

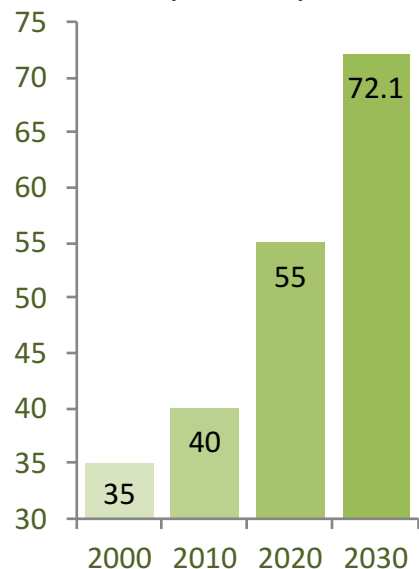
THE IMPORTANCE OF REPORTING

A Growing Senior Population Vulnerability of Senior Investors

10,000

Americans will turn 65
EVERYDAY through 2030

Projected Increase of
65+ Age Group
(millions)



- Currently, Americans ages 50+ account for **77%** of all financial assets in the United States and more than half of them utilize a financial advisor.
- In 2011, the 65+ age group numbered **41.4 million**; accounting for 13.3% of the U.S. population.
- Accounting for By 2030, all Baby Boomers will have turned 65 and will account for **18%** of the nation's population.

>50%

More than half of all senior financial exploitation is perpetrated by **friends, family members, or caregivers**. This exploitation can be wide-ranging, is often the most difficult to prevent, and is the most under-reported form of senior financial exploitation. A victim of such exploitation may even seek to cover-up such abuse out of feelings of guilt, shame or loyalty.

\$2.9B

A Metlife study found that seniors lose at least **\$2.9 billion** each year to **financial exploitation in media-reported cases**

1 in 44

The National Adult Protective Services Association estimates that only **1 in 44 cases of financial abuse are ever reported to the authorities**

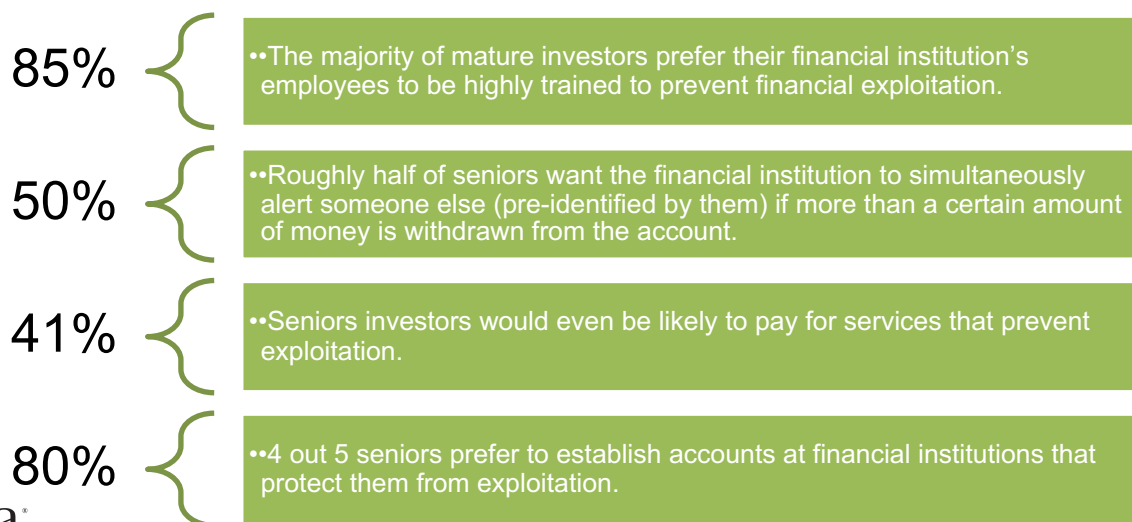
1 in 5

•It is estimated that **1 in 5** Americans aged 65 or older have been **victimized by financial fraud**

THE IMPORTANCE OF REPORTING

What Can a Financial Advisor Do? Say Something...

- **Reduce Underreporting:** Financial advisors can serve as the first line of defense to help reduce the number of unreported cases.
- **Limited Disruption:** Financial advisors should emphasize reporting will not interrupt a client's life. There are processes in place to ensure their protection, even when no exploitation or fraud is discovered.
- **Client Protection:** Financial advisors' goal is to protect their clients. According to a recent AARP study:



Senior Mortality Rates

