QUESTIONS TO ASK A SECURITIES PROMOTER

• 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