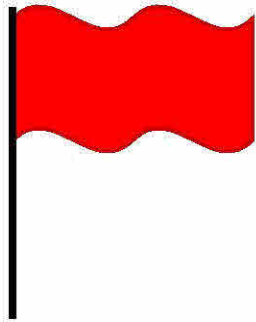
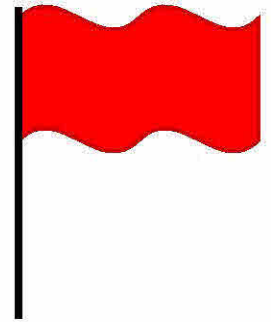


PONZI SCHEMES



Watch For
RED FLAGS



- The investment is exclusive for “only” a special group of people.
- Poorly written information on the investment product and the business.
- Vague or overly complicated explanations of how the business runs and how money is made.
- Investments promoting no downside or risk.
- Pressure to sign now and get your copies later.
- High or unrealistic returns in a short period of time.
- Not registered with the State Office of the Securities Commissioner Compliance Branch.

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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PONZI SCHEMES

TIPS ON HOW TO PROTECT YOURSELF

- Beware of promises of unrealistic returns.
- Diversify – everything.
- Understand your investments.
- Don't rely on reputation or word of mouth alone.
- Demand a clear explanation of exactly how profits are made.
- Beware of vague or over complicated schemes.
- Check registration and background of individual selling the investment by contacting the Securities Compliance Branch at 586-2722.
- For large investment schemes, ask who the auditor is and check out the auditors on the internet. Make sure the auditors are reputable and large enough to pay for auditing mistakes.
- Report investment fraud by contacting the Securities Enforcement Branch at 586-2740.

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