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:

1. **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.

2. **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.

3. **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.
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](http://www.finra.org/complaint)
[www.finra.org/fileatip](http://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](http://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](http://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](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](http://www.finra.org/brokercheck)
(800) 289-9999

**An investment adviser:**
SEC—Public Disclosure Database
Available through BrokerCheck or
[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

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

**An insurance agent:**
Ohio Department of Insurance
[http://www.insurance.ohio.gov](http://www.insurance.ohio.gov)
(800) 686-1526

**An investment:**
SEC—EDGAR Database

**An investment scam:**
National Telemarketing Victim Call Center
[www.ntvcc.org](http://www.ntvcc.org)
(310) 441-8866 or (888) 990-1988