

# SHIELDING YOUR WEALTH

## A Guide to Safeguard against Financial Fraud

In an increasingly digital and interconnected world, the threat of financial fraud looms large. This educational guide provides resources to help protect you from scams, identity theft, and more. By learning how to recognize red flags and warning signs, you can empower yourself to navigate the complex landscape of fraud prevention.

### Fraud Overview Sites

- **NASAA Serve Our Seniors** | [nasaa.org/serveourseniors](https://nasaa.org/serveourseniors)
- **AARP Scams & Fraud** | [aarp.org/money/scams-fraud](https://aarp.org/money/scams-fraud)
- **CFPB—Protecting older adults from fraud and financial exploitation**  
[consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/protecting-against-fraud](https://consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/protecting-against-fraud)

### SEC Guide for Seniors

This guide identifies red flags and lists action steps you can take to protect yourself against investment fraud. It also provides information about how to file an official complaint if unethical or incompetent practices are suspected.

- **SEC Guide for Seniors—Protect yourself against investment fraud**  
[sec.gov/files/guideforseniors.pdf](https://sec.gov/files/guideforseniors.pdf)

### Financial Educational Training Program

This training program can help seniors learn more about making comprehensive financial decisions with confidence. You also can find similar courses online, and many feature instructor-led curricula designed to teach seniors about elder financial exploitation.

- **FDIC AND CFPB—Money Smart for Older Adults**  
[consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/money-smart-for-older-adults](https://consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/money-smart-for-older-adults)

# EDUCATIONAL GUIDE

Learn about Fraud Protection and Resources Available (*cont.*)

## Early Warning Signs for Capacity Challenges

As seniors age, they may experience a decline in their abilities to manage their cash and other financial assets in a manner that serves their best interests including the inability to understand the consequences of investment decisions. In addition, they also may become more vulnerable to investment fraud and other forms of financial exploitation.

- **CFPB—Planning for diminished capacity and illness**

[consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/financial-security-as-you-age/planning-for-diminished-capacity-and-illness](https://consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/financial-security-as-you-age/planning-for-diminished-capacity-and-illness)

- **Alzheimer's Association—10 Early Signs and Symptoms of Alzheimer's**

[alz.org/alzheimers\\_disease\\_10\\_signs\\_of\\_alzheimers.asp?type=carecenter\\_footer](https://alz.org/alzheimers_disease_10_signs_of_alzheimers.asp?type=carecenter_footer)

- **NEFE Early Warning Signs: Impact of Aging on Financial Decision Making Checklist**

[nefe.org/\\_images/research/Early-Warning-Signs-Impaired-Financial-Skills/Early-Warning-Signs-Impaired-Financial-Skills-Checklist.pdf](https://nefe.org/_images/research/Early-Warning-Signs-Impaired-Financial-Skills/Early-Warning-Signs-Impaired-Financial-Skills-Checklist.pdf)

## Safeguarding Your Money

There are several common warning signs that indicate senior exploitation. The following tips can help you identify financial exploitation and avoid financial scams.

- **National Association of Area Agencies on Aging (n4a) Answers on Aging™ –Financial Exploitation**

[usaging.org/Files/financial-fraud-access508.pdf](https://usaging.org/Files/financial-fraud-access508.pdf)

- **CFPB—Managing Someone Else's Money**

[consumerfinance.gov/consumer-tools/managing-someone-elses-money](https://consumerfinance.gov/consumer-tools/managing-someone-elses-money)

## State Statutes

Every state offers statutes to protect against abuse, neglect, and exploitation of elders, dependent adults, and persons with disabilities. This resource will provide you with resources on a state-by-state basis.

- **Elder Abuse Guide for Law Enforcement (EAGLE)**

[justice.gov/elderjustice/eagle-elder-abuse-guide-law-enforcement](https://justice.gov/elderjustice/eagle-elder-abuse-guide-law-enforcement)

Pacific Life takes protecting your assets seriously. Your financial professional can help you plan ahead to address concerns about fraud and cognitive decline.

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