

## 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

### North Carolina Department of the Secretary of State

**1-800-688-4507**  
**[www.sosnc.com](http://www.sosnc.com)**

The North Carolina Department of the Secretary of State licenses and regulates financial services professionals and provides consumer protection information.

### National Center on Elder Abuse

**1-800-677-1116**  
**[www.ncea.aoa.gov](http://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](http://www.211.org)**

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

**Adult Protective Services**  
**919-733-3055**

**[www.dhhs.state.nc.us/aging/adultsvcs/afs\\_aps.htm](http://www.dhhs.state.nc.us/aging/adultsvcs/afs_aps.htm)**

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

**North American Securities Administrators Association**  
**[www.nasaa.org](http://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](http://www.investorprotection.org)**  
IPT works to provide the objective investor education needed to make investment decisions.

## Patient Education



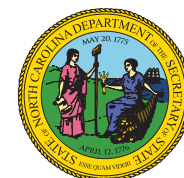
*Learn how to protect yourself*

*and your family from*

*senior financial exploitation*



**NORTH CAROLINA**



## 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**<sup>®</sup>  
Baylor College of Medicine

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