

REMEMBER...

If it sounds too good to be true, **it probably is.**

YOU CAN AVOID FRAUD:

Investigate before you invest

- A high return almost always means high risk.
- Never send money to purchase an investment based solely on a telephone sales pitch.
- Do not give out personal information over the phone, such as your social security number, bank references, financial condition, credit card numbers, etc.
- Never make a check payable to an investment representative.
- Never send a check to an address different from that of the brokerage firm or designated address.
- Do not accept computer or clerical errors; verify correction of problems on the next statement.
- Never allow your transaction confirmations to be delivered or mailed to your investment representative.
- Talk with your attorney or family before investing.
- Monitor your investments and ask tough questions. Insist on regular written reports and look for signs of excessive or unauthorized trading on your account.



BEWARE OF:

- High pressure sales tactics
- Preying on your fears
- Offers good for today only
- Inside or secret information
- Delayed delivery of products
- Very high profits with little or no risk
- Unusual arrangements for collecting funds from investors

The Montana Commissioner of Securities & Insurance presents

Securities and Insurance Fraud: How to Smell a Rat

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