

Senior Financial Protection Plan

“The best investment I can make is the time and effort needed to CHECK the product BEFORE I invest in it!”

I WILL follow this Financial Protection Plan **BEFORE** I invest in any financial product. I know there are many fraudulent schemes targeting my age group, and I am committed to protect myself and loved ones from the devastation of investment fraud.

1. I WILL ASK THE SALESPERSON TO COMPLETE THE “CHECK BEFORE YOU INVEST” FORM.

Why would I give my personal information to a stranger who will not provide me the information I need to confirm his/her license and qualifications? I know that legitimate professionals work hard for their qualifications and are happy to discuss them with customers and clients.

2. I WILL NOT MAKE A DECISION TODAY – NO MATTER WHAT!

I have worked hard for my money and need it to live on. I will not give it to a stranger until I have taken the time to check the credentials, consider the transaction carefully, and talk it over with people I know and trust. I will not be impressed by their “kindness.”

3. I WILL GET COPIES OF ALL DOCUMENTS.

If it’s necessary for me to sign a document, then it’s also important that I [**read it carefully before I sign it, and**] keep a copy [].

4. I WILL NOT BE IMPRESSED BY FANCY TITLES.

I know that anyone can put impressive-sounding titles or initials after their name. I will not be fooled. I will ask the salesperson what licenses he/she has from government agencies. I will then call those agencies to confirm the license to real and active.

5. I WILL BEWARE OF CLAIMS OF “FREE” SERVICES AND “GUARANTEED” PRODUCTS.

Professionals are in business. I will be suspicious of someone providing me valuable professional services “free of charge.” In addition, I will not simply accept claims that the product is “safe,” “bonded,” “guaranteed,” or “insured.” I will check into it to make sure that these claims are real.