

Contacted about long-lost relative's life insurance policy or an inheritance? It's a scam

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People are getting letters in the mail from a law firm saying that one of their clients has died and they're looking for the heir. You are, they say, that heir! (Spoiler alert: you're not.) The letter goes on to explain their offer: they want to split the proceeds between you, some charities, and their law firm. But what's really going on?

This is not a lawyer — it's a scammer. That's the most important thing to know. But the letter sounds convincing, explaining that the firm has tried to contact family members. No heir, they say, has come forward to collect the multi-million-dollar life insurance policy or inheritance. It might be tempting to reply, just to see if you really can get some of the money. But that's where the scam kicks in. If you contact them, they'll try to get your personal and financial information, like your Social Security or bank account numbers, your money — or all of the above. Oh, and that life insurance policy or inheritance? It doesn't exist at all. It's a scam.

Here's what to do if you get one of these letters:

- **Don't respond.** Keep your money and information to yourself. Never send money or information to a stranger who promises big rewards. That's always a scam.
- **Pass this information on to a friend.** You probably throw away these kinds of letters. But you also probably know someone who could use a friendly reminder that these are scams.
- **Report it** to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/whistleblower).



Got a letter about a
“big inheritance”
from a “long-lost
relative?”

It's a scam.

