

INVESTOR EDUCATION BILL OF RIGHTS

WHEN YOU INVEST, YOU HAVE THE RIGHT TO...

1. **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 itself.
2. **RECEIVE** complete information about the risks, obligations, and costs of any investment before investing.
3. **RECEIVE** recommendations consistent with your financial needs and investment objectives.
4. **RECEIVE** a copy of all completed account forms and agreements.
5. **RECEIVE** account statements that are accurate and understandable.
6. **UNDERSTAND** the terms and conditions of transactions you undertake.
7. **ACCESS** your funds in a timely manner and receive information about any restrictions or limitations on access.
8. **DISCUSS** account problems with the branch manager or compliance department of the firm and receive prompt attention to and fair consideration of your concerns.
9. **RECEIVE** complete information about commissions, sales charges, maintenance or service charges, transaction or redemption fees, and penalties.
10. **CONTACT** the State of Hawaii, Office of the Securities Commissioner – Compliance Branch at 586-2722 to verify the employment and disciplinary history of a securities salesperson and the salesperson’s firm and find out if the investment is permitted to be sold.



(Source: North American Securities Administrators Association (NASAA) Investor Education Program. For more information visit the website at 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



1-877-HI SCAMS



investing.hawaii.gov



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