

Fighting Fraud 101 *Smart Tips for Investors*



Protect Yourself from Investment Fraud

Always take the time to stop and think before making an investment decision. Here are three key strategies you can use to help distinguish good investment offers from bad ones:

End the conversation

Simply tell the person, “I am sorry, I am not interested.” Or tell anyone who pressures you, “I never make investment decisions without first consulting my _____.” Fill in the blank with whomever you choose. And don’t worry about missing out—real deals will still be there tomorrow.

Turn the tables and ask questions

Before you give out information about yourself, or sign on the dotted line, ask, “Are you a licensed broker? Is that investment registered?” Then check out the seller and the investment using the resources on the back of this card.

Talk to someone first

Even if the seller and the investment are registered, it’s always a good idea to discuss these sorts of decisions with family or a trusted financial professional.

Learn more at SaveAndInvest.org

SaveAndInvest.org is a free service from the financial authorities at the FINRA Investor Education Foundation—helping protect you from investment fraud and providing information to help you confidently handle your finances.



SaveAndInvest.org
1735 K Street,
NW Washington, DC 20006-1506
www.SaveAndInvest.org
(888) 295-7422

Even if you have never been subjected to an investment fraudster’s sales pitch, you probably know someone who has. Following the legendary Willie Sutton principle, fraudsters tend to go “where the money is”—and that means targeting Americans who are nearing or already in retirement. Fraudsters also have in their sights the millions of Baby Boomers who have been accumulating sizeable retirement nest eggs through company 401(k) plans and personal accounts.



If a Problem Occurs

If you believe you have been defrauded or treated unfairly —or if you suspect that someone you know has been taken in by a scam—be sure to send a written complaint to a securities regulator.

Here’s where you can turn for help

FINRA Complaints and Tips 9509

Key West Avenue Rockville, MD 20850

Fax: (866) 397-3290

www.finra.org/complaint www.finra.org/fileatip

FINRA Securities Helpline for Seniors™

Toll-Free: (844) 574-3577

Monday-Friday, 9 a.m. – 5 p.m. Eastern Time

www.finra.org/seniorhelpline

SEC Office of Investor Education and Advocacy

100 F Street, NE Washington, DC 20549-0213

Phone: (800) SEC-0330

Fax: (202) 772-9295

www.sec.gov/complaint.shtml

Ohio Division of Securities

77 South High Street Columbus, OH 43215

(614) 644-7381

(877) 683-7841

<http://com.ohio.gov/secu>

Resources

Before you invest, ask and check. Visit or call: **SaveAndInvest.org** (888) 295-7422. Or use these other helpful resources for more information about:

A broker or firm

FINRA BrokerCheck www.finra.org/brokercheck (800) 289-9999

An investment adviser

SEC—Public Disclosure Database Available through BrokerCheck or www.adviserinfo.sec.gov

A broker, investment adviser or investment: Ohio Division of Securities <http://com.ohio.gov/secu> (877) 683-7841

An insurance agent

Ohio Department of Insurance <http://www.insurance.ohio.gov> (800) 686-1526

An investment

SEC—EDGAR Database www.sec.gov/edgar.shtml or www.investor.gov

An investment scam

National Telemarketing Victim Call Center www.ntvcc.org (310) 441-8866 or (888) 990-1988



Department of Commerce
Division of Securities