REGIONS NEXT STEP

TIPS & TOOLS
FOR HELPING SENIORS AVOID FINANCIAL EXPLOITATION

45 mins

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EQUAL HOUSING LENDER MEMBER FDIC

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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

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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.

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WHO CAN YOU TRUST?

FAMILY MEMBERS

PERSONS WITH POWER OF ATTORNEY

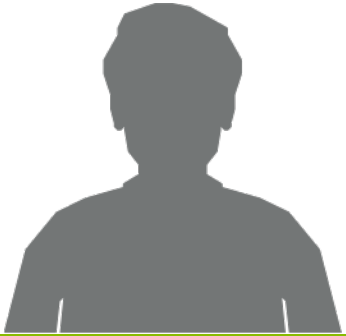
PERSON WITH INTEREST IN YOUR ASSETS

CONTRACTORS

CAREGIVERS

SCAMMERS– PHONE, INTERNET, MAIL, DOOR-TO-DOOR

FRIENDS/NEIGHBORS



MEDICARE SCAMMERS

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Choose a Power of Attorney You Can Trust

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Choose Caregivers and In-Home Helpers You Can Trust

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AVOID
IDENTITY THEFT

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1. PROTECT YOUR PERSONAL INFORMATION

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2. PROTECT YOUR MAIL

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3. SIGN UP FOR DIRECT DEPOSIT

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4. CLEAN UP YOUR FINANCIAL TRASH

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5. WATCH YOUR STATEMENTS AND BILLS

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6. USE CAUTION ON THE INTERNET

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7. REVIEW YOUR CREDIT REPORT ANNUALLY

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STAYING SECURE

Be Aware of Medical Identity Theft

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STAYING SECURE

Know About Investment Fraud

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STAYING SECURE

Look Out for Telephone Scams

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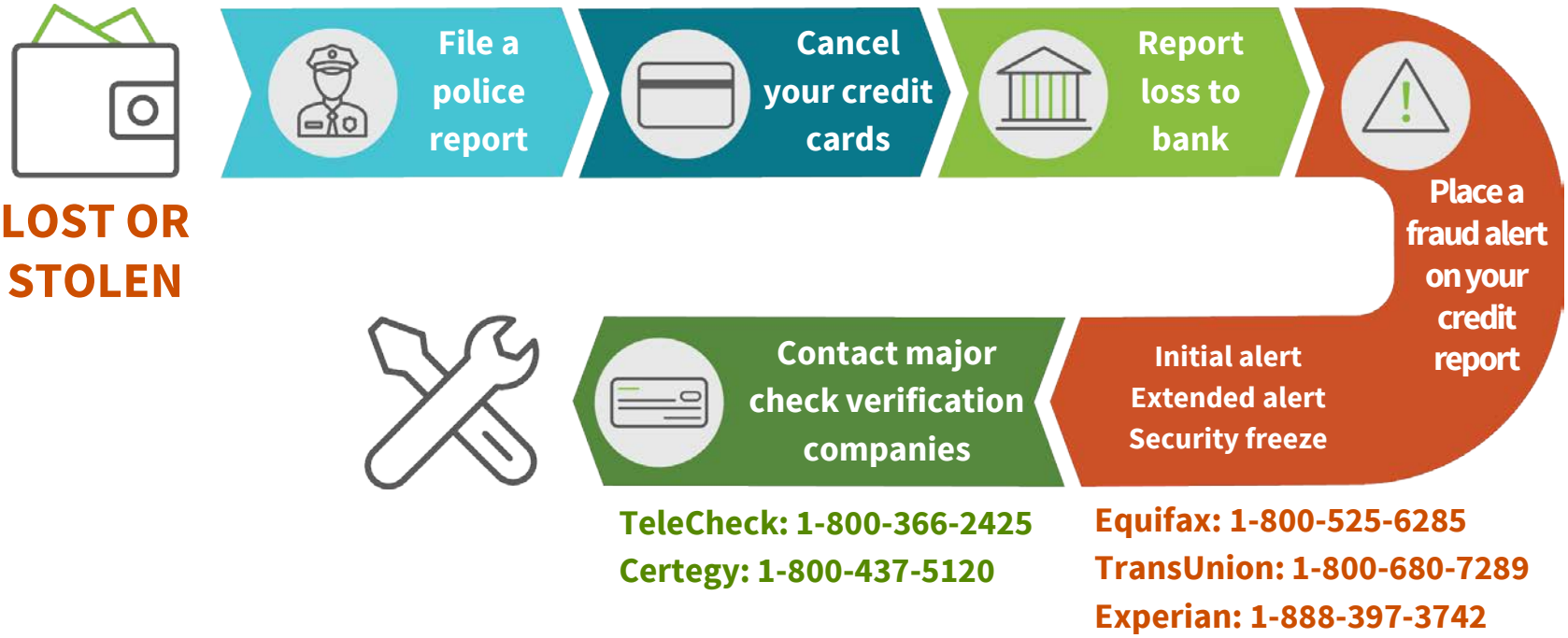
IN CASE OF EMERGENCY



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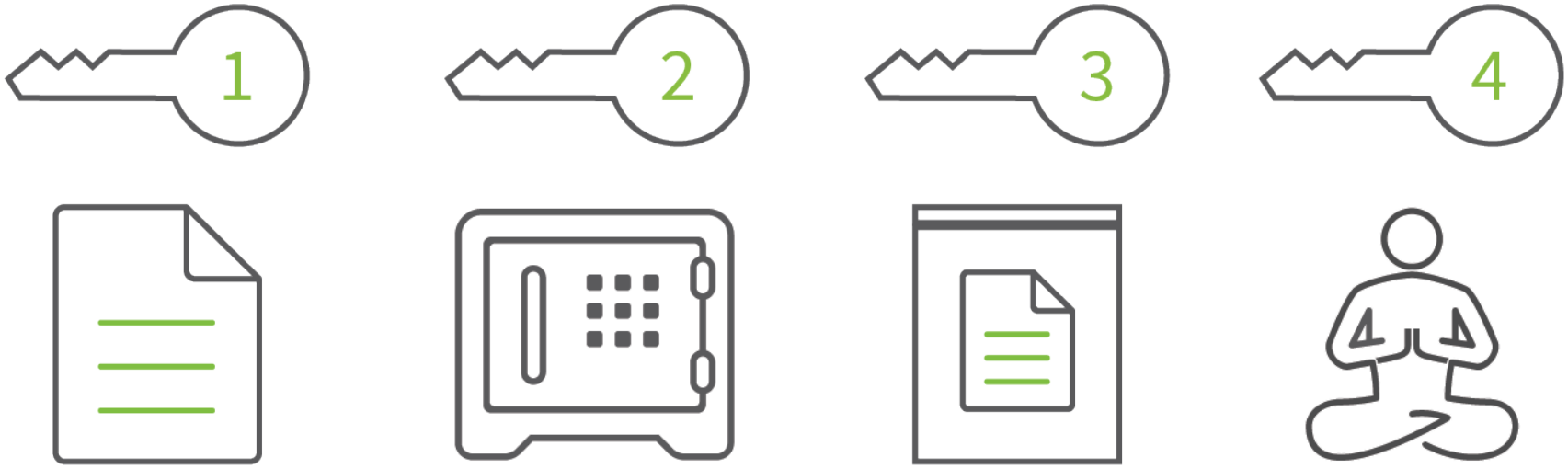
WHAT TO HAVE READY



COPIES OF IMPORTANT DOCUMENTS

A SAFE PLACE TO STORE THESE COPIES

EMERGENCY EVACUATION BAG

PEACE OF MIND

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GATHER INFORMATION

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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

- [ ] Family Members
- [ ] Lawyer
- [ ] Insurance Agent
- [ ] Banker
- [ ] Pastor
- [ ] Doctor(s)
- [ ] Neighbors

Resources

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

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

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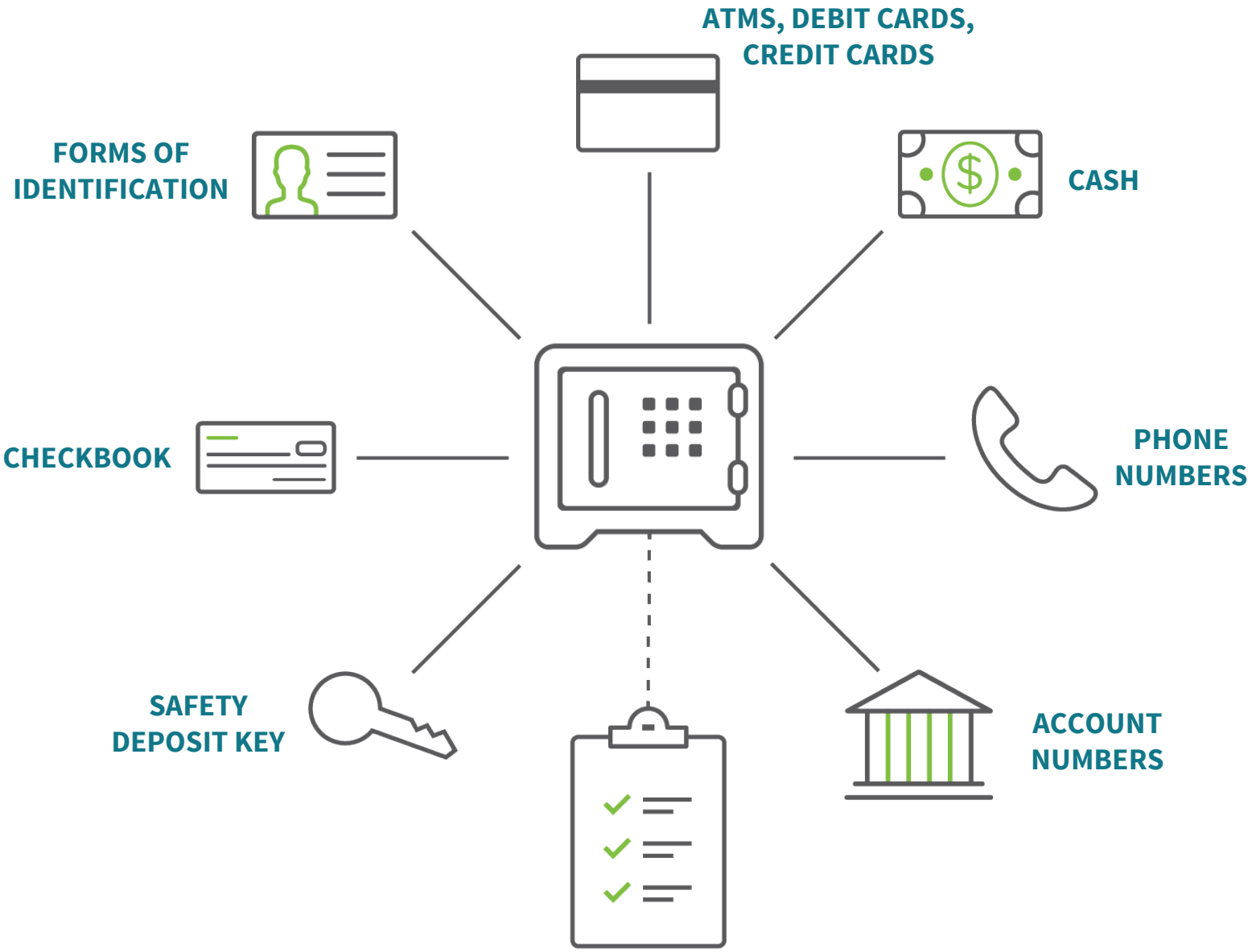
WHAT TO KEEP AND WHERE TO KEEP IT



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GET STARTED

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LEARN MORE ABOUT

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 the Next Step Financial Learning Center for free, online interactive videos:** Regions.com/learn

3 **Use our online resources including articles, videos, and calculators:** Regions.com/nextstep

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