



SPOTTING THE SIGNS OF
**ELDER FINANCIAL
EXPLOITATION**



REGIONS NEXT STEP

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AGENDA

TODAY WE WILL FOCUS ON THESE BIG QUESTIONS . . .

1. What can I do to recognize and reduce the risk of elder financial exploitation?
2. How can I guard against identity theft?
3. What plans should I make in advance to plan for managing my finances if I'm not able to do so?
4. How can I prepare financially for what tomorrow may bring?

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What Is Elder Financial Exploitation and Who Is at Risk?



Financial exploitation is the fraudulent or otherwise illegal, unauthorized, or improper actions by a caregiver, fiduciary, or other individual in which the resources of an older person are used by another for personal profit or gain; or actions that result in depriving an older person of the benefits, resources, belongings, or assets to which they are entitled.

Older Americans Act

STORIES: EXPLOITATION? OR NOT?



Rudy's son is trying to convince him to sign paperwork assigning him Power of Attorney.



Barbara has an in-home helper named Alice. Alice is very nice to her, but Barbara has started noticing that several pieces of jewelry have gone missing.



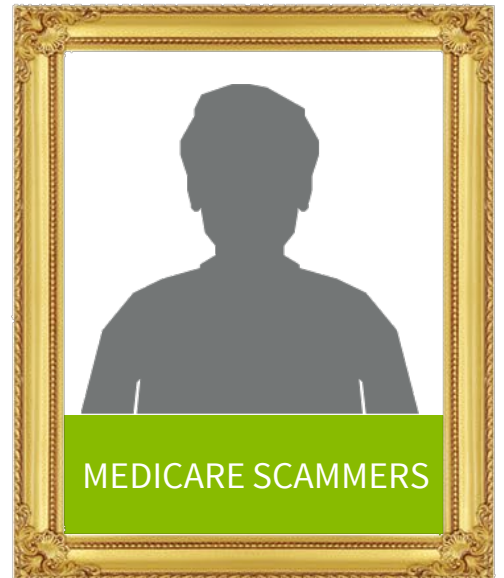
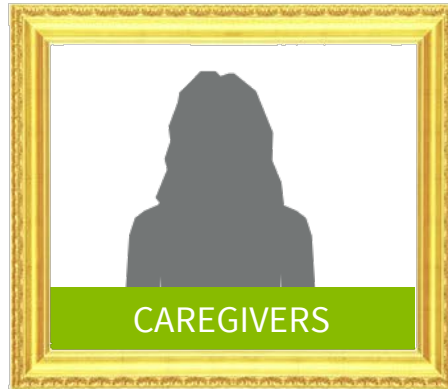
Frances received an official notification from the lottery commission that she'd won money and to call the toll free number provided in the letter by a certain date.



James got a call from a medical device company offering to send free supplies for his breathing machine. He was tempted because it was free to him.



Carolyn received an email from a company she was not familiar with. It directed her to click to access a website and update her personal information.





Choose a Power of Attorney You Can Trust

A close-up photograph showing a caregiver in a bright pink uniform holding the hand of an elderly person. The caregiver's hand is larger and more robust, while the elderly person's hand is smaller and shows signs of age. The background is blurred, suggesting an indoor setting. A green banner with white text is overlaid at the bottom of the image.

Choose Caregivers and In-Home Helpers You Can Trust



AVOID

IDENTITY THEFT

1. PROTECT YOUR PERSONAL INFORMATION



2. PROTECT YOUR MAIL



3. SIGN UP FOR DIRECT DEPOSIT



4. CLEAN UP YOUR FINANCIAL TRASH



5. WATCH YOUR STATEMENTS AND BILLS



6. USE CAUTION ON THE INTERNET



7. REVIEW YOUR CREDIT REPORT ANNUALLY



STAYING SECURE

Be Aware of Medical
Identity Theft



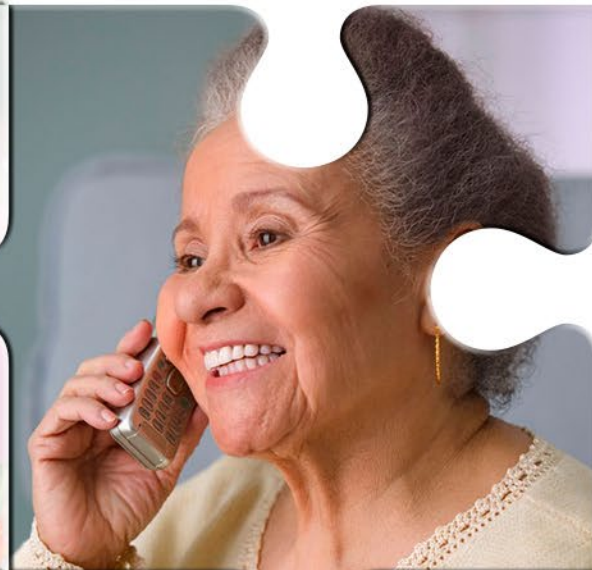
STAYING SECURE

Know About
Investment Fraud



STAYING SECURE

Look Out for Telephone Scams



FEELING PREPARED



IN CASE OF EMERGENCY



**LOST OR
STOLEN**



**File a
police
report**



**Cancel
your credit
cards**



**Report
loss to
bank**



**Place a
fraud alert
on your
credit
report**



**Contact major
check verification
companies**

**TeleCheck: 1-800-366-2425
Certegey: 1-800-437-5120**

**Initial alert
Extended alert
Security freeze**

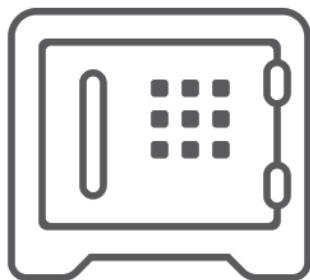
**Equifax: 1-800-525-6285
TransUnion: 1-800-680-7289
Experian: 1-888-397-3742**

GET A NEW ATM CARD

WHAT TO HAVE READY



**COPIES OF
IMPORTANT
DOCUMENTS**



**A SAFE PLACE
TO STORE
THESE COPIES**



**EMERGENCY
EVACUATION BAG**



**PEACE OF
MIND**

GATHER YOUR INFORMATION



Personal Documents

- Social Security Number
- Date of Birth/Birth Certificate
- Marriage Certificate/Divorce papers
- Death Certificate (for deceased spouse)
- Military Records
 - Branch of service
 - VA ID #
 - Veterans Military Service Record (DD214)
- Driver's License/Organ Donor Card
- Passport/Citizenship Papers



Financial Documents

- Financial account documents, such as bank, brokerage, insurance, retirement account, etc.
- Loan documents, such as mortgage, car, credit cards and other debt
- Recent tax returns
- Will
- Trusts
- Location of safe deposit box and keys

GATHER YOUR TEAM CONTACT INFORMATION

- | | | |
|--|---------------------------------|------------------------------------|
| <input type="checkbox"/> Family Members | <input type="checkbox"/> Banker | <input type="checkbox"/> Doctor(s) |
| <input type="checkbox"/> Lawyer | <input type="checkbox"/> Pastor | <input type="checkbox"/> Neighbors |
| <input type="checkbox"/> Insurance Agent | | |

RESOURCES

Regions Bank offers financial insights to help you confidently take your next steps. Resources available on Regions.com/nextstep

ADDITIONAL RESOURCES

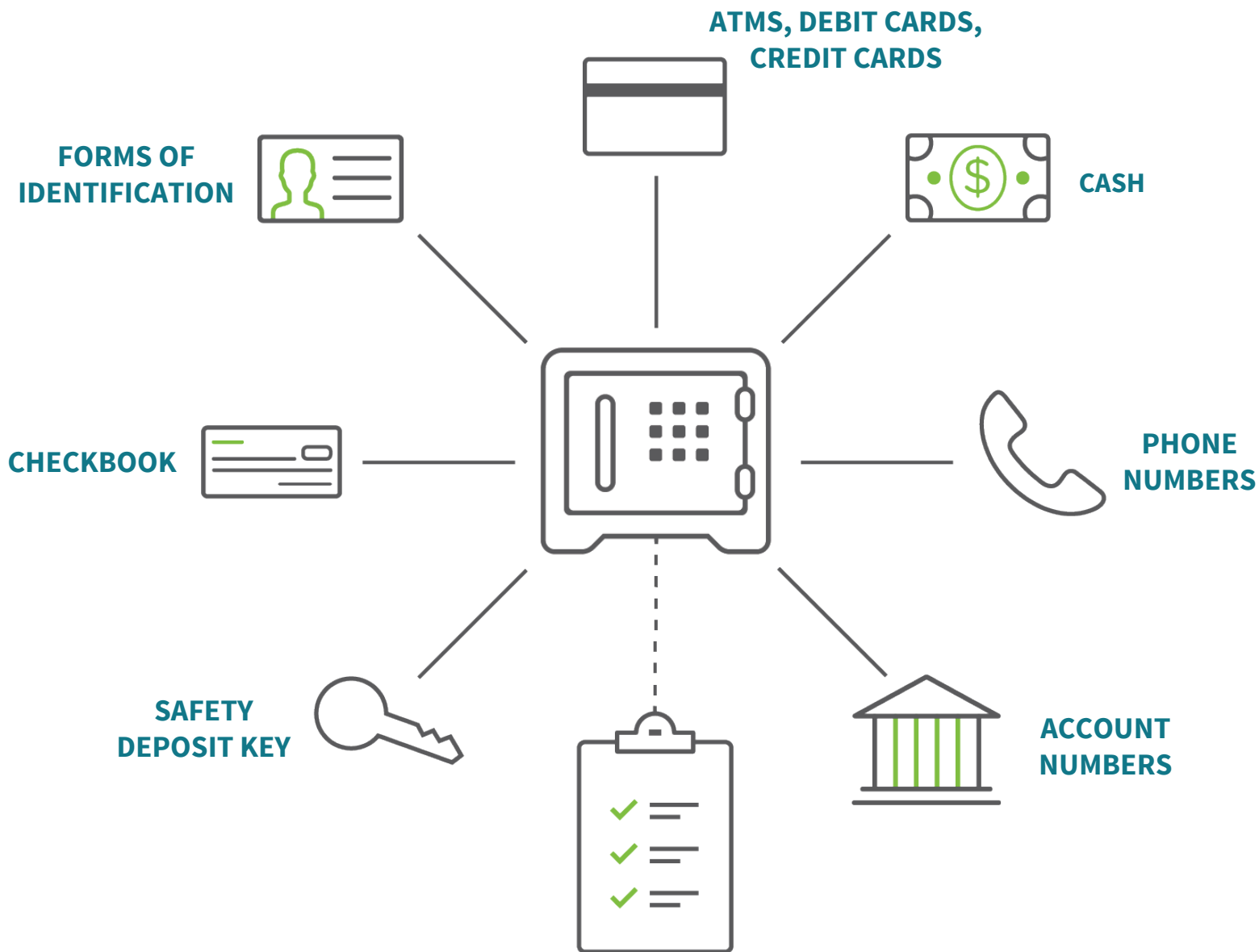
Where can I learn more about Medicare? 1-800-MEDICARE or medicare.gov

Many other resources can be found at aarp.org

Where can I learn more about Medicaid? cms.hhs.gov/medicaid

Information on eldercare resources are at eldercare.gov or 1-800-677-1116

WHAT TO KEEP AND WHERE TO KEEP IT



GET **STARTED**



Articles

Courses

Worksheets

Podcasts

Calculators

Budget
Templates

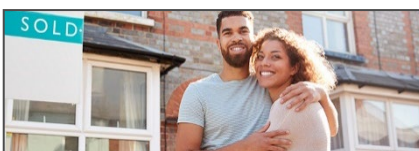
Webinars

Learning
for Kids

EXPLORE FOR MORE TIPS



Family Budgeting
& Saving



Navigating
Homeownership



Financial Literacy
for Students



Retirement Saving
& Planning



Saving For
Your Next Vacation



Plan for the Holidays



Medical
Financial Hardship



Next Step for Business

MEETING YOUR FINANCIAL GOALS

1

Make an appointment with a Regions banker:

- Call the Regions Green Line at 1-800-REGIONS
- Go to regions.com and click “[Make an Appointment](#)”
- Visit any Regions branch

2

Visit Next Step Courses for free, online money management courses: Regions.com/NextStepCourses

3

Use our online resources including articles, videos, and calculators: Regions.com/NextStep

