1823098</td>
<td>FTC Administrative Matter</td>
<td>5/8/19</td>
<td>Alleged the respondents included non-disparagement text in form contracts they offered consumers.</td>
<td>Consent Agreement</td>
</tr>
<tr>
<td>Case Description</td>
<td>Case Number</td>
<td>Court Location</td>
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<td>Outcome</td>
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<tr>
<td>Federal Trade Commission v. ibackpack of Texas LLC et al.</td>
<td>3:19-cv-160</td>
<td>Southern District of Texas</td>
<td>5/6/19</td>
<td>Alleged the defendants told consumers they were raising money to develop a high-tech backpack and other products, but failed to deliver any of the products and instead used much of the funds for the individual defendant.</td>
<td>Litigation Ongoing</td>
</tr>
<tr>
<td>United States of America v. Unixiz, Inc. et al.</td>
<td>5:19-cv-2222</td>
<td>Northern District of California</td>
<td>4/24/19</td>
<td>Alleged the defendants failed to obtain parental consent before collecting personal information from children and failed to provide reasonable security for the data collected.</td>
<td>Settlement</td>
</tr>
<tr>
<td>In the Matter of James V. Grago, Jr., d/b/a ClixSense.com</td>
<td>FTC Matter No. 1723003</td>
<td>FTC Administrative Matter</td>
<td>4/24/19</td>
<td>Alleged the respondent’s website’s inadequate security allowed hackers to gain access to consumers’ sensitive information through the company’s network.</td>
<td>Consent Agreement</td>
</tr>
<tr>
<td>United States of America v. iSpring Water Systems, LLC et al.</td>
<td>1:19-cv-1620</td>
<td>Northern District of Georgia</td>
<td>4/10/19</td>
<td>Alleged the defendants violated a 2017 FTC administrative order by making false claims that wholly imported Chinese water filtration systems were made in the United States.</td>
<td>Settlement</td>
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<tr>
<td>Case Details</td>
<td>Case Number</td>
<td>Court</td>
<td>Date</td>
<td>Alleged Violation</td>
<td>Resolution</td>
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<tr>
<td>Federal Trade Commission v. Interbill, Ltd. <em>et al.</em></td>
<td>2:06-cv-1644</td>
<td>District of Nevada</td>
<td>4/10/19</td>
<td>Ordered violation by facilitating processing of consumer payments for merchants</td>
<td>Settlement</td>
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<td>while knowing or consciously avoiding knowing that the merchants’ business</td>
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<td>practices were, or were likely to be, deceptive or unfair.</td>
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<tr>
<td>In the Matter of Urthbox, Inc. and Behnam Behrouzi</td>
<td>FTC Matter No. 1723028</td>
<td>FTC Administrative Matter</td>
<td>4/3/19</td>
<td>Negative option scheme and deceptive endorsements</td>
<td>Consent Agreement</td>
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<td>Alleged the respondents misrepresented that customer reviews were independent</td>
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<td>and failed to adequately disclose terms of its “free trial” renewal programs.</td>
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<td>Alleged the defendants tricked customers into buying millions of dollars worth</td>
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<td>of computer repair and technical services by deceptively claiming their software</td>
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<td>had found malware symptoms on the customers’ computers.</td>
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</tbody>
</table>
### Appendix A - Federal Trade Commission FY 2019

<table>
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<tr>
<th>Case Description</th>
<th>Jurisdiction</th>
<th>Filing Date</th>
<th>Allegations</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Trade Commission and State of Missouri v. Disabled Police And Sheriffs Foundation et al.</td>
<td>Eastern District of Missouri</td>
<td>3/27/19</td>
<td>Alleged the defendants falsely claimed that consumers’ donations would be used to help police officers and families of slain officers, provide life-saving equipment to law enforcement agencies, and provide advanced, specialized training for law enforcement officers and departments.</td>
<td>Settlement</td>
</tr>
<tr>
<td>Federal Trade Commission v. Day Pacer LLC et al.</td>
<td>Northern District of Illinois</td>
<td>3/22/19</td>
<td>Alleged the defendants made illegal calls about educational programs to consumers who submitted their contact information to websites promising help with job searches, public benefits, and other programs.</td>
<td>Litigation Ongoing</td>
</tr>
<tr>
<td>Federal Trade Commission v. Elite IT Partners et al.</td>
<td>District of Utah</td>
<td>2/25/19</td>
<td>Alleged the defendants used deceptive tactics to gain access to consumers’ computers and then sold costly and unnecessary computer repair and other services.</td>
<td>Litigation Ongoing</td>
</tr>
<tr>
<td>Federal Trade Commission v. F9 Advertising LLC et al.</td>
<td>District of Puerto Rico</td>
<td>2/21/19</td>
<td>Alleged the defendants deceptively charged consumers who ordered a “Free Trial” for skin care products and enrolled them in auto-ship programs</td>
<td>Litigation Ongoing</td>
</tr>
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<td>Case Description</td>
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<tr>
<td>Federal Trade Commission v. Cure Encapsulations, Inc. <em>et al.</em></td>
<td>Eastern District of New York</td>
<td>2/19/19</td>
<td>Unsubstantiated claims and fake reviews for their weight-loss supplement and that they paid a third-party website to write and post fake reviews.</td>
<td>Settlement</td>
</tr>
<tr>
<td>Federal Trade Commission v. Worldwide Executive Job Search Solutions, LLC <em>et al.</em></td>
<td>Southern District of Texas</td>
<td>2/13/19</td>
<td>Job placement scheme</td>
<td>Litigation Ongoing</td>
</tr>
<tr>
<td>Federal Trade Commission v. Fat Giraffe Marketing Group, LLC <em>et al.</em></td>
<td>District of Utah</td>
<td>1/29/19</td>
<td>Business opportunity by posting advertising links onto websites.</td>
<td>Settlement</td>
</tr>
<tr>
<td>United States v. Lawrence L. Duskin</td>
<td>Northern District of California</td>
<td>12/6/18</td>
<td>Contact lens sales</td>
<td>Settlement</td>
</tr>
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<td>Case Title</td>
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<td>Date</td>
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</tr>
<tr>
<td>Federal Trade Commission v. Nobetes Corporation et al.</td>
<td>2:18-cv-10068</td>
<td>Central District of California</td>
<td>12/3/18</td>
<td>Alleged the defendants made unsubstantiated health claims, misled consumers about the terms of “free trial” offers, billed consumers without their consent, and employed other practices related to the use of endorsements and consumer testimonials.</td>
</tr>
<tr>
<td>Federal Trade Commission v. Apex Capital Group, LLC et al.</td>
<td>2:18-cv-9573</td>
<td>Central District of California</td>
<td>11/14/18</td>
<td>Alleged the defendants marketed supposedly “free trial” offers for personal care products and dietary supplements online, but then charged consumers the full price of the products and enrolled them in negative option continuity plans without their consent.</td>
</tr>
<tr>
<td>Federal Trade Commission v. Impetus Enterprise, Inc. et al.</td>
<td>8:18-cv-1987</td>
<td>Central District of California</td>
<td>11/6/18</td>
<td>Alleged the defendants tricked consumers into paying illegal upfront fees in hopes of reducing or eliminating their student loan debt.</td>
</tr>
<tr>
<td>In the Matter of Creaxion Corporation, et al.</td>
<td>FTC Matter Nos. 1723066 and 1723067</td>
<td>FTC Administrative Matter</td>
<td>11/5/18</td>
<td>Alleged the respondents misrepresented that paid endorsements were independent consumer opinions and that commercial advertising was independent journalistic content.</td>
</tr>
</tbody>
</table>
### Appendix A - Federal Trade Commission FY 2019

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<tbody>
<tr>
<td>Federal Trade Commission v. Ecological Fox, LLC <em>et al.</em></td>
<td>District of Maryland</td>
<td>10/31/18</td>
<td>Alleged the defendants duped consumers into buying Sanctuary Belize lots by falsely promising that the development would include luxury amenities and be completed soon, and that the value of the lots would rapidly appreciate.</td>
<td>Litigation Ongoing</td>
</tr>
<tr>
<td>In the Matter of Social Finance, Inc. <em>et al.</em></td>
<td>FTC Matter No. 1623197</td>
<td>10/25/18</td>
<td>Alleged the respondents made false statements about loan refinancing savings in their advertisements.</td>
<td>Consent Agreement</td>
</tr>
<tr>
<td>Federal Trade Commission and State of New York v. Campbell Capital LLC <em>et al.</em></td>
<td>Western District of New York</td>
<td>10/23/18</td>
<td>Alleged the defendants tricked people into agreeing to pay more money than what they allegedly owed, according to defendants’ own business records.</td>
<td>Litigation Ongoing</td>
</tr>
<tr>
<td>Federal Trade Commission v. Realpage, Inc</td>
<td>Northern District of Texas</td>
<td>10/16/18</td>
<td>Alleged the defendant failed to take reasonable steps to ensure the accuracy of tenant screening information that it provided to landlords and property managers.</td>
<td>Settlement</td>
</tr>
<tr>
<td>Federal Trade Commission v. Forms Direct, Inc. <em>et al.</em></td>
<td>Northern District of California</td>
<td>10/15/18</td>
<td>Alleged the defendants implied that their websites were affiliated with the U.S. Citizenship and Immigration Services, and utilized this to sell immigration form preparation services to consumers.</td>
<td>Settlement</td>
</tr>
</tbody>
</table>
## Federal Trade Commission FY 2019 Cases

<table>
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<tr>
<th>Case Title</th>
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<th>Alleged Claims</th>
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<tr>
<td>Federal Trade Commission v. Regenerative Medical Group, Inc. <em>et al.</em></td>
<td>8:18-cv-1838</td>
<td>Central District of California</td>
<td>10/12/18</td>
<td>Deceptive health claims</td>
<td>Alleged the defendants deceptively advertised that “amniotic stem cell therapy” can treat serious diseases, including Parkinson’s disease, autism, macular degeneration, cerebral palsy, multiple sclerosis, and heart attacks.</td>
</tr>
<tr>
<td>Federal Trade Commission v. Jason Cardiff <em>et al.</em></td>
<td>5:18-cv-2104</td>
<td>Central District of California</td>
<td>10/10/18</td>
<td>Deceptive health claims and unauthorized billing</td>
<td>Alleged the defendants deceptively marketed oral film strips and enrolled consumers in a negative option continuity plan without their knowledge or consent.</td>
</tr>
<tr>
<td>Federal Trade Commission v. Passport Imports, Inc. <em>et al.</em></td>
<td>8:18-cv-3118</td>
<td>District of Maryland</td>
<td>10/10/18</td>
<td>Deceptive recall notices</td>
<td>Alleged the defendants mailed fake “urgent recall” notices to consumers to lure them to visit dealerships.</td>
</tr>
</tbody>
</table>

*Settlement*

*Partial settlement*