

# INVESTOR EDUCATION ASK QUESTIONS

## 20 QUESTIONS TO ASK A PERSON SELLING INVESTMENTS

1. Are you registered with the Hawaii Business Registration Division?
2. How did you get my name?
3. Where is your office?
4. Where are you calling from?
5. How long have you been in business?
6. How long has your company been in business?
7. Can you give the names and telephone numbers of three other investors in my local community who made profits on this investment?
8. How long will the advertised rates of return last?
9. What specific service or product does this company make?
10. Is this investment guaranteed? (Most are not. Securities investments involve risk.)
11. Is this investment registered with the Hawaii Business Registration Division?
12. Please send me copies of the company's financial statements and a list of customers I can call.
13. What are the risks that I will lose money?
14. Is the investment traded daily on a regulated exchange?
15. What are the commissions and fees that you and your company will make during the entire time of my investment?
16. What will it cost to get my money back out of the fund (stock/bond or security)?
17. How much money have you invested personally in this deal?
18. Will you send me a prospectus or offering materials in the mail?
19. What is your home telephone number so I can call you later?
20. Will you please call my stockbroker (or banker, lawyer, or trusted financial adviser) with the same deal so I can ask them for another opinion?

*(Source: North American Securities Administrators Association (NASAA) Investor Education Program. For more information visit the website at [nasaa.org](http://nasaa.org))*

**To file a complaint, call 587-2267/Toll Free 1-877-447-2267.**  
*"Protecting Hawaii Investors"*

Hawaii Department of Commerce & Consumer Affairs  
Office of the Securities Commissioner



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