

## SENIOR INVESTOR PROTECTION RESOURCES FOR BROKER-DEALERS

The Financial Industry Regulatory Authority (FINRA), U.S. Securities and Exchange Commission's Office of Investor Education and Advocacy (SEC OIEA) and North American Securities Administrators Association (NASAA) share a longstanding commitment to protecting senior investors and have each worked to address risks facing this investor population. Broker-dealers also play a crucial role in protecting senior investors. To assist firms with their critical efforts, FINRA, SEC OIEA and NASAA are publishing this list of senior investor protection resources.

### FINRA/NASAA/SEC Websites

#### **FINRA, [Senior Investors Webpage](#)**

Information on FINRA's senior investor protection efforts, including the relevant rules, *Notices*, guidance, news releases and investor education content.

#### **NASAA Industry Resources, [Senior Issues](#)**

Resources, contacts and training materials meant to aid investors, federal and state agencies and the financial services industry.

#### **SEC OIEA [Investor.gov](#), [Older Investors](#)**

Investor education information and tools for older investors.

### Other Key Websites

#### **Federal Resources**

- Consumer Financial Protection Bureau (CFPB), [Protecting Older Adults](#)
- Department of Justice (DOJ), [Elder Justice Initiative](#)
- Elder Justice Coordinating Council ([EJCC](#))
- FBI Internet Crime Complaint Center (IC3), [Elder Fraud](#)
- Federal Bureau of Investigation (FBI), [Elder Fraud](#)
- Federal Trade Commission (FTC), [Addressing Scams Affecting Older Adults](#)
- National Center on Elder Abuse ([NCEA](#))
- U.S. Senate, [Special Committee on Aging](#)

#### **Additional Resources**

- AARP [Fraud Watch Network](#)
- Financial Services Institute (FSI), [Preventing Elder Financial Abuse Resource Center](#)
- Municipal Securities Rulemaking Board (MSRB), [Senior Investor Protection](#)
- National Adult Protective Services Association (NAPSA), [APS Agencies by State](#)
- National Council on Aging (NCOA), [Economic Well-Being](#)
- Securities Industry and Financial Markets Association (SIFMA), [Senior Investor Protection](#)

## Relevant Regulatory Notices, Advisories and Guidance

- 2025 FINRA Annual Regulatory Oversight Report: [Senior Investors and Trusted Contact Persons](#) (January 2025)
- FINRA Threat Intelligence Product: [Protecting Vulnerable Adult and Senior Investors](#) (May 2024)
- FinCEN Financial Trend Analysis: Elder Financial Exploitation: [Threat Pattern & Trend Information, June 2022 to June 2023](#) (April 2024)
- FINRA [Regulatory Notice 22-31](#) (FINRA Shares Practices for Obtaining Customers' Trusted Contacts) (December 2022)
- FinCEN [Advisory on Elder Financial Exploitation](#) (June 2022)
- FINRA [Regulatory Notice 20-34](#) (Proposed Amendments to FINRA Rule 2165 and Retrospective Rule Review Report) (October 2020)
- NAPSA's [National Guidelines for Financial Institutions: Working Together to Protect Older Persons from Financial Abuse](#) (September 2019)
- [Senior Safe Act Fact Sheet](#) (FINRA/NASAA/SEC) (May 2019)
- [A Guide for Developing Practices and Procedures for Protecting Senior Investors and Vulnerable Adults from Financial Exploitation](#) (NASAA) (September 2016)
- [Interagency Guidance on Privacy Laws and Reporting Financial Abuse of Older Adults](#) (Board of Governors of the Federal Reserve System, CFTC, CFPB, FDIC, FTC, NCUA, OCC, SEC) (September 2013)
- FINRA [Regulatory Notice 07-43](#) (FINRA Reminds Firms of Their Obligations Relating to Senior Investors and Highlights Industry Practices to Serve these Customers) (September 2007)

## Training Resources

- FINRA Member Firm Hub, [Scam Prevention & Assistance Resources](#) (FINRA)
- Addressing and Reporting Financial Exploitation of Senior and Vulnerable Adult Investors – [Training for the Securities Industry](#) (FINRA/NASAA/SEC)
- [AARP BankSafe Initiative](#)
- [Fraud Fighter Research and Resources](#) (FINRA Foundation)
- [How to Help Older Adults Spot, Avoid, and Report Fraud](#) (FTC)
- Senior Investor Protection [Toolkit](#) (SIFMA)
- [Learning About Financial Exploitation](#) (NAPSA)

## Helplines

- FINRA [Securities Helpline for Seniors](#)
  - Telephone: (844) 57-HELPS (844-574-3577)
- DOJ [National Elder Fraud Hotline](#)
  - Telephone: (833) FRAUD-11 (833-372-8311)
- SEC [Office of Investor Education and Advocacy](#)
  - Telephone: (800) 732-0330
  - Email: [help@sec.gov](mailto:help@sec.gov)
- AARP Fraud Watch Network [Helpline](#)
  - Telephone: (877) 908-3360
- [Give an Hour](#) Support Programs for Fraud Victims and Families
- NASAA [State and Provincial Caregiver Resource Directory](#)
- Administration for Community Living Elder Care Locator
  - Telephone: (800) 677-1116
  - Email: [eldercarelocator@n4a.org](mailto:eldercarelocator@n4a.org)

- U.S. Senate Special Committee on Aging, [Fraud Hotline](#)
  - Telephone: (855) 303-9470

## Resources for Reporting Suspected Financial Exploitation and Criminal Activity

The following are some of the various channels to report concerns about financial exploitation of senior investors. Note that reporting may be mandatory under certain regulations.

If your concern relates to cyber-enabled crime, FINRA encourages prompt reporting to the FBI's Internet Crime Complaint Center at the link below. **Reporting certain financial losses due to fraud as soon as possible, and within the first two to three days, can increase the likelihood of recovering losses.**

- [FBI Internet Crime Complaint Center](#) (IC3): (for assistance filing a complaint, call (833) FRAUD-11 or (833) 372-8311)
- [ReportFraud.ftc.gov](#)
- [HelpVul Uniform Reporting Portal](#) (NAPSA, SIFMA, EverSafe)
- [FINRA File a Tip](#)
- [NASAA Contact Your Regulator](#)
- [SEC Submit a Tip](#)

## Educational Resources Broker-Dealers May Share With Senior Investors

- InvestorInfo: [Protecting Seniors from Financial Exploitation](#) (FINRA)
- [Is your financial firm asking you for a Trusted Contact?](#) (FINRA, NASAA, SEC)
- Brokerage Accounts: [Trusted Contacts](#) (FINRA)
- [Fighting Fraud 101: Smart Tips for Investors](#) (FINRA Foundation, AARP, SEC)
- FINRA and FINRA Foundation [Free Publications Portal](#)
- A [Guide for Older Investors](#) (SEC)
- [Money Smart for Older Adults Resource Guide](#) (CFPB)
- [Consumer Alerts on Scams](#) (FTC)
- [Protect Older Americans](#) (ABA)
- [Getting to Know EMMA: A Guide for Senior Investors](#) (MSRB)