

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.



Keep this card somewhere handy!



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



Fighting Fraud 101

Smart Tips for Investors



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