

Investment Fraud BINGO

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<p>14 Senior Specialists - what are their credentials and what do they mean?</p>	<p>30 No questions are dumb or silly when it comes to your hard earned money.</p>	<p>34 Set goals and stick to them.</p>	<p>48 It is much less risky to hang up.</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>2 Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>25 Ask to have information sent. Check it out!</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>
<p>1 Ask for recommendations in writing.</p>	<p>18 Very few people ever get money back from illegal securities dealers.</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>55 Financial crimes can be among the most devastating experiences.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>16 Don't rely on testimony of others regardless of how well you know them.</p>	<p>38 Take your time and ask for written information.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>69 Your money is your responsibility.</p>

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<p>8 Older persons are most likely to be targets of investment fraud.</p>	<p>25 Ask to have information sent. Check it out!</p>	<p>34 Set goals and stick to them.</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>72 Seniors are the number one target of investment fraud.</p>
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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>17</p> <p>Be leary when contacted by someone you don't know about an investment.</p>	<p>35</p> <p>Know your goals before choosing your investments.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>2</p> <p>Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>18</p> <p>Very few people ever get money back from illegal securities dealers.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>1</p> <p>Ask for recommendations in writing.</p>	<p>19</p> <p>Don't fall for a promise over the phone.</p>	<p>44</p> <p>If you are a victim of fraud, report it.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

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<p>14 Senior Specialists - what are their credentials and what do they mean?</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>37 Resist high pressure sales tactics.</p>	<p>56 Red flag: "Risk free."</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>72 Seniors are the number one target of investment fraud.</p>
<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>28 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>24 Hang up on high-pressure sales pitches.</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>10 Know your investments.</p>	<p>29 If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>34 Set goals and stick to them.</p>	<p>55 Financial crimes can be among the most devastating experiences.</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>

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<p>3</p> <p>Billions of dollars a year are lost to investment fraud.</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>
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<p>12</p> <p>Obtain a prospectus or other written information when making an investment.</p>	<p>16</p> <p>Don't rely on testimony of others regardless of how well you know them.</p>	<p>32</p> <p>Be very skeptical of people who promise big profits.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>25</p> <p>Ask to have information sent. Check it out!</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>56</p> <p>Red flag: "Risk free."</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

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<p>8 Older persons are most likely to be targets of investment fraud.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>56 Red flag: "Risk free."</p>	<p>63 Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>30 No questions are dumb or silly when it comes to your hard earned money.</p>	<p>31 Understand what your adviser is allowed to sell you.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
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<p>2</p> <p>Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>32</p> <p>Be very skeptical of people who promise big profits.</p>	<p>57</p> <p>Red flag: "Guaranteed."</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
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<p>14 Senior Specialists - what are their credentials and what do they mean?</p>	<p>24 Hang up on high-pressure sales pitches.</p>	<p>42 Keep information about your bank accounts and credit cards to yourself.</p>	<p>48 It is much less risky to hang up.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
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<p>2</p> <p>Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>17</p> <p>Be leary when contacted by someone you don't know about an investment.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>63</p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>28</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>35</p> <p>Know your goals before choosing your investments.</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>72</p> <p>Seniors are the number one target of investment fraud.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>58</p> <p>Red flag: "Limited time offer"</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1 Ask for recommendations in writing.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>39 Don't give a second chance to a scam artist.</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>64 Many scams are just variations on older themes.</p>
<p>9 Check your financial statements for accuracy.</p>	<p>25 Ask to have information sent. Check it out!</p>	<p>40 Before you send money, talk to a friend or advisor.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>24 Hang up on high-pressure sales pitches.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58 Red flag: "Limited time offer"</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
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<p>6 If it sounds too good to be true, it probably is.</p>	<p>28 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>34 Set goals and stick to them.</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>69 Your money is your responsibility.</p>
<p>12 Obtain a prospectus or other written information when making an investment.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>38 Take your time and ask for written information.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>
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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>16 Don't rely on testimony of others regardless of how well you know them.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>10 Know your investments.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>39 Don't give a second chance to a scam artist.</p>	<p>56 Red flag: "Risk free."</p>	<p>75 Free investment advice is worth what you paid for it.</p>

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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>63</p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>8</p> <p>Older persons are most likely to be targets of investment fraud.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>42</p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p>57</p> <p>Red flag: "Guaranteed."</p>	<p>69</p> <p>Your money is your responsibility.</p>
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10 Know your investments.	25 Ask to have information sent. Check it out!	39 Don't give a second chance to a scam artist.	46 If the sales person cannot give you detailed answers, hang up!	61 If you don't understand how the investment works, don't buy it.
1 Ask for recommendations in writing.	16 Don't rely on testimony of others regardless of how well you know them.	45 Report investment scams to the PA Department of Banking and Securities.	47 If in doubt, say "NO!" Trust your instincts.	73 There is no such thing as a "no risk" investment.
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11 Don't be drawn by appearances, scam artists know the importance of first impressions.	27 Is the company or person registered to sell securities in your state?	37 Resist high pressure sales tactics.	50 Learn the signs of investment fraud.	70 Investment seminars may offer free dinner, but there is never a free lunch.
4 Keep copies of all financial documents.	23 Read the fine print before you sign up.	35 Know your goals before choosing your investments.	53 Affinity fraud - "I'm like you so you can trust me" scam	65 Educate family and friends on how to identify and act against investment fraud.

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<p>10 Know your investments.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>69 Your money is your responsibility.</p>
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>34 Set goals and stick to them.</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>28 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>40 Before you send money, talk to a friend or advisor.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>71 Understand the risks of viatical and life settlements.</p>
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F	R	A	U	D
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>42</p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>2</p> <p>Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>24</p> <p>Hang up on high-pressure sales pitches.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>58</p> <p>Red flag: "Limited time offer"</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
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Investment Fraud BINGO

F	R	A	U	D
<p>14 Senior Specialists - what are their credentials and what do they mean?</p>	<p>29 If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>40 Before you send money, talk to a friend or advisor.</p>	<p>55 Financial crimes can be among the most devastating experiences.</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
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<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>31 Understand what your adviser is allowed to sell you.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>69 Your money is your responsibility.</p>
<p>4 Keep copies of all financial documents.</p>	<p>28 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>

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<p>4 Keep copies of all financial documents.</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>39 Don't give a second chance to a scam artist.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>63 Ponzi Schemes - Only Ponzi promoters get rich.</p>
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<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>20 Think twice about sending your money offshore.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>16</p> <p>Don't rely on testimony of others regardless of how well you know them.</p>	<p>34</p> <p>Set goals and stick to them.</p>	<p>55</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
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<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>19</p> <p>Don't fall for a promise over the phone.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>
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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

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<p>8 Older persons are most likely to be targets of investment fraud.</p>	<p>29 If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>35 Know your goals before choosing your investments.</p>	<p>57 Red flag: "Guaranteed."</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>
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<p>6 If it sounds too good to be true, it probably is.</p>	<p>18 Very few people ever get money back from illegal securities dealers.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12 Obtain a prospectus or other written information when making an investment.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
<p>1 Ask for recommendations in writing.</p>	<p>29 If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>37 Resist high pressure sales tactics.</p>	<p>57 Red flag: "Guaranteed."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>50 Learn the signs of investment fraud.</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>30 No questions are dumb or silly when it comes to your hard earned money.</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>63 Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>9 Check your financial statements for accuracy.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>40 Before you send money, talk to a friend or advisor.</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>64 Many scams are just variations on older themes.</p>

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<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>10 Know your investments.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>37 Resist high pressure sales tactics.</p>	<p>56 Red flag: "Risk free."</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
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<p>8 Older persons are most likely to be targets of investment fraud.</p>	<p>28 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>25 Ask to have information sent. Check it out!</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>51 A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>

Investment Fraud BINGO

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<p>14 Senior Specialists - what are their credentials and what do they mean?</p>	<p>30 No questions are dumb or silly when it comes to your hard earned money.</p>	<p>37 Resist high pressure sales tactics.</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>20</p> <p>Think twice about sending your money offshore.</p>	<p>32</p> <p>Be very skeptical of people who promise big profits.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>63</p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>12</p> <p>Obtain a prospectus or other written information when making an investment.</p>	<p>18</p> <p>Very few people ever get money back from illegal securities dealers.</p>	<p>34</p> <p>Set goals and stick to them.</p>	<p>56</p> <p>Red flag: "Risk free."</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>29</p> <p>If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
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<p>3</p> <p>Billions of dollars a year are lost to investment fraud.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>72</p> <p>Seniors are the number one target of investment fraud.</p>

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4 Keep copies of all financial documents.	28 Log on to www.nasaa.org for the Senior Investor Resource Center.	42 Keep information about your bank accounts and credit cards to yourself.	50 Learn the signs of investment fraud.	75 Free investment advice is worth what you paid for it.

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<p>12 Obtain a prospectus or other written information when making an investment.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
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<p>3</p> <p>Billions of dollars a year are lost to investment fraud.</p>	<p>24</p> <p>Hang up on high-pressure sales pitches.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>57</p> <p>Red flag: "Guaranteed."</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>22</p> <p>Not all investments are suitable for every investor.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>63</p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>24</p> <p>Hang up on high-pressure sales pitches.</p>	<p>36</p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>58</p> <p>Red flag: "Limited time offer"</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
<p>8</p> <p>Older persons are most likely to be targets of investment fraud.</p>	<p>20</p> <p>Think twice about sending your money offshore.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Red flag: "Risk free."</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>34</p> <p>Set goals and stick to them.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>72</p> <p>Seniors are the number one target of investment fraud.</p>
<p>12</p> <p>Obtain a prospectus or other written information when making an investment.</p>	<p>25</p> <p>Ask to have information sent. Check it out!</p>	<p>35</p> <p>Know your goals before choosing your investments.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>

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<p>2</p> <p>Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>34</p> <p>Set goals and stick to them.</p>	<p>56</p> <p>Red flag: "Risk free."</p>	<p>63</p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>14</p> <p>Senior Specialists - what are their credentials and what do they mean?</p>	<p>22</p> <p>Not all investments are suitable for every investor.</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>16</p> <p>Don't rely on testimony of others regardless of how well you know them.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>
<p>12</p> <p>Obtain a prospectus or other written information when making an investment.</p>	<p>17</p> <p>Be leary when contacted by someone you don't know about an investment.</p>	<p>42</p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>42 Keep information about your bank accounts and credit cards to yourself.</p>	<p>55 Financial crimes can be among the most devastating experiences.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>25 Ask to have information sent. Check it out!</p>	<p>37 Resist high pressure sales tactics.</p>	<p>56 Red flag: "Risk free."</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
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<p>4 Keep copies of all financial documents.</p>	<p>20 Think twice about sending your money offshore.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>24</p> <p>Hang up on high-pressure sales pitches.</p>	<p>40</p> <p>Before you send money, talk to a friend or advisor.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>63</p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>25</p> <p>Ask to have information sent. Check it out!</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>69</p> <p>Your money is your responsibility.</p>

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<p>10 Know your investments.</p>	<p>30 No questions are dumb or silly when it comes to your hard earned money.</p>	<p>42 Keep information about your bank accounts and credit cards to yourself.</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>
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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>25</p> <p>Ask to have information sent. Check it out!</p>	<p>42</p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p>58</p> <p>Red flag: "Limited time offer"</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>14</p> <p>Senior Specialists - what are their credentials and what do they mean?</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>40</p> <p>Before you send money, talk to a friend or advisor.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>

Investment Fraud BINGO

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<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>22</p> <p>Not all investments are suitable for every investor.</p>	<p>34</p> <p>Set goals and stick to them.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there is never a free lunch.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>25</p> <p>Ask to have information sent. Check it out!</p>	<p>36</p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>58</p> <p>Red flag: "Limited time offer"</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>8</p> <p>Older persons are most likely to be targets of investment fraud.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
<p>10</p> <p>Know your investments.</p>	<p>28</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>40</p> <p>Before you send money, talk to a friend or advisor.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>2</p> <p>Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>17</p> <p>Be leary when contacted by someone you don't know about an investment.</p>	<p>31</p> <p>Understand what your adviser is allowed to sell you.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>63</p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>

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<p>1 Ask for recommendations in writing.</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57 Red flag: "Guaranteed."</p>	<p>63 Ponzi Schemes - Only Ponzi promoters get rich.</p>
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<p>12 Obtain a prospectus or other written information when making an investment.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>39 Don't give a second chance to a scam artist.</p>	<p>55 Financial crimes can be among the most devastating experiences.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>

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<p>8 Older persons are most likely to be targets of investment fraud.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>35 Know your goals before choosing your investments.</p>	<p>58 Red flag: "Limited time offer"</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>1 Ask for recommendations in writing.</p>	<p>28 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>44</p> <p>If you are a victim of fraud, report it.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>63</p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>28</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>35</p> <p>Know your goals before choosing your investments.</p>	<p>56</p> <p>Red flag: "Risk free."</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
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F	R	A	U	D
<p>14 Senior Specialists - what are their credentials and what do they mean?</p>	<p>20 Think twice about sending your money offshore.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>48 It is much less risky to hang up.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
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<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>23 Read the fine print before you sign up.</p>	<p>34 Set goals and stick to them.</p>	<p>58 Red flag: "Limited time offer"</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
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<p>2 Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>30 No questions are dumb or silly when it comes to your hard earned money.</p>	<p>43 When in doubt, check out the company.</p>	<p>48 It is much less risky to hang up.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
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<p>12 Obtain a prospectus or other written information when making an investment.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>38 Take your time and ask for written information.</p>	<p>51 A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>72 Seniors are the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>19</p> <p>Don't fall for a promise over the phone.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>57</p> <p>Red flag: "Guaranteed."</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>14</p> <p>Senior Specialists - what are their credentials and what do they mean?</p>	<p>22</p> <p>Not all investments are suitable for every investor.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>72</p> <p>Seniors are the number one target of investment fraud.</p>
<p>2</p> <p>Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>17</p> <p>Be leary when contacted by someone you don't know about an investment.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Red flag: "Risk free."</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
<p>3</p> <p>Billions of dollars a year are lost to investment fraud.</p>	<p>16</p> <p>Don't rely on testimony of others regardless of how well you know them.</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>42</p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p>58</p> <p>Red flag: "Limited time offer"</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>

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<p>9 Check your financial statements for accuracy.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>69 Your money is your responsibility.</p>
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>56 Red flag: "Risk free."</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>12 Obtain a prospectus or other written information when making an investment.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>20 Think twice about sending your money offshore.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>58 Red flag: "Limited time offer"</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>42 Keep information about your bank accounts and credit cards to yourself.</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>

Investment Fraud BINGO

F	R	A	U	D
10 Know your investments.	24 Hang up on high-pressure sales pitches.	37 Resist high pressure sales tactics.	56 Red flag: "Risk free."	67 If you discover a problem with your finances, act quickly.
11 Don't be drawn by appearances, scam artists know the importance of first impressions.	28 Log on to www.nasaa.org for the Senior Investor Resource Center.	34 Set goals and stick to them.	60 Tax preparers and insurance agents must have a license to sell you securities.	61 If you don't understand how the investment works, don't buy it.
3 Billions of dollars a year are lost to investment fraud.	17 Be leary when contacted by someone you don't know about an investment.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	48 It is much less risky to hang up.	62 Nigerian Letter Scam, promising millions for help with foreign business exchange.
8 Older persons are most likely to be targets of investment fraud.	22 Not all investments are suitable for every investor.	40 Before you send money, talk to a friend or advisor.	53 Affinity fraud - "I'm like you so you can trust me" scam	71 Understand the risks of viatical and life settlements.
13 Keep in mind that good manners don't indicate personal integrity.	23 Read the fine print before you sign up.	43 When in doubt, check out the company.	55 Financial crimes can be among the most devastating experiences.	72 Seniors are the number one target of investment fraud.

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<p>1 Ask for recommendations in writing.</p>	<p>20 Think twice about sending your money offshore.</p>	<p>31 Understand what your adviser is allowed to sell you.</p>	<p>55 Financial crimes can be among the most devastating experiences.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>30 No questions are dumb or silly when it comes to your hard earned money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>4 Keep copies of all financial documents.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>63 Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>18 Very few people ever get money back from illegal securities dealers.</p>	<p>42 Keep information about your bank accounts and credit cards to yourself.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>

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<p>9 Check your financial statements for accuracy.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>34 Set goals and stick to them.</p>	<p>57 Red flag: "Guaranteed."</p>	<p>75 Free investment advice is worth what you paid for it.</p>
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<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
<p>1 Ask for recommendations in writing.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>39 Don't give a second chance to a scam artist.</p>	<p>56 Red flag: "Risk free."</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>24 Hang up on high-pressure sales pitches.</p>	<p>38 Take your time and ask for written information.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>72 Seniors are the number one target of investment fraud.</p>

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<p>12</p> <p>Obtain a prospectus or other written information when making an investment.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>51</p> <p>A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there is never a free lunch.</p>
<p>14</p> <p>Senior Specialists - what are their credentials and what do they mean?</p>	<p>16</p> <p>Don't rely on testimony of others regardless of how well you know them.</p>	<p>36</p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>72</p> <p>Seniors are the number one target of investment fraud.</p>
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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>20</p> <p>Think twice about sending your money offshore.</p>	<p>35</p> <p>Know your goals before choosing your investments.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

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<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>37 Resist high pressure sales tactics.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>25 Ask to have information sent. Check it out!</p>	<p>38 Take your time and ask for written information.</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>8 Older persons are most likely to be targets of investment fraud.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>56 Red flag: "Risk free."</p>	<p>69 Your money is your responsibility.</p>
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>64 Many scams are just variations on older themes.</p>

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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>16 Don't rely on testimony of others regardless of how well you know them.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48 It is much less risky to hang up.</p>	<p>72 Seniors are the number one target of investment fraud.</p>
<p>1 Ask for recommendations in writing.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>31 Understand what your adviser is allowed to sell you.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>75 Free investment advice is worth what you paid for it.</p>
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<p>8</p> <p>Older persons are most likely to be targets of investment fraud.</p>	<p>25</p> <p>Ask to have information sent. Check it out!</p>	<p>32</p> <p>Be very skeptical of people who promise big profits.</p>	<p>51</p> <p>A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>14</p> <p>Senior Specialists - what are their credentials and what do they mean?</p>	<p>22</p> <p>Not all investments are suitable for every investor.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>57</p> <p>Red flag: "Guaranteed."</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>2</p> <p>Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>18</p> <p>Very few people ever get money back from illegal securities dealers.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there is never a free lunch.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>31</p> <p>Understand what your adviser is allowed to sell you.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>28</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>58</p> <p>Red flag: "Limited time offer"</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>

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<p>4 Keep copies of all financial documents.</p>	<p>20 Think twice about sending your money offshore.</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>51 A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>39 Don't give a second chance to a scam artist.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>10 Know your investments.</p>	<p>29 If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>34 Set goals and stick to them.</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>72 Seniors are the number one target of investment fraud.</p>
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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>19</p> <p>Don't fall for a promise over the phone.</p>	<p>37</p> <p>Resist high pressure sales tactics.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>57</p> <p>Red flag: "Guaranteed."</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>1</p> <p>Ask for recommendations in writing.</p>	<p>18</p> <p>Very few people ever get money back from illegal securities dealers.</p>	<p>36</p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>16</p> <p>Don't rely on testimony of others regardless of how well you know them.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>12</p> <p>Obtain a prospectus or other written information when making an investment.</p>	<p>17</p> <p>Be leary when contacted by someone you don't know about an investment.</p>	<p>35</p> <p>Know your goals before choosing your investments.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>63</p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>20</p> <p>Think twice about sending your money offshore.</p>	<p>37</p> <p>Resist high pressure sales tactics.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>69</p> <p>Your money is your responsibility.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>14 Senior Specialists - what are their credentials and what do they mean?</p>	<p>30 No questions are dumb or silly when it comes to your hard earned money.</p>	<p>37 Resist high pressure sales tactics.</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>8 Older persons are most likely to be targets of investment fraud.</p>	<p>23 Read the fine print before you sign up.</p>	<p>40 Before you send money, talk to a friend or advisor.</p>	<p>48 It is much less risky to hang up.</p>	<p>64 Many scams are just variations on older themes.</p>
<p>12 Obtain a prospectus or other written information when making an investment.</p>	<p>25 Ask to have information sent. Check it out!</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>29 If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>44 If you are a victim of fraud, report it.</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>69 Your money is your responsibility.</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>39 Don't give a second chance to a scam artist.</p>	<p>51 A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>

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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>18</p> <p>Very few people ever get money back from illegal securities dealers.</p>	<p>31</p> <p>Understand what your adviser is allowed to sell you.</p>	<p>56</p> <p>Red flag: "Risk free."</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>1</p> <p>Ask for recommendations in writing.</p>	<p>24</p> <p>Hang up on high-pressure sales pitches.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>17</p> <p>Be leary when contacted by someone you don't know about an investment.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>28</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>35</p> <p>Know your goals before choosing your investments.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>72</p> <p>Seniors are the number one target of investment fraud.</p>

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<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>24 Hang up on high-pressure sales pitches.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>55 Financial crimes can be among the most devastating experiences.</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>
<p>10 Know your investments.</p>	<p>30 No questions are dumb or silly when it comes to your hard earned money.</p>	<p>35 Know your goals before choosing your investments.</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>16</p> <p>Don't rely on testimony of others regardless of how well you know them.</p>	<p>32</p> <p>Be very skeptical of people who promise big profits.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>58</p> <p>Red flag: "Limited time offer"</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
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<p>10</p> <p>Know your investments.</p>	<p>18</p> <p>Very few people ever get money back from illegal securities dealers.</p>	<p>34</p> <p>Set goals and stick to them.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>69</p> <p>Your money is your responsibility.</p>

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<p>14 Senior Specialists - what are their credentials and what do they mean?</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>24</p> <p>Hang up on high-pressure sales pitches.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
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<p>8</p> <p>Older persons are most likely to be targets of investment fraud.</p>	<p>29</p> <p>If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>28</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
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<p>9 Check your financial statements for accuracy.</p>	<p>18 Very few people ever get money back from illegal securities dealers.</p>	<p>37 Resist high pressure sales tactics.</p>	<p>56 Red flag: "Risk free."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>2 Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>24 Hang up on high-pressure sales pitches.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>63 Ponzi Schemes - Only Ponzi promoters get rich.</p>
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14 Senior Specialists - what are their credentials and what do they mean?	18 Very few people ever get money back from illegal securities dealers.	37 Resist high pressure sales tactics.	53 Affinity fraud - "I'm like you so you can trust me" scam	64 Many scams are just variations on older themes.

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<p>10 Know your investments.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>35 Know your goals before choosing your investments.</p>	<p>56 Red flag: "Risk free."</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>12 Obtain a prospectus or other written information when making an investment.</p>	<p>20 Think twice about sending your money offshore.</p>	<p>37 Resist high pressure sales tactics.</p>	<p>51 A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
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<p>9 Check your financial statements for accuracy.</p>	<p>28 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>40 Before you send money, talk to a friend or advisor.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
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<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
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<p>10 Know your investments.</p>	<p>28 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>70 Investment seminars may offer free dinner, but there is never a free lunch.</p>

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13 Keep in mind that good manners don't indicate personal integrity.	27 Is the company or person registered to sell securities in your state?	33 Make sure you understand the fees and the way your adviser makes money.	55 Financial crimes can be among the most devastating experiences.	67 If you discover a problem with your finances, act quickly.

Investment Fraud BINGO

F	R	A	U	D
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>36</p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>69</p> <p>Your money is your responsibility.</p>
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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>28</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>37</p> <p>Resist high pressure sales tactics.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>1</p> <p>Ask for recommendations in writing.</p>	<p>20</p> <p>Think twice about sending your money offshore.</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>58</p> <p>Red flag: "Limited time offer"</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there is never a free lunch.</p>

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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>57 Red flag: "Guaranteed."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>12 Obtain a prospectus or other written information when making an investment.</p>	<p>29 If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>72 Seniors are the number one target of investment fraud.</p>
<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Red flag: "Risk free."</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>1 Ask for recommendations in writing.</p>	<p>22 Not all investments are suitable for every investor.</p>	<p>35 Know your goals before choosing your investments.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>42 Keep information about your bank accounts and credit cards to yourself.</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>69 Your money is your responsibility.</p>

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<p>4 Keep copies of all financial documents.</p>	<p>20 Think twice about sending your money offshore.</p>	<p>31 Understand what your adviser is allowed to sell you.</p>	<p>55 Financial crimes can be among the most devastating experiences.</p>	<p>69 Your money is your responsibility.</p>
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<p>6 If it sounds too good to be true, it probably is.</p>	<p>29 If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>64 Many scams are just variations on older themes.</p>
<p>1 Ask for recommendations in writing.</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>34 Set goals and stick to them.</p>	<p>56 Red flag: "Risk free."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>

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<p>14</p> <p>Senior Specialists - what are their credentials and what do they mean?</p>	<p>24</p> <p>Hang up on high-pressure sales pitches.</p>	<p>37</p> <p>Resist high pressure sales tactics.</p>	<p>55</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>20</p> <p>Think twice about sending your money offshore.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>51</p> <p>A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there is never a free lunch.</p>
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<p>1</p> <p>Ask for recommendations in writing.</p>	<p>25</p> <p>Ask to have information sent. Check it out!</p>	<p>34</p> <p>Set goals and stick to them.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>16</p> <p>Don't rely on testimony of others regardless of how well you know them.</p>	<p>35</p> <p>Know your goals before choosing your investments.</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

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<p>9 Check your financial statements for accuracy.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>31 Understand what your adviser is allowed to sell you.</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>32</p> <p>Be very skeptical of people who promise big profits.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
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<p>10 Know your investments.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>38 Take your time and ask for written information.</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>73 There is no such thing as a "no risk" investment.</p>
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<p>1 Ask for recommendations in writing.</p>	<p>23 Read the fine print before you sign up.</p>	<p>39 Don't give a second chance to a scam artist.</p>	<p>57 Red flag: "Guaranteed."</p>	<p>72 Seniors are the number one target of investment fraud.</p>

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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>58</p> <p>Red flag: "Limited time offer"</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>72</p> <p>Seniors are the number one target of investment fraud.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>28</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>8</p> <p>Older persons are most likely to be targets of investment fraud.</p>	<p>18</p> <p>Very few people ever get money back from illegal securities dealers.</p>	<p>42</p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>1</p> <p>Ask for recommendations in writing.</p>	<p>29</p> <p>If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>35</p> <p>Know your goals before choosing your investments.</p>	<p>56</p> <p>Red flag: "Risk free."</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there is never a free lunch.</p>

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<p>14 Senior Specialists - what are their credentials and what do they mean?</p>	<p>20 Think twice about sending your money offshore.</p>	<p>43 When in doubt, check out the company.</p>	<p>46 If the sales person cannot give you detailed answers, hang up!</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>9 Check your financial statements for accuracy.</p>	<p>23 Read the fine print before you sign up.</p>	<p>37 Resist high pressure sales tactics.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>4 Keep copies of all financial documents.</p>	<p>28 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>31 Understand what your adviser is allowed to sell you.</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>10 Know your investments.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>

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<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>29 If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>31 Understand what your adviser is allowed to sell you.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>4 Keep copies of all financial documents.</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>43 When in doubt, check out the company.</p>	<p>55 Financial crimes can be among the most devastating experiences.</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>28 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>10 Know your investments.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>37 Resist high pressure sales tactics.</p>	<p>56 Red flag: "Risk free."</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>

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<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>24 Hang up on high-pressure sales pitches.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>58 Red flag: "Limited time offer"</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>2 Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>17 Be leary when contacted by someone you don't know about an investment.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>3 Billions of dollars a year are lost to investment fraud.</p>	<p>29 If you suspect an unsuitable investment, get your concerns on the record.</p>	<p>34 Set goals and stick to them.</p>	<p>56 Red flag: "Risk free."</p>	<p>71 Understand the risks of viatical and life settlements.</p>
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<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>19 Don't fall for a promise over the phone.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>69 Your money is your responsibility.</p>
<p>2 Been victimized? Call the DoBS at 1-800-PA-BANKS</p>	<p>24 Hang up on high-pressure sales pitches.</p>	<p>32 Be very skeptical of people who promise big profits.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>12 Obtain a prospectus or other written information when making an investment.</p>	<p>18 Very few people ever get money back from illegal securities dealers.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Red flag: "Risk free."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>25 Ask to have information sent. Check it out!</p>	<p>35 Know your goals before choosing your investments.</p>	<p>51 A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
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<p>10 Know your investments.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>30 No questions are dumb or silly when it comes to your hard earned money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57 Red flag: "Guaranteed."</p>	<p>72 Seniors are the number one target of investment fraud.</p>
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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>17</p> <p>Be leary when contacted by someone you don't know about an investment.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>1</p> <p>Ask for recommendations in writing.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
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8 Older persons are most likely to be targets of investment fraud.	18 Very few people ever get money back from illegal securities dealers.	43 When in doubt, check out the company.	50 Learn the signs of investment fraud.	61 If you don't understand how the investment works, don't buy it.
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