10 TIPS TO PROTECT YOUR MONEY

1. Check the registration and background of the individual selling the investment by contacting the DCCA – Securities Compliance Branch at 586-2722. It's fast and easy. Anyone selling a security must be registered. Remember no registration, no sale.

2. Develop a personal financial plan that meets your needs. Be sure that recommendations you receive are consistent with your financial needs and investment objectives.

3. Beware of promises that promote high or unrealistic returns in a short period of time.

4. Diversify everything – Your assets, money managers, accounts and financial institutions. Spreading money around will limit your exposure to financial problems. Don't put all your eggs in one basket.

5. Beware of investments promoting no downside or risk. All investments have some degree of risk.

6. Do your homework – Ask questions and do your research about the investments, those selling the investments, and get clear and direct answers before you invest. Don't rely on reputation or word of mouth alone.

7. Beware of vague or over complicated explanations of how the business runs and how money is made. If you don't understand how it works, do not buy it.

8. Understand the cost – Ask about the risks, obligations and costs of any investments before investing. Ask about commissions, sales charges, maintenance or service charges, transaction or redemption fees and penalties associated with the investment.

9. Access to your investments – Understand how to access your funds in a timely manner and receive information about any restrictions or limitations on access.

10. Report investment fraud and/or securities violations by contacting the **DCCA – Securities Enforcement Branch at 586-2740.** Our office can investigate the matter and your call may help prevent others from being victimized.

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 @HISecurities /HISecurities