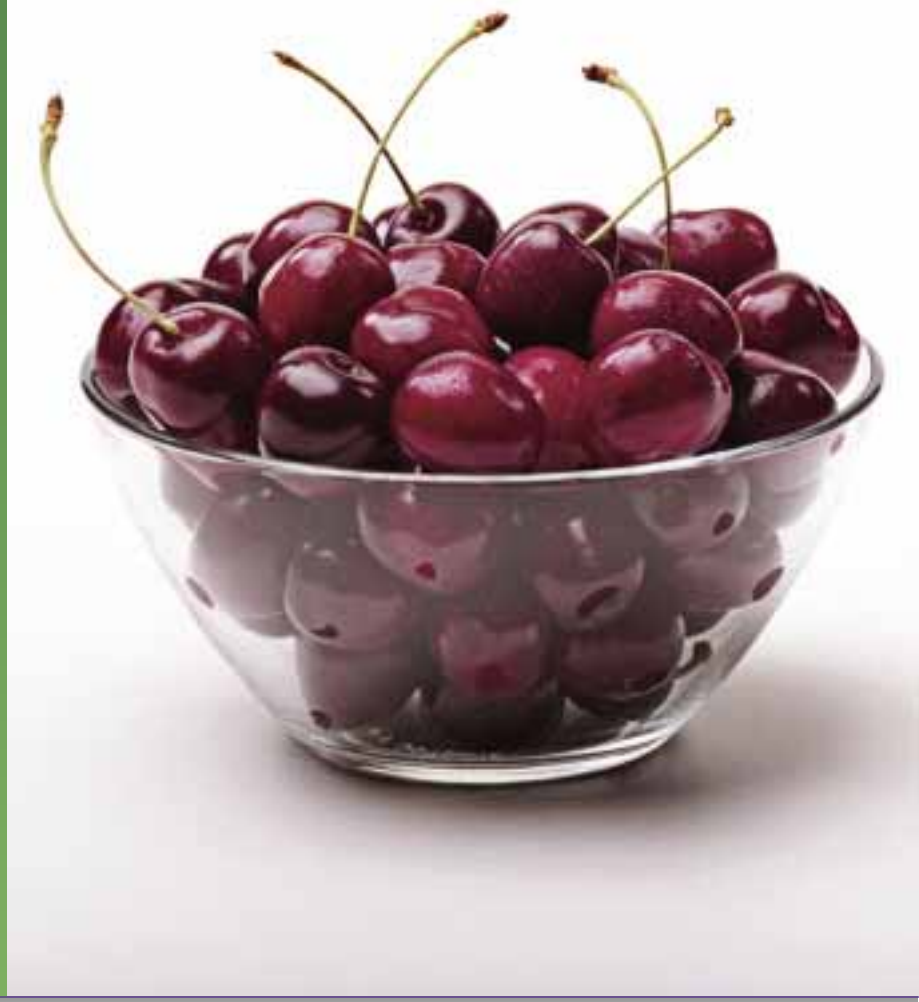
INVESTOR BILL OF RIGHTS

Learn how to invest with confidence: **Know your rights.**

- Ask for and receive information from a firm about the work history and background of the person handling your account, as well as information about the firm.
- Receive complete information about the risks, obligations and cost of any investment before investing.
- Receive recommendations consistent with your financial needs and investment objectives.
- Receive a copy of all completed account forms and agreements.
- Receive account statements that are accurate and understandable.
- Understand the terms and conditions of your transactions.
- Access your funds in a timely manner and receive information about any restrictions or limitations on access.
- Discuss account problems with the branch manager or a member of the firm's compliance department and receive prompt attention to and fair consideration of your concerns.
- Receive complete information about commissions, transaction or redemption fees, sales charges, maintenance or service charges, and penalties.
- Contact the Montana Securities Department to verify the employment and disciplinary history of a securities salesperson and the salesperson's firm; find out if the investment is permitted to be sold; or file a complaint.



Securities and Insurance Fraud: How to Smell a Rat

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TROY DOWNING

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