



Senior financial exploitation has been estimated to cost savers almost three billion dollars per year in media-reported cases alone, and it has been estimated that only 1 in 44 cases is ever reported to the authorities. Moreover, recent scientific advancements have shown that financial decision-making is often one of the first cognitive functions to decline – even high-functioning adults can develop this vulnerability as part of the normal aging process.

These are both very real threats faced by every investor, and SIFMA is committed to finding solutions that help protect senior investors from financial exploitation and cognitive decline.

In many cases, financial advisors serve as the first-line of defense. However, these advisors often face many challenges in their efforts to protect their aging clients. One of the most common difficulties advisors face is protecting a client who insists that they are not being exploited or does not realize their cognitive capacity has diminished.

SIFMA has created this Senior Investor Protection Toolkit for this reason. This compilation of resources – from SIFMA and organizations across the United States, including the federal government, state securities regulators and not-for-profit organizations – can help dedicated financial advisors, like you, educate and explain potential threats to their clients and take action when a threat is known or suspected.

Unfortunately, there is no underestimating the damage caused by financial exploitation. It is our sincere hope that this Senior Investor Protection Toolkit will assist you in protecting your clients. For more information and to learn more about SIFMA's efforts, please visit: [www.sifma.org/seniorinvestors](http://www.sifma.org/seniorinvestors).

With kindest personal regards,

A handwritten signature in blue ink, which appears to read "Ken Bentsen". The signature is fluid and stylized, with a large loop at the end.

Kenneth E. Bentsen, Jr.  
President and CEO  
SIFMA