

Elder financial exploitation is defined as someone illegally or improperly using a senior's (aged 60 or older) money or belongings for their own personal use.

## REPORT ABUSE

Learn to recognize elder exploitation and take the following steps to document what you observe:

- Take photographs and notes of what you observe, who is present, and any additional information
- Immediately report issues that occur in a licensed setting, such as a nursing home.
- Immediately report issues to any of the following:

**EMERGENCY**  
9-1-1

**CSI FAST TEAM**  
406.444.2040

**ADULT PROTECTIVE SERVICES**  
844.277.9300

**OFFICE OF CONSUMER PROTECTION**  
800.481.6896

**LONG-TERM CARE OMBUDSMAN**  
800.332.2272

## ABOUT FAST

The mission of the CSI Financial Abuse Specialist Team (FAST) is to provide a coordinated response to elder exploitation referrals with a time-sensitive, targeted evaluation by securities and insurance specialists. FAST dedicates a securities investigator, an insurance investigator, and at least one prosecutor to coordinate responses.

FAST partners with industry stakeholders and other state agencies to provide resources to vulnerable persons while formulating real-time, remedial strategies.

### CONTACT THE FAST TEAM

-  [csi.gov/fast-team](https://csi.gov/fast-team)
-  [SAOfast@mt.gov](mailto:SAOfast@mt.gov)



#### CONTACT US

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#### GET SOCIAL WITH US

-  @BrownCSIMT
-  @MTCommissionerSecuritiesInsurance
-  @CommissionerJamesBrown
-  MTCommissionerofSecuritiesInsurance

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# Ending ELDER EXPLOITATION

IN CONJUNCTION WITH THE NATIONAL CENTER ON ELDER ABUSE





## FINANCIAL ABUSE COSTS SENIORS

# \$28.3 BILLION\*

## IN THE UNITED STATES EACH YEAR

\*AARP BankSafe™ Initiative, June 2023

**SENIORS HAVE THE RIGHT  
TO BE FREE FROM THREATS  
AND CONTROL THEIR  
PERSONAL FINANCES  
AND PROPERTY.**

Seniors can reduce the risk of exploitation by—

- Staying engaged in their communities
- Protecting personal information, such as social security numbers, by not providing information over the phone or to unknown individuals
- Reviewing wills periodically and ensuring a living will is in place to protect their personal wishes
- Working with a financial adviser or trusted party before making large purchases

## SIGNS OF ELDER EXPLOITATION



Unpaid bills (foreclosure warnings or collection notices)



Unexpected changes in wills or property deeds (property given to a "new friend")



Missing personal or household items (family heirlooms, tools, or other valuables)



Forged signatures on financial documents



Unusual changes in spending patterns (increased ATM activity, unexplained transfers, checks written out of order)



Purchases or spending behavior that appear to be out-of-character

**ELDER  
ABUSE**