

Elder Abuse Red Flags

This list highlights behaviors and actions that may hint at financial maltreatment or exploitation of an older individual. If you see a relative or neighbor who needs help, do not remain silent. Talk with other family members, friends, or professionals in your community, and enlist help. Add an emergency contact with a “Trusted Contact Authorization” form. Financial exploitation is an injustice you can help stop. Stay informed.

Financial Signs

- Reluctance to discuss financial matters that were previously a matter of discourse
- Unauthorized transactions
- Sudden or unexplained withdrawals
- Utilities or other bills not being paid
- Abrupt changes to estate documents
- Older individuals denied access to their funds or account statements
- Gift/credit/debit card purchases that are inconsistent
- New best friends or sweethearts

Behavioral and Physical Signs

- Isolation of the elder — either deliberately by a caregiver or simply because of life changes
- Reluctance to speak for themselves
- Disheveled appearance
- Decline in health or mental state
- Secrecy or paranoia
- Depression
- Fear, anxiety, or submissiveness
- Withdrawn behavior
- Forgetfulness

TAKE ACTION. If someone you know displays these signs, contact a banker or a financial advisor, an attorney, or the local adult protective services agency in your community. By law, financial institutions may be required to report such incidents to a state agency. Our regulators permit account restrictions when necessary. For more information, visit the National Center on Elder Abuse at ncea.acl.gov.



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