

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 occurred 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.

csi.gov/fast-team



JAMES BROWN

CSI

COMMISSIONER OF SECURITIES & INSURANCE
OFFICE OF THE MONTANA STATE AUDITOR

CONTACT US

- 📞 406.444.2040
- 📍 840 Helena Avenue
Helena, MT 59601
- ✉️ csi@mt.gov
- 🌐 csimt.gov



COMMISSIONER OF SECURITIES & INSURANCE
OFFICE OF THE MONTANA STATE AUDITOR

Ending ELDER EXPLOITATION

IN CONJUNCTION WITH THE NATIONAL CENTER ON ELDER ABUSE





FINANCIAL ABUSE COSTS SENIORS

\$36.5 BILLION

IN THE UNITED STATES EACH YEAR

**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 valuable items)



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**