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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