Investment Adviser Representative
Broker-Dealer Representative

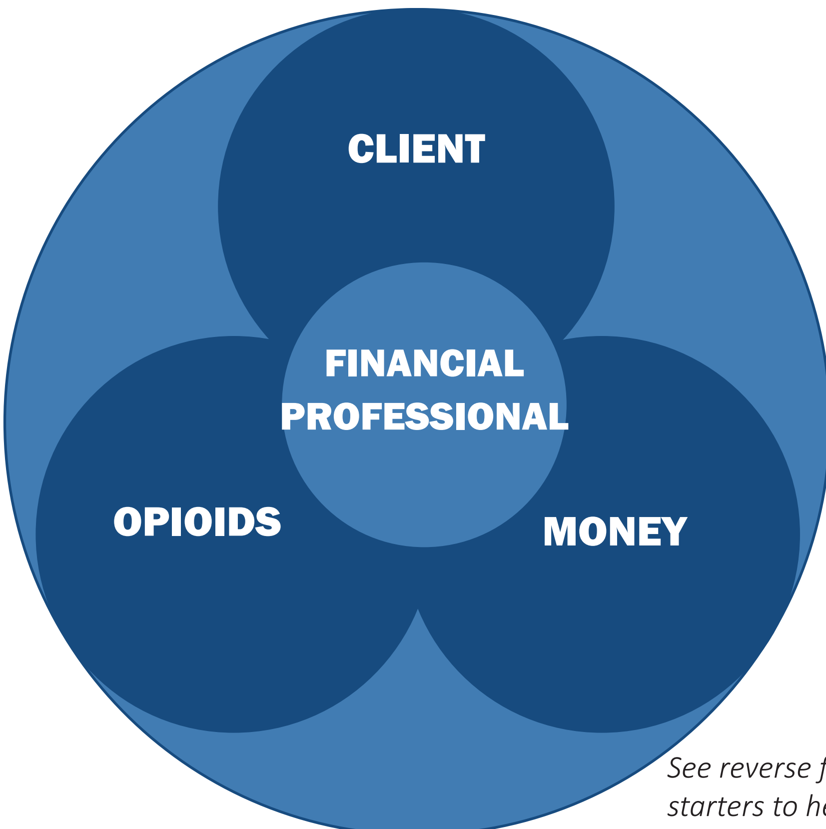
Conversation Starters

# Opioid Addiction and Treatment Can Be Costly

## Substance abuse disorder can impact anyone – a client, a client's family, or coworkers within the firm. You are in a position to be part of the solution. Be ready to talk to your clients.

*The cost of opioid addiction and treatment can have major finanacial ramifications. Recovery can be a lifelong battle. Clients facing opioid addiction – either themselves or within the family – may be strapped for resources and can be vulnerable to poor financial decision-making or even fraud.*

*Broker-dealer agents and investment adviser representatives are the center of financial influence for clients and well placed to identify and detect when a client is struggling with opioids or being financially exploited by someone struggling with opioids.*




*See reverse for conversation starters to help open the dialogue with your clients.* ► ► ►

**To learn more:**
Contact your state or provincial securities regulator. Contact information is avialable on the website of the North American Securities Administrators Association, www.nasaa.org.

NASAA

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**Substance abuse disorder can impact anyone – a client, a client's family, or coworkers within the firm. You are in a position to be part of the solution.**

## Be ready to talk to your clients.

### BE SENSITIVE:

***How should I react if my client confides funds are needed for a drug treatment program or other substance abuse disorder costs?***

- Remember that substance use disorder is a disease – be sensitive in discussing this topic. Show confidence their concerns will be treated delicately, discreetly, and without judgment.
- Opioid abuse is not limited to illicit substances. Prescription drug abuse is prevalent among all demographics.
- Treatment can be expensive, lengthy, and difficult to access. Liquidity may be a concern.
- Discuss the client's overall financial situation and help determine options for paying out-of-pocket expenses related to treatment. Be sure to discuss possible fees, penalties, or tax implications.

### TRUST YOUR INSTINCTS:

***What should I do if I suspect my client is struggling with opioids?***

- Take notice if your client begins making frequent requests for money.
- A sudden change in account activity is a red flag that your client may be dealing with a larger issue, particularly risky or unreasonable investment decisions.
- Keep resources on hand and available for clients, including brochures on substance use disorder programs and treatment and local hotline numbers.
- Be prepared to discuss options for financing treatment.
- Cultivate contacts for referring clients to help and seek training if it's available.

### UNDERSTAND VULNERABILITY FACTORS:

*How can you help ensure your client is not at risk for financial fraud?*

- In times of stress, clients are more susceptible to fraud and exploitation.
- Keep an eye on your client's accounts if you spot any red flags of financial exploitation. (Visit: http://serveourseniors.org/about/investors/red-flags-guardian-financial-abuse/)
- Question any changes your client might be making in terms of new names on the account or uncharacteristically large withdrawals.
- Consider safeguards for your client's accounts, including ways your client can establish special trusts or arrangements to cut off or limit cash if needed.
- If you believe your client has been exploited, follow your firm's protocol. Report financial exploitation to your state or provincial securities regulator and/or appropriate authorities.



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