

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 every day 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?

Utah Division of Securities

(801) 530-6600

www.securities.utah.gov



Protecting Investors.
Regulating Industry.
Promoting Commerce.

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)

www.apsnetwork.org

1-800-252-5400

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

North American Securities Administrators Association

www.nasaa.org/Investor_Education/Senior_Investor_Resource_Center

Investor_Resource_Center

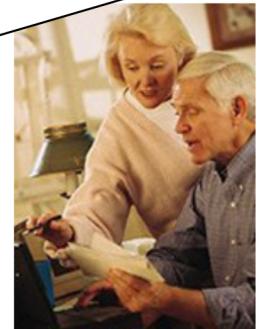
NASAA is the voice of State Securities Agencies responsible for grass-roots investor protection.

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



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Why is this problem 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.

How will awareness benefit you?

- Learning about this issue will allow you to avoid situations that increase your risk of being financially exploited.



- Manage loneliness and social isolation; make new friends or reach out to family
- Practice good health habits to boost physical independence.
- Reach out to someone you trust, or your doctor, if you are uncomfortable about a situation involving your finances.

What can you do to help yourself?

Talk to someone you trust or your health care provider about any of the following financial concerns you may have:

- 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 advisor.