

Your checklist against fraud and financial exploitation

While anyone can become vulnerable to financial exploitation, aging seniors have increasingly become new targets to financial predators. We are committed to protecting the finances of those we serve through proactive outreach, collaboration and education.

Ways to protect yourself

- Appoint a trusted contact person
- Never give your social security number or financial information to someone you don't know
- Be wary of providing your personal information online, clicking links or opening attachments
- Use strong passwords (that are random and cannot be construed by your username or public information about you)
- Watch out for common scams, such as lottery, IRS and romance scams
- Eliminate telemarketing calls by signing up for the National "Do Not Call" Registry at (888) 382-1222 [TTY: (866) 290-4326] or www.donotcall.gov
- Review your brokerage, credit card and bank statements every month
- Get written estimates from several recommended contractors before choosing one to do work on your home
- Sign up for identity theft protection
- Shred unused credit card applications and financial statements
- Be vigilant with your personal and work email

Things to watch for

- Prizes or sweepstakes that require money upfront (lottery scams)
- High-pressure tactics or offers that seem too good to be true
- Vendors who request payment in the form of a gift card
- Callers who contact you to request remote access to your device in order to protect one of your online accounts (e.g. Amazon)
- An increase in the number of withdrawals or checks to the same person or entity
- Increase in the number of checks written out to "cash"
- A large amount of withdrawals for smaller amounts of money
- Request to wire money for purposes that are unusual or unclear
- Bouncing checks or unpaid bills
- Seemingly unnecessary or expensive home repairs
- Sudden change in investment strategy or risk tolerance
- Sudden change of power of attorney or beneficiaries
- A caregiver who becomes overly interested in finances
- New acquaintances who promise to provide care or seem to have undue influence
- Confusion on account balances or where funds are kept

What to do if you're concerned

If you suspect you or a loved one has been a victim of fraud or financial abuse, call your financial professional for immediate assistance and support. You should also:

- Cancel credit cards linked to your account
- Reset passwords on accounts and on email
- Contact local authorities or your state attorney general (if applicable)

See our [fraud and scam recovery guide](#) for more information.

Additional resources

Federal Trade Commission — A library of educational content about fraud protection and filing a complaint. www.ftc.gov

Financial Industry Regulatory Authority — Fraud prevention information and resources. www.finra.org/investors/avoid-fraud

Securities and Exchange Commission — Practical consumer awareness information. www.sec.gov/investor/pubs.shtml