
FREE SEMINAR OR FLEECING SEMINAR?

SENIORS EVERYWHERE ARE BEING INVITED TO ATTEND
“FREE” SEMINARS TO HEAR ABOUT A VARIETY OF ISSUES
AFFECTING THEM DURING THEIR RETIREMENT YEARS SUCH AS:

- ◇ Living Trusts
- ◇ Medi-Cal Eligibility
- ◇ Retirement Planning
- ◇ Securities
- ◇ Tax Relief
- ◇ Estate Planning

SENIORS BEWARE!

Don't let a con artist or unscrupulous financial, tax, legal or investment professional swindle you out of your life savings and convince you to buy their “financial” product which may or may not be suitable to your needs.

BEFORE YOU BUY ANY FINANCIAL PRODUCT CHECK ON THE REGISTRATION OF THE SALES PERSON BY CALLING THE ATTORNEY GENERAL'S OFFICE AT:

1 - 800-771-7755

CONSIDER ALL YOUR OPTIONS
COMPARE THE PRODUCTS TO OTHERS
CONSULT WITH SOMEONE YOU TRUST

WHAT YOU SHOULD KNOW BEFORE YOU ATTEND A FREE SEMINAR

- ◆ Scam artists use these seminars and pose as “special advisors,” offering appealing investment advice to the unsuspecting senior.
- ◆ These seminars often pretend to be offering free advice, but in reality are about selling products you may not need. Many times attendees are required to provide their contact information. After the seminar, you may receive a solicitation for a “free” consultation, and are told that in order for the presenter to assist you, you must provide him or her with ALL of your financial information. In some cases, the presenter's main goal is the commission he or she will receive, not providing you with the best financial product for your needs.
- ◆ Much of the advice given during the seminar or consultation may require a license. The presenter may fail to disclose a conflict of interest, and may fail to disclose fees and commissions related to the sale of the financial product.
- ◆ If an agent approaches you after a seminar, make sure you have him or her complete the “Check Before You Invest Form”