



Department of Commerce and Consumer Affairs
Office of the Securities Commissioner

Checklist of things to listen for at Free lunch seminars

1. How did you find out about the session?
2. Where was event held? (town and facility)
3. How many attended?
4. Who was the event sponsor/host?
5. Who was the speaker(s)?
6. What credentials/licenses did the speaker(s) say he/she had?
7. Did the speaker say he/she was a specialist in senior matters?
8. Did he/she have a senior designation? If so, which one? Senior Certified Advisor?
9. Did they say or suggest in anyway that AARP or the state was involved, endorsed the session or the product, sponsored the event, or provided your name for the invitation list?
10. Did they talk about Reverse Mortgages?
11. Did they talk about living trusts?

(OVER)

12. Did they talk about annuities?

- Variable annuities?
- Deferred annuities?
- Equity-indexed annuities? or “S & P index annuity”?
- Immediate annuities?

a) Were you encouraged to purchase an annuity?

13. What other products were mentioned?

- Long term care insurance?
- Medical discount programs?
- Prescription drug programs?
- Life insurance?
- Life Settlements? or Viaticals?
- Investment opportunities?
 - o Real estate
 - o Shopping malls
 - o Oil or gas
 - o Start up companies
 - o Business opportunities
 - o Promissory notes

14. For any of these products that were mentioned, did the presenter give both advantages and disadvantages for the product? Was it a balanced approach?

15. Did the presenter discuss how much commission they get when they sell the product?

16. Did the presenter say how much the penalty charge is to take the money out early?

17. What “influence techniques” did they employ, such as:

- Limited Time Only -- Have to decide today.
- Scarcity -- Only a few opportunities left.
- High rates of return – how high? _____
- Many others are making a lot of money.
- Trust – presenter discussed his/her local connections and how he/she can be trusted.
- Fear Factor – You can’t afford not to invest.
- Other _____

18. Was there any mention of a home visit or appointment as a follow up to the event?

19. Were attendees asked to provide information about their finances?