

Elder Investment Fraud

Securities fraud perpetrated against seniors. Investment fraud can take many forms, including unsuitable investments, fraudulent offerings, unregistered products, unlicensed advisers/brokers or theft or misappropriation of funds.

Why is Elder Investment Fraud important to you?

- Your financial health affects your overall health.
- The quality of proper nutrition and healthcare are both affected by finances.
- Many aspects of normal aging and disease can contribute to your vulnerability to fraud and exploitation. We're all at risk.
- Changes in your ability to make important decisions can leave you vulnerable to someone who may handle your affairs differently than you would.
- The population of older adults vulnerable to investment and financial fraud is large and growing.

Resources

Patient Education

New Jersey Bureau of Securities

Office of the Attorney General
1-866- I- INVEST (1-866-446-8378)

www.njsecurities.gov

NJ's securities regulator registers those selling securities and the securities themselves. Visit our website or call for free background information before investing.

National Center on Elder Abuse

302-831-3525

www.ncea.aoa.gov

NCEA works with State and local partners to ensure that older Americans live with dignity and without abuse.

United Way

www.211.org

2-1-1 is a phone number that connects callers to information about available health and human services.

Adult Protective Services (APS)

1-800-252-5400

www.apsnetwork.org

APS protects older adults from abuse and exploitation through investigation and intervention.

North American Securities Administrators Association

www.nasaa.org

NASAA is the association of state securities regulators responsible for grass-roots investor protection. Visit NASAA's online Senior Investor Resource Center.

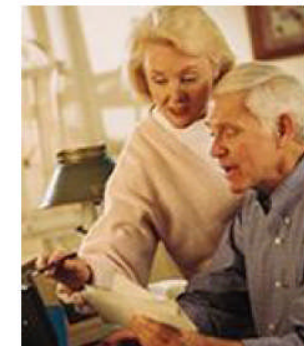
Investor Protection Trust

www.investorprotection.org

IPT works to provide the objective investor education needed to make informed investment decisions.

Elder Investment Fraud and Financial Exploitation

Learn how to protect yourself and your family from senior financial exploitation



How Do You Know When You Need to Get Help?

Does this sound familiar?

If you have any of the following financial concerns, talk with your health care provider or someone else you trust:

- I run out of money by the end of the month.
- I often regret or worry about financial decisions I've made.
- I have trouble paying bills because the bills are confusing.
- I don't feel confident making big financial decisions alone.
- I don't understand financial decisions that someone else is making for me.
- I give loans or gifts more than I can afford.
- My children or others are pressuring me to give them money or to change my will.
- Someone else is accessing my accounts or my money is disappearing.
- I can't reach my adviser.

How Can You Protect Yourself?

Don't let yourself be a victim. Here's how:

- Information is your best defense against fraud.
- Learning about this issue will allow you to avoid situations that increase your risk of being financially exploited.
- Manage your loneliness and social isolation; try making new friends or reaching out to family.
- Practice good health habits to boost physical independence.
- Reach out to someone you trust, such as your doctor, if you are uncomfortable about a situation involving your finances.

Red Flags

Are you an older adult or do you know one who ...

- >> is socially isolated, depressed or lonely?
- >> has experienced a change in the ability for self-care?
- >> depends on someone to provide everyday care?
- >> is uncomfortable with the person providing care?
- >> has just lost a loved one, such as a spouse?
- >> is financially responsible for an adult child or spouse?
- >> has given Power of Attorney to someone else to manage his or her finances?

BCM
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