Investor 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 www.nasaa.org)

To report investment fraud call 58SCAMS (587-2267)/Toll Free 1-877-HI SCAMS
Visit our website at www.investing.hawaii.gov

“Protecting Hawaii Investors”