

SCAMMERS PREY ON VULNERABILITY...

Have you noticed a change in behavior?

You probably smell a rat.

PROTECTING OTHERS:

Look for signs of exploitation

- Person never has any spending money and appears to be living well below their means.
- Person seems depressed, withdrawn, or isolated.
- Person seems to have too many household accidents.
- Unusual activity in bank and credit card accounts.
- Unpaid and overdue bills that a caregiver or advisor should be paying.
- Recent changes to the title of a house, vehicle, or bank account—in favor of the caregiver.
- Power of Attorney is given when the person is incompetent or in distress.
- Victim reports signing “legal” papers, but does not remember or comprehend their contents.
- Procrastinates going to the doctor.
- Person accompanied everywhere by new, usually younger, “friend.”



The Montana Commissioner of Securities & Insurance presents

Securities and Insurance Fraud: How to Smell a Rat

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