**Meeting Name:** Preventing Elder Financial Abuse

**Meeting Date:** Tuesday, December 7, 2021

M**eeting Time:** 3:00 pm to 4:00pm

**Reference:** Closed Captioning

Please stand by for realtime captions.

[Event will begin at approximately 3:00 P.M. Eastern. Captioner standing by.]3:00 P.M. Eastern. Captioner standing by.]

>> Good afternoon everyone and thank you for joining us this afternoon print my name is Robin Dixon-Jefferson and I will be your event host for this afternoon along with Kimberly Brown who will be cohosting from the event management team. Before we officially get started I want to just run over quickly some of the logistics for this event. If you are having difficulty with your computer and would like to dial in via audio only, please use the telephone number annotated here on the slide and my cohost, Kimberly, she has placed it in the chat box for you to download. All attendees for this meeting will be muted upon entry and we will be taking your questions from the chat box throughout the event and if you need closed captioning, the link for closed captioning is also provided inside of the chat box. We ask you please put all your questions and or comments in the chat box and the presenters will get to your questions at the end of the event and will answer those if there is enough time to answer all of them and they will get to them and if not they will reach out to you and answer those questions. There will also be an email address at the end of the presentation you all can reach out to and with that said I will now turn this over to the presenter for this afternoon, Kate, you have the ball.

>> Thank you so much, Robin and welcome everyone and thank you so much for joining the webinar today but I am Kate Kramer a policy analyst with the Consumer Financial Protection Bureau Office for Older Americans and my work is focused on the areas of age friendly banking and financial technology and elder financial exploitation and protecting people who are living in assisted living communities in nursing homes from financial abuse. Today, I am very excited to announce the release of two brand-new guides for family and friends of people who are living in long-term care communities and also highlighting a third resource which is the newly updated guide for long-term care community on preventing and responding to their financial abuse.

>> As mentioned throughout the webinar, please type any questions or comments you have into the chat box and if you have any personal or professional experiences you would like to share we would love to hear those as well so feel free to enter those in and we will have Q&A at the end and we will answers many questions as possible. Before we dive in I have a quick disclaimer. I will share a little about the agency as well and the presentation is being made by CFPB representative on behalf of the Bureau and does not constitute legal interpretation, guidance or advice of the CFPB and any opinions or views stated by me are my own and do not represent the Bureau's views. With that out of the way I just want to mention a bit about CFPB in case you're not familiar.

>> The mission is to consumer financial bureaus work by consistently and fairly enforcing the rules and by empowering consumers to have more control over their economic lives.

>> The Office for Older Americans is part of the consumer education and external affairs division within CFPB and our work focuses on educating consumers and intermediaries and working to help protect order consumers from financial harm and help people make sound financial decisions that fit their situations. Many of our resources are targeted towards people age 62 and older as well as financial caregivers and professionals who interact with older adults and several resources are focused on helping older adults and their families and caregivers and professionals who serve them and to prevent elder financial exploitation. I would like to talk briefly about other financial abuse before I introduce you to the brand-new guidance for family and friends of people living in long-term care communities.

>> First what is elder financial abuse? To get us on the same page I want to share the general definition and this is commonly understood by stakeholders and it defines elder financial abuse as a fraudulent or improper action by an individual that uses the resources of an older person for the other individuals personal benefit or gain in the action taken by the other individual on also result in depriving the older adult of the full use of their own assets or resources for their own benefit. The age at which someone is considered an older adult as well as any related definitions will vary among the states as well as within state and civil and criminal laws. Financial abuse can take quite a few different forms. For example someone with a legal obligation to handle and older adults finances good well to use the funds for necessities like food or clothing or shelter or healthcare and therefore put the older adult at risk of harm. People would legal obligations to handle finances may include fiduciaries such as agents under Power of Attorney or trustees or guardians or conservators and Social Security representatives and payees or Department of Veterans Affairs fiduciaries. A family or other individuals when they step into manage someone's finances some of the individuals may try to take money are assets for themselves which can seriously impact the older adults financial well-being and could also result in an inability to pay their nursing home or assisted living community bill .

>> Someone could take possession of or control of the older adults property by pressuring her misleading or lying to them and may try to gain trust by promising care or other support if I provide access to a bank account or they may use other control tactics. I want to share a couple of facts and studies that help to show the scope and impact of elder financial abuse and unfortunately a financial abuse is a common form of abuse.

A 2017 review of U.S. studies found about 5.6% of older individuals living in the broader community had experienced fraud or scams. Studies suggest older adults who are living in long-term care communities may experience abuse even at higher rates than those who live and broader communities. About 7% of elder abuse allegations reported by nursing homes in fiscal year 2015 involved either financial abuse or misappropriation of resident property. A 2019 review of studies from around the world estimated 13.8 percent of individuals living in nursing homes, assisted living communities or similar settings experience financial abuse. Additionally studies find people who experience cognitive impairment are at greater risk of experiencing financial crimes and many of us may experience mild cognitive impairment or Alzheimer's disease or dimension at some point of our life but it is very important not to assume or to expect cognitive impairment when interacting with older adults and we know many people who live in their 70s and 80s and beyond and do not experience cognitive impairment and continue to manage their own well-being and financial affairs for many, many years.

>> Elder financial abuse may also affect racial groups disproportionately. In one study they found 23% to a huge percentage of older African-American adults reported experiencing financial exploitation compared with 8.4% of other older adults. Another study found 16.7% of older Latino adults self-reported experiencing financial exploitation within the previous year. And so given all of this, what can we do to help protect our loved ones who live in long-term care communities from elder financial abuse?

>> Are Office for Older Americans created the guide you can see here and to help people recognize the red flags of financial abuse and find out who they can contact for help in specific situations. There is also an accompanying handout on reporting elder financial abuse and that explains where and how to file reports and find resources. The guide is designed for family or friends of someone who is living in a long-term care community. Professionals of all types could also read this guide to learn about preventing financial exploitation in long-term care settings. We have a separate guide specifically for administrators and staff of long-term care communities which I will talk about a bit later in today's presentation per first let's take a closer look at the type of information in the guide.

>> The guide uses brief scenarios about a fictional person name Alma to illustrate key concepts in the scenarios provide different real-life examples of financial abuse you may encounter with your friends or family members or other community members and this is an example of one of the scenarios. The guide will walk you through about four key steps to help protect older adults living in long-term care communities from financial abuse. The key steps you see are prevent, meaning educate yourself, your loved ones and your community. Recognize, spotting the warning signs and taking action. Record, documenting what you observe. And report, telling the appropriate authority so they can step in and investigate and helped Burt the guide is designed to help you be ready to help someone in need.

>> We stead step one is prevent so preventing abuse from occurring or it may be taking steps to prevent an existing situation from continuing or growing worse over time.

>> Financial abuse is often [Indiscernible] [ Indiscernible - low volume ] and steps to prevent further harm and clearly Ricky mentation, documentation and reporting it today I want to highlight one part of the prevent section which surfaces on technology and it can be used in a lot of different ways to have you stay connected with your loved ones even if you cannot visit with them in person and for example people have family or friends who live far away or maybe who cannot visit due to social distance concerns could chat with them via text messaging or video call on a mobile device or computer and we see people who cannot travel to weddings or other family gatherings are able to share and join from afar and you can also keep in touch and share photos and videos or information with one another using social media and you can use or ask your loved ones to [Indiscernible] in the community if they can host the meetings by have video call to help you participate in meetings with the facility when in person meetings are not feasible. The team members may also be able to help set up a video telephone call or Internet access call for your Internet of one to use and using the digital tools to visit with relatives and other loved ones can expose other financial abuse because maintaining the strong connections with friends and family gives us more people to talk to about problems we are having. If a friend or family member notices something that seems suspicious, they could share concerns with the designated team member or with the appropriate authorities. As technology advances, new online and mobile services may be useful to help people manage their finances per for example your loved one may be able to set up automatic alerts for their bank or credit union account so they receive a notification whenever a transaction occurs or whenever the account drops below a certain balance. Financial institutions now typically offer services like automatic bill pay or direct deposit for checks and some mobile apps can even remind your loved one or financial caregiver went to pay bills or take other financial action. The loved ones bank or credit union can share more detailed information about the online and mobile options available to them.

>> Step 2 is recognize. Again it's important to recognize and record any potential indicators a financial expectation you observe and it includes when your loved one is interacting with other friends or family members or other visitors. The guide has a great deal of information about different warning signs that may indicate financial abuse. Listed on the slide are six main categories of warning signs. Within the guide each category will list several specific red flags you can watch out for. The guide also has detailed information about fraud and scams that target older individuals including warning signs that scammers are targeting your loved one. If you believe your loved one is the target of a phone or mail or online scam, consider talking to them about your concern or offering to help them go through and review and discard some of the scam communications. Scammers are so sophisticated sometimes it's difficult to tell so an extra set of eyes can be help full to root out those that are a scam communication from those who are not. To avoid identity theft you can help your loved one at security features or safety features like antivirus software or pop-up bunkers or password protection to any devices they are using. CFPB has lots of free educational resources you can use to teach or family members or friends or other people in your community about warning signs as well as how to avoid identity theft and scams. Free resources may be also from your state attorney general office or local senior centers or local long-term care ombudsman and other national organizations and federal agencies. There are a ton of free trainings and resources and I encourage you to take advantage of those you can find.

>> Step three is record and it's important to keep clear and accurate records of any red flags or suspicious activities you observe and let's talk now about best practices for recording signs of suspected financial abuse.

>> Number one is to get the accurate information so talk with your loved ones separately from the person who you suspect may be doing harm to your loved one may be hesitant to acknowledge the perpetrators actions and maybe they feel guilt or fear retaliation or may just have a lot of sympathy or love for the perpetrator and in particular if your loved one has rescued or maybe an adult child another person from trouble repeatedly. Additionally people who come from historically marginalized groups like people of color in recent immigrants or LGBTQ individuals may not feel interval recording abuse because they have a history of discrimination by traditional institutions break support from a trusted advocate sometimes someone who at first does not want to acknowledge financial abuse may later read open to talk about the experience. The attention also to emotions and behavior you see during your conversation. It could be helpful to write down your notes after you speak to keep an accurate record. Write down any warning signs you observe and include the dates and times and locations and details of any incidents in the names of other people who may have observed it and any proof like photographs or other financial records or any proof of what you observed you can give the information to the authorities when you file a report. You can also keep a record of all communications like phone calls or meetings or letters and emails you are having maybe with facility staff or other individuals about the situation and list the names and contact information for anyone you speak to about your concerns. Which make it is a good idea to talk to staff members or volunteers who may have observed something and be sure they are documenting the incidents in their records.

>> The final step is to report and the suspected financial elder abuse to authorities for laws and requirements will differ from state to state so it is important to learn what is required in your state. You should follow the state and federal law when reporting suspected elder abuse to the local authorities. If you suspect financial abuse contact Adult Protective Services and law enforcement first to file a report you can also ask whether they know of other agencies in your area to get help. A lot of times they are very well connected with other resources in the community and may be able to find someone to help with your unique situation. You can also contact the long-term care ombudsman and ask how they can help to advocate for your loved one and the guide also has a list of many other places where you can report suspected financial abuse or get help for specific situations. Your report should generally include information that helps explain the situation so the who or what or where when and how and be as thorough as you can but remember you are reporting your own observation and not investigating crimes or proving a case and so think of your role as sharing your observations in order to enable an investigator to then step in and see what can be done. We'll talk more about reporting in a couple of minutes because I also want to share highlights over a new guide overreporting with you. As I mentioned the guide provides information about who to contact for help with specific situations like the ones listed on the slide.

>> It is important to understand your state civil laws and in some states there are remedies beyond local Adult Protective Services or law enforcement intervention and the states may have lost to help survivors or financial abuse and their attorneys to bring cases and civil court and recover some of the stolen assets. Some states also have processes to freeze remaining assets or make it impossible for property transfers to proceed and some states banks and credit Indians can delay a disbursement of funds or can place a hold on a transaction if they suspect elder financial abuse is occurring. Additionally you may be able to work with a legal services attorney which is a free attorney typically or a private attorney you pay your self to file a case in civil court and you can request a restraining order or order of protection and it could prevent the perpetrator from contacting your love one and the type of intervention can help to separate the perpetrator from your loved one and prevent further harm. Local civil legal services programs and you may have them called legal aid, they may be able to represent your loved one or again you may need to hire a private attorney and it is a good idea to reach out first to legal services to see if you qualify for their help because a lot of times they have specific domestic violence programs or elder financial abuse programs where they can be helpful with financial abuse cases.

>> If you'd like to get a copy of the new guide, you can get it for free downloading it on our website or order for free a single printed copy for yourself or bulk order print copies for free as well. You can keep a copy of the guide for yourself or share with people you know who live in nursing homes or assisted living communities or people who have loved ones in the communities break I hope the guide is helpful to you and please feel free to order that if you are interested.

>> Now let's take a look at the new bifold guide and reporting other financial abuse and like I said this is a smaller handout on reporting. As we said earlier, family members and friends and other concerned community members are really a unique position to help protect loved ones from financial abuse and if you suspect financial abuse you should report the suspicions to the appropriate authorities and the bipartisan a quick guide to explain where and how to report elder financial abuse.

>> Here is an excerpt from the guide and you can see two bullets which were pulled from the worship report section pick the guide answers the following questions to help guide people in the right direction so they can take steps to help resolve the situation. Answers questions like what is financial abuse, where should I report financial abuse? What information do I need to file a report? What other types of help are available to me? What legal options might we have? What can I do about problems with ANASIS-II living or nursing home team member or problems of financial caregivers or problems with scammers and where can I find more information? Here's a screenshot showing the what information I need to file a report section pick the section encourages people to include as much information as possible in their report but you should still follow report even if you do not feel you have the details in order to enable the authorities to investigate the situation. [ Indiscernible - low volume ] and what remedies may be appropriate in order to help the person experiencing financial abuse and you can download the website or order the print version for your own reference or in your community.

>> There is one final resource in the series of Preventing Elder Financial Abuse guides and this is a newly updated guide to help nursing home and assisted living community administrators and team members to prevent and address financial abuse of their residence. The guide is designed to help staff identify warning signs and develop policies and procedures and training for their team to prevent elder financial abuse. We release the original version of the guide and 2014 and just in October we release a new updated version of the guide and we reorganized information and added new information including new real-life scenarios, new information using technology, and other topics. The guide is again for staff as well as business office personnel and social services personnel or any team members at the community who may be involved in the process and other folks. Much of the information in the guide could be useful in other residential settings as well for older adults. Individuals with disabilities of any age. Is printed as a spiral-bound notebook and we want to make it easier to keep it open on specific pages of interest so staff can easily refer back to it is they are reviewing policies and procedures related to financial abuse. I want to share a few highlights from this guide for staff.

>> Let's start with the emphasis on establishing a team approach to financial security. The guide recommends long-term care communities assemble a team that will form the front line and financial abuse per the team should implement a system so they can conduct early and effective responses to suspected financial abuse through regular meetings or case review and other types of coordinated action and ineffective team will promote the safety of all residents as well as financial security of the nursing home or assisted living community at self. Another key component of the guide for staff is it encourages nursing homes and assisted living communities to develop policies and practices to prevent elder financial abuse. This includes helping residents and families and caregivers to understand the abuse prevention policies that move in, and you have policies about working together with financial caregivers so the community and the caregivers can work together to serve the resident. The guide also recommends monitoring residence payments to the nursing home or assisted living community and intervene teen quickly to look for signs of financial abuse if they are not being paid and it's important for long-term care communities to establish hiring policies and training for staff and volunteers that emphasize abuse prevention. The guide is a list of warning signs and other financial abuse as well as information on hosting trainings on abuse and scan prevent just for residents and community members. Information on collaborating with adult protective services in law enforcement and the long-term care ombudsman, and other key partners to fight elder financial abuse.

>> The guide for long term care staff has information house that can report suspected abuse to the appropriate authorities including information how definitions of financial abuse or exploitation and recording requirements it may vary in different states and nearly all states require healthcare providers to report suspected abuse and neglect or exploitation to Adult Protective Services or another public authority. Almost all states have provisions that provide immunity for good-faith reporting of suspected elder financial abuse print it means you would not be held liable if it turns out the activity you observed was not financial abuse as long as you made the report in good faith or a similar standard that will be spelled out in your state law. LEAs visit the website to download the guide for long-term stair calf or order the free print copies.

>> I will touch briefly on a few more resources from CFPB that may be helpful.

>> This is a guide we recently updated a couple of months ago and CFPB and the SEC work together to create the consumer advisory for planning for diminished capacity and illness for the update we additives for adding interest to contact person to your financial account and who your financial institution can contact in case of an emergency and other information as well. The guide have future prepare for your financial future and I really like this guide because I like to think about it as a future you and taking steps you can take today to protect your future self. And guardianship, it could be lengthy or expensive and a public process that can be difficult for yourself as well as family members and friends. There are other options like powers of attorney or trust that you could put in place ahead of time to reduce the strain on yourself and your family. The guide helps you think through the options and take steps to plan for the future.

>> The managing someone else's money introduces key concepts to financial caregivers and we have guys for agents Andrea Power of Attorney, guardians and conservators and trustees, as well as Social Security and Department of Veterans Affairs representatives for many of us may be serving as a financial caregiver in a formal way like one of these roles or perhaps in an informal way for a loved one or we may have a financial caregiver helping us out and they can answer questions about rights and responsibility and options as a financial caregiver and managing someone else's money guidebook caregivers of their duties and explain the key terms and key concepts and also provide resources where they can get help with different situations. We also have information if you're interested to help program the guys with your organization name and so you are welcome to come over and share in your community. These are great guys to order in bulk and you can hand them out to be of about [Indiscernible] or community events and order or download the guides for free in English or Spanish. Those of us are our financial caregivers can use information the guides to help make good financial decisions on behalf of our loved one.

>> A lot of new resources and I'm excited to show this to resources card considering a financial caregiver and knowing your options but we released it in November and the latest fees added to the managing someone else's money series and the resources designed for people who are early on in the caregiving process and maybe you're just starting to notice you or a loved one may need help with managing your finances or maybe you're planning ahead for your own financial future and want to put things in place. Knowing their options it will help people choose what works best for their unique situation. This is a shorter resource to the point and covers [Indiscernible] like a convenience account for your bank or credit account were adding a contact person to your account and also covers formal caregiving options like Power of Attorney or Guardian or trustee or government fiduciaries and finally it has a list of questions to help consider who is the best person to choose is your financial caregiver for each of these roles break we hope you'll check it out and you can order copies and find it along with other managing someone else's money materials and at consumerfinance.gov /MSEL.

>> Next is the Money Smart for older adults curriculum and it is a scam awareness program we developed together with FDIC and multiple components to this part there is an instructor guide in PowerPoint, you can use to deliver presentations to groups break there's also a resource guide that can be handed out to groups or individuals. Certainly a plug-and-play program the full Easter instructor guide will enable you to present content easily in your community any differently do not have to be an elder fraud expert because we provide you with the Scripture PowerPoint and told you need to get this important information out to your community. Or if you don't want to give a presentation you can order copies of the resource guide which you can either provide as a supplement to your presentation or order to read and share with others as a standalone resource and the resource guide is 14pointfont to make it more accessible and readable and it has information and activities to help learn the camp the consumer material as well as a glossary of key terms and resources in managing money and reporting financial exploitation that you can order all of the free materials in English or Spanish and get the resources again for free in bulk from websites.

>> We also recently updated Money Smart for older adults with new information on romance games and we have seen that particular scam. It is really grown in recent years in particular during the pandemic and please check it out to see the update even if you have seen the Money Smart curriculum before. Now the popular fraud prevention series helps you share them for information about avoiding common scams and last fall, a couple months back we released the materials which included bookmarks and posters and table tents that you can order for free and many have word games or crossword puzzles or other interactive activities that help people engage with and learn the concepts of fraud prevention. These are great and we can order them in English or Spanish and use them for events or gatherings or group males and you can hand them out at local community centers or faith-based organizations or download the electronic version of the handouts to share via email or website.

>> The ask CFPB resource is an online database that has answers to a ton of financial questions. If you have a question about a financial product or service you may be able to find an answer here and the information that is in ask CFPB can help people make more informed decisions and manage their money and we are adding to this all the time if there is a new topic or new financial service or product you are confused about or want more information it may have been added here.

>> The final resources I want to share are the resources related to the pandemic but we have a center hub at consumerfinance.gov/Coronavirus and we have resources to help people protect and manage their finances. The resources are available in English as well as multiple other languages as you can see. We also have a special COVID-19 housing hub and we provide people with mortgage and housing assistance during the pandemic and we have recently released a new rental assistance finder tool and that specifically is for renters who need help and the troll which you look up what rental assistance is needed by state and county and it refers you to the correct resources to apply for the assistance and if you need help paying rent or utility bills or struggling with other financial impacts of the pandemic you can find all of the resources on the Coronavirus page. The sites are getting updated all the time and the situation changes and it's important to check back for updates.

>> You can also join Office for Older Americans mailing list and we will send occasional updates about new resources blog post on webinars like the one you're watching today and other updates. Please if you're interested go to the website and sign up for that mailing list and thank you so much for your time and attention today I really appreciate you joining us to learn about our guide and if you have questions please go ahead and type those in the chat box and we have plenty of time to answer those. The webinar will also be recorded and posted to the older Americans webinar archive and you can re-watch or share with colleagues or friends or family in the future and usually it comes up in a couple of weeks after the webinar. Again thank you so much and please enter questions into the chat box and we will get to those.

>> [ Pause ] [Indiscernible] Debbie stated there was theft by employees or other residents is a huge issue and so is there any information that you can pass on to her?

>> Hello, Debbie and that is a huge issue and I agree very difficult to report often when the smaller items are stolen or may be difficult for the resident to know who was there or what happened to them and to their belongings. I am not aware of any resources specifically for the theft of items from the room, of the residence, but I certainly think there's a lot of education that can be done in terms of the actual community staff or other folks who are coming in and out and volunteers and cleaning staff and to be aware of if you see something say something and to recognize and report if they notice things that are going missing from a residence room or hear a resident complaining about something being stolen and it is really important I think for communities to create the culture of recognize and report so people do not feel comfortable as if they can get away with something like that and it is a really challenging situation and it happens to a lot of residents.

>> I am sorry I had asked a question and the microphone was down but it says you have a question from [Indiscernible] and it says what do elderly people who have no relatives and no family around as they get older and fall?

>> That is really challenging and I think in a particular, it protect, it impacts LG Bedi individuals and folks who are facing barriers and oscillations compound the challenges they have in terms of recognizing and reporting financial abuse and other types of situations I think you mentioned falling and for the folks who do not have family around, that is a big part of why we recommend those video calls and text messaging and social media communications and so that people who maybe do not have someone nearby but perhaps a friend or family member who is far away at least you can maintain the connections in a way that gives the person someone to talk to about any problems they're having her things they are observing and it gives them a safe person to share their concerns with and so the friend or family member can turn around and advocate for them and maybe connect them with long-term care bondsmen to advocate in their facility or connect them with the right resources in their community. It is definitely a challenge in isolation is so difficult and has such significant mental health impacts and physical health impacts and it is only grown during the pandemic and we have heard so many stories where folks are severely isolated due to the pandemic.

>> There was a comment regarding the question and he was stating is that the facility required to listen artless inventory of the personal items upon admission to the facility?

>> That is a great question and I'm actually not aware but it may depend on state law and something I will look into.

>> If that is required I'm not sure how often they are required to update as residents may gain new positions or get rid of some of their existing possessions and so it be interesting to learn that as well.

>> Another question regarding the slides everyone wants to make sure the slides will be available to them.

>> I think, Robin, we have because everyone registered and I think we are able to send up his rights but please correct me if I'm wrong and either way we will post the recording of this to the webinar archive and they will be available in a video form but Robin if we can email I am happy to aim, to email and do that .

>> Okay am trying to see if there are in their questions and it looks like they're having a pretty lively conversation and giving answers back and forth to one another which is great.

[ Pause ]

>> It looks like purchasing facility should list an inventory of items but it looks like it may depend from state to state and it looks like in California they are required to create an inventory but I'm not sure how often they are required to date. Someone asked where do we sign up for alerts and WebEx events and you can go to the website which is listed here at consumerfinance.gov/older Americans and you can click and enter your email address and be added to the mailing list and will send alerts and we have more webinars or resources or whatever it is we are emailing about. And it looks like someone asked for a link for the bulletin and I can find that and put that in the chat real quick.

>> Here's a link to the webpage for the diminished capacity bulletin and you can order online from Pueblo.

>> [ Pause ] Rich I do not see any new questions and thank you all so much for attending and we appreciate you coming and I hope you will find at least one or two resources helpful in your work or personal life.

>> Okay and so Kate are we closing the event at this time?

>> I think so and if anyone has other questions you can email the email address and we are happy to respond at any time if something comes up in the middle of the night you wish you had asked.

>> Okay and with that, everyone I want to say thank you so very much for joining the webinar and we hope the information has been helpful and as Kate said if you have any other questions please use the email address noted here on the slide and to send those questions and to Caitlin's office and they will definitely take care of you and with that thank you all so very much and you have a wonderful rest of your week and happy holidays everyone.

>> Thank you, Robin and thanks, everyone.

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