

QUESTIONS TO ASK A SECURITIES PROMOTER



Department
of Commerce

Division of Securities

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- How did you get my name?
- Is this investment guaranteed?
- Are you a licensed financial professional with the Ohio Division of Securities?
- Is this investment registered with the Ohio Division of Securities or SEC?
- What are the commissions and fees that you and your company will make during the entire time of my investment?
- Will you send me a prospectus or offering material in the mail?
- What is your telephone number so I can call you later?
- Will you call my stockbroker/lawyer/banker/etc. with the same deal so I can ask them for another opinion?
- How is my principal being used and will I have access to it?
- What is your professional background?
- How long have you been a financial planner?
- How long have you been in the community?
- May I see examples of plans and monitoring reports you have drawn up for other investors?
- How will you make money on my plan?
- Have any enforcement actions been taken against you?

QUESTIONS TO ASK YOURSELF

- Do you have money to invest?
- What are your investment goals?
- How much risk are you comfortable with?
- Do you have enough money to cover personal family expenses?
- Are you carrying adequate life, disability, property and liability insurance?
- Is the investment right for you?
- Does the investment meet your personal investment goals?
- Are claims made for the investment realistic?
- Do you understand and accept the risks involved with the investment?
- Are you putting too much money into one investment?
- Can you sell the investment when you want to?
- Are you familiar with the conditions that apply if you withdraw from the investment?
- Do you understand the investment?
- Has the seller given you written information that fully explains the investment? (i.e. a prospectus)
- Have you read the information?
- Do you understand the investment after reading the information?
- Is the seller registered/licensed to sell securities in your state?
- Has written information that you received about the investment been filed in your state?
- Does the investment comply with your state's securities laws?

**If you think you have been a victim of
Securities Fraud contact the
Ohio Department of Commerce, Division of Securities.
1-800-788-1194**