

Investment Fraud BINGO

F	R	A	U	D
<p>6 If it sounds too good to be true, it probably is.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>3 Even mutual funds carry risk.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>49 Always take the time to do your own research using reputable information sources.</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>17 Want your money now? What are the hidden costs?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>10 Know your investments.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>73 There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</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>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

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>29</p> <p>Don't get burned - make sure it's not churned.</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>51</p> <p>No license, no sale.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<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>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>25 Your securities regulator is the cop on the beat.</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>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>23 Read the fine print before you sign up.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>73 There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>23 Read the fine print before you sign up.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12 Do your homework and check your monthly financial statements.</p>	<p>24 Nigerian scams - why me?</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>13 Suitability, does it fit?</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>51 No license, no sale.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</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>20</p> <p>Is your insurance agent also licensed to sell securities?</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>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>10</p> <p>Know your investments.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</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>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</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>Don't get burned - make sure it's not churned.</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>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>51</p> <p>No license, no sale.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>3 Even mutual funds carry risk.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>23 Read the fine print before you sign up.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>13 Suitability, does it fit?</p>	<p>24 Nigerian scams - why me?</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>

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>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>51</p> <p>No license, no sale.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</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>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>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>13 Suitability, does it fit?</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>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>10 Know your investments.</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 Always take the time to do your own research using reputable information sources.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>23 Read the fine print before you sign up.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>51 No license, no sale.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
3 Even mutual funds carry risk.	26 Diversify your investments: Don't put all your eggs in one basket.	38 For free investment fraud information, call your securities regulator.	58 Natural disasters or world events breed new scams.	66 Don't let embarrassment or fear keep you from reporting investment fraud.
13 Suitability, does it fit?	20 Is your insurance agent also licensed to sell securities?	37 It's your responsibility to ask the right questions.	47 Remember how easy it is to disguise your identity online.	75 Free investment advice is worth what you paid for it.
4 Tax preparers and insurance agents must have a license to sell you securities.	18 Offshore accounts are often places where scam artists hide money.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	52 Scam artists use Internet tools such as unsolicited email to spread false information	71 Understand the risks of viatical and life settlements.
11 Be careful of the V products: Viaticals and Variable Annuities.	25 Your securities regulator is the cop on the beat.	35 Financial crimes can be among the most devastating experiences.	57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones	67 If you discover a problem with your finances, act quickly.
1 In affinity fraud, con artists often use religion or ethnic status to gain trust.	29 Don't get burned - make sure it's not churned.	36 Know how much risk you're willing to take and how much money you're willing to lose.	51 No license, no sale.	74 Be careful. Recovering your money is very difficult.

Investment Fraud BINGO

F	R	A	U	D
<p>12 Do your homework and check your monthly financial statements.</p>	<p>23 Read the fine print before you sign up.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</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>3 Even mutual funds carry risk.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<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>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>51</p> <p>No license, no sale.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>19 Keep your perspective, read your prospectus.</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>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>10</p> <p>Know your investments.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>10</p> <p>Know your investments.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>29 Don't get burned - make sure it's not churned.</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>74 Be careful. Recovering your money is very difficult.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>24 Nigerian scams - why me?</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</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>14 In phishing scams, emails are often sent from fake banks.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</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 Always take the time to do your own research using reputable information sources.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>3 Even mutual funds carry risk.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>10 Know your investments.</p>	<p>23 Read the fine print before you sign up.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>51 No license, no sale.</p>	<p>75 Free investment advice is worth what you paid for it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>51</p> <p>No license, no sale.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
13 Suitability, does it fit?	24 Nigerian scams - why me?	45 Report investment scams to the PA Department of Banking and Securities.	60 Education and awareness are an investor's best defense against fraud.	71 Understand the risks of viatical and life settlements.
3 Even mutual funds carry risk.	28 Use the Internet cautiously and confirm any information you gather.	36 Know how much risk you're willing to take and how much money you're willing to lose.	46 Websites devoted to investing the stock market often 'pump up' thinly traded stock	72 Senior citizens remain the number one target of investment fraud.
9 Is a locked account worth unlocking?	30 Be a fraud fighter - share this information with family and friends.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	48 Hot tips posted online are seldom, if ever, true.	67 If you discover a problem with your finances, act quickly.
4 Tax preparers and insurance agents must have a license to sell you securities.	23 Read the fine print before you sign up.	39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.	56 Low interest rates and rising health care costs make seniors susceptible to scams.	61 Churning means frequently selling investments and buying new ones.
2 Variable Annuities - high surrender charges steep sales commissions to agents????	22 Threats and verbal abuse are common scam artist tools.	34 Common frauds include Prime Bank Notes and Promissory Notes.	49 Always take the time to do your own research using reputable information sources.	74 Be careful. Recovering your money is very difficult.

Investment Fraud BINGO

F	R	A	U	D
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>25 Your securities regulator is the cop on the beat.</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>69 Penny stocks are a popular pump and dump scam.</p>
<p>10 Know your investments.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>32 Categorize investments based on their risk levels. Then decide.</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>6 If it sounds too good to be true, it probably is.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>3 Even mutual funds carry risk.</p>	<p>24 Nigerian scams - why me?</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>75 Free investment advice is worth what you paid for it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>23 Read the fine print before you sign up.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>10 Know your investments.</p>	<p>21 Retirement account rollovers - is it necessary?</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>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>3 Even mutual funds carry risk.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>24 Nigerian scams - why me?</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>23 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>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>3 Even mutual funds carry risk.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>10 Know your investments.</p>	<p>24 Nigerian scams - why me?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>9 Is a locked account worth unlocking?</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>49 Always take the time to do your own research using reputable information sources.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>13 Suitability, does it fit?</p>	<p>24 Nigerian scams - why me?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>73 There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</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>13</p> <p>Suitability, does it fit?</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>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8 Do your senior specialists' credentials really count?</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>3 Even mutual funds carry risk.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>23 Read the fine print before you sign up.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>

Investment Fraud BINGO

F	R	A	U	D
10 Know your investments.	19 Keep your perspective, read your prospectus.	44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.	46 Websites devoted to investing the stock market often 'pump up' thinly traded stock	75 Free investment advice is worth what you paid for it.
5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.	23 Read the fine print before you sign up.	31 Not all mutual funds are low risk investments.	53 Affinity fraud - "I'm like you so you can trust me" scam	63 Look at the big picture- your objectives, tax considerations risk tolerance.
12 Do your homework and check your monthly financial statements.	24 Nigerian scams - why me?	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	52 Scam artists use Internet tools such as unsolicited email to spread false information	61 Churning means frequently selling investments and buying new ones.
3 Even mutual funds carry risk.	17 Want your money now? What are the hidden costs?	41 Don't send money to anyone who insists on immediate payment.	56 Low interest rates and rising health care costs make seniors susceptible to scams.	70 Log on to www.nasaa.org for the Senior Investor Resource Center.
8 Do your senior specialists' credentials really count?	25 Your securities regulator is the cop on the beat.	38 For free investment fraud information, call your securities regulator.	50 Learn the signs of investment fraud.	65 Educate family and friends on how to identify and act against investment fraud.

Investment Fraud BINGO

F	R	A	U	D
10 Know your investments.	29 Don't get burned - make sure it's not churned.	45 Report investment scams to the PA Department of Banking and Securities.	54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.	69 Penny stocks are a popular pump and dump scam.
5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.	16 Early withdrawal - you may pay now and later.	37 It's your responsibility to ask the right questions.	60 Education and awareness are an investor's best defense against fraud.	64 Obtain a free report about your broker-dealer/investment adviser.
9 Is a locked account worth unlocking?	17 Want your money now? What are the hidden costs?	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	50 Learn the signs of investment fraud.	65 Educate family and friends on how to identify and act against investment fraud.
13 Suitability, does it fit?	18 Offshore accounts are often places where scam artists hide money.	35 Financial crimes can be among the most devastating experiences.	53 Affinity fraud - "I'm like you so you can trust me" scam	71 Understand the risks of viatical and life settlements.
4 Tax preparers and insurance agents must have a license to sell you securities.	21 Retirement account rollovers - is it necessary?	43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.	49 Always take the time to do your own research using reputable information sources.	73 There is no such thing as a "no risk" investment.

Investment Fraud BINGO

F	R	A	U	D
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>51</p> <p>No license, no sale.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>72</p> <p>Senior citizens remain 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>Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>51</p> <p>No license, no sale.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</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>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>51</p> <p>No license, no sale.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>3</p> <p>Even mutual funds carry risk.</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>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>51</p> <p>No license, no sale.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>10</p> <p>Know your investments.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>3 Even mutual funds carry risk.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 No license, no sale.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</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>75 Free investment advice is worth what you paid for it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>No license, no sale.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>

Investment Fraud BINGO

F	R	A	U	D
3 Even mutual funds carry risk.	30 Be a fraud fighter - share this information with family and friends.	43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.	53 Affinity fraud - "I'm like you so you can trust me" scam	68 Contact your local securities regulator at www.dobs.pa.gov
7 Low risk and high returns usually do not go hand in hand.	25 Your securities regulator is the cop on the beat.	35 Financial crimes can be among the most devastating experiences.	59 Be alert when you hear "Last chance, you must act now." Hang up!	71 Understand the risks of viatical and life settlements.
5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.	21 Retirement account rollovers - is it necessary?	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	46 Websites devoted to investing the stock market often 'pump up' thinly traded stock	74 Be careful. Recovering your money is very difficult.
2 Variable Annuities - high surrender charges steep sales commissions to agents????	16 Early withdrawal - you may pay now and later.	37 It's your responsibility to ask the right questions.	57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones	64 Obtain a free report about your broker-dealer/investment adviser.
4 Tax preparers and insurance agents must have a license to sell you securities.	20 Is your insurance agent also licensed to sell securities?	42 Never purchase any financial product that is described as "low risk, high yield."	55 Realize that seminar "trainers" often are there to sell something, not teach.	61 Churning means frequently selling investments and buying new ones.

Investment Fraud BINGO

F	R	A	U	D
<p>9 Is a locked account worth unlocking?</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>3 Even mutual funds carry risk.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>51 No license, no sale.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</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>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>24 Nigerian scams - why me?</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>74 Be careful. Recovering your money is very difficult.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>10 Know your investments.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>51 No license, no sale.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>3 Even mutual funds carry risk.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>24 Nigerian scams - why me?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>6 If it sounds too good to be true, it probably is.</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>47 Remember how easy it is to disguise your identity online.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>3 Even mutual funds carry risk.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>23 Read the fine print before you sign up.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>9 Is a locked account worth unlocking?</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>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<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>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>10 Know your investments.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>51 No license, no sale.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>23 Read the fine print before you sign up.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>16 Early withdrawal - you may pay now and later.</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>69 Penny stocks are a popular pump and dump scam.</p>
<p>3 Even mutual funds carry risk.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>20 Is your insurance agent also licensed to sell securities?</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>73 There is no such thing as a "no risk" investment.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>24 Nigerian scams - why me?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>23 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>58 Natural disasters or world events breed new scams.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>51 No license, no sale.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8 Do your senior specialists' credentials really count?</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>31 Not all mutual funds are low risk investments.</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>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>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>13 Suitability, does it fit?</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12 Do your homework and check your monthly financial statements.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>10 Know your investments.</p>	<p>23 Read the fine print before you sign up.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>35 Financial crimes can be among the most devastating experiences.</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>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>10 Know your investments.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>3 Even mutual funds carry risk.</p>	<p>23 Read the fine print before you sign up.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</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>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>10</p> <p>Know your investments.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</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>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>

Investment Fraud BINGO

F	R	A	U	D
10 Know your investments.	27 Is the company or person registered to sell securities in your state?	34 Common frauds include Prime Bank Notes and Promissory Notes.	46 Websites devoted to investing the stock market often 'pump up' thinly traded stock	62 Hyperactivity in an account often signals churning and wins commissions for brokers.
8 Do your senior specialists' credentials really count?	21 Retirement account rollovers - is it necessary?	38 For free investment fraud information, call your securities regulator.	50 Learn the signs of investment fraud.	65 Educate family and friends on how to identify and act against investment fraud.
2 Variable Annuities - high surrender charges steep sales commissions to agents????	29 Don't get burned - make sure it's not churned.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	56 Low interest rates and rising health care costs make seniors susceptible to scams.	70 Log on to www.nasaa.org for the Senior Investor Resource Center.
13 Suitability, does it fit?	28 Use the Internet cautiously and confirm any information you gather.	41 Don't send money to anyone who insists on immediate payment.	58 Natural disasters or world events breed new scams.	73 There is no such thing as a "no risk" investment.
5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.	26 Diversify your investments: Don't put all your eggs in one basket.	43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.	51 No license, no sale.	67 If you discover a problem with your finances, act quickly.

Investment Fraud BINGO

F	R	A	U	D
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>19 Keep your perspective, read your prospectus.</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 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>10 Know your investments.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>73 There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
3 Even mutual funds carry risk.	23 Read the fine print before you sign up.	33 Make sure you understand the fees and the way your adviser makes money.	46 Websites devoted to investing the stock market often 'pump up' thinly traded stock	72 Senior citizens remain the number one target of investment fraud.
9 Is a locked account worth unlocking?	19 Keep your perspective, read your prospectus.	39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.	56 Low interest rates and rising health care costs make seniors susceptible to scams.	63 Look at the big picture- your objectives, tax considerations risk tolerance.
7 Low risk and high returns usually do not go hand in hand.	27 Is the company or person registered to sell securities in your state?	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	51 No license, no sale.	70 Log on to www.nasaa.org for the Senior Investor Resource Center.
12 Do your homework and check your monthly financial statements.	28 Use the Internet cautiously and confirm any information you gather.	41 Don't send money to anyone who insists on immediate payment.	58 Natural disasters or world events breed new scams.	69 Penny stocks are a popular pump and dump scam.
4 Tax preparers and insurance agents must have a license to sell you securities.	20 Is your insurance agent also licensed to sell securities?	36 Know how much risk you're willing to take and how much money you're willing to lose.	53 Affinity fraud - "I'm like you so you can trust me" scam	73 There is no such thing as a "no risk" investment.

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>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>10</p> <p>Know your investments.</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>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>24</p> <p>Nigerian scams - why me?</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>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>6 If it sounds too good to be true, it probably is.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>32 Categorize investments based on their risk levels. Then decide.</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>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>24 Nigerian scams - why me?</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>13 Suitability, does it fit?</p>	<p>23 Read the fine print before you sign up.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>74 Be careful. Recovering your money is very difficult.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</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>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>8 Do your senior specialists' credentials really count?</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>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</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>3 Even mutual funds carry risk.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
10 Know your investments.	24 Nigerian scams - why me?	36 Know how much risk you're willing to take and how much money you're willing to lose.	50 Learn the signs of investment fraud.	63 Look at the big picture- your objectives, tax considerations risk tolerance.
15 If you become an investment fraud victim, let the authorities know.	27 Is the company or person registered to sell securities in your state?	43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.	51 No license, no sale.	67 If you discover a problem with your finances, act quickly.
12 Do your homework and check your monthly financial statements.	18 Offshore accounts are often places where scam artists hide money.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	49 Always take the time to do your own research using reputable information sources.	73 There is no such thing as a "no risk" investment.
5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.	16 Early withdrawal - you may pay now and later.	38 For free investment fraud information, call your securities regulator.	57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones	62 Hyperactivity in an account often signals churning and wins commissions for brokers.
1 In affinity fraud, con artists often use religion or ethnic status to gain trust.	19 Keep your perspective, read your prospectus.	35 Financial crimes can be among the most devastating experiences.	48 Hot tips posted online are seldom, if ever, true.	65 Educate family and friends on how to identify and act against investment fraud.

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>21</p> <p>Retirement account rollovers - is it necessary?</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>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>51</p> <p>No license, no sale.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
10 Know your investments.	19 Keep your perspective, read your prospectus.	36 Know how much risk you're willing to take and how much money you're willing to lose.	59 Be alert when you hear "Last chance, you must act now." Hang up!	63 Look at the big picture- your objectives, tax considerations risk tolerance.
3 Even mutual funds carry risk.	20 Is your insurance agent also licensed to sell securities?	32 Categorize investments based on their risk levels. Then decide.	58 Natural disasters or world events breed new scams.	65 Educate family and friends on how to identify and act against investment fraud.
4 Tax preparers and insurance agents must have a license to sell you securities.	16 Early withdrawal - you may pay now and later.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones	62 Hyperactivity in an account often signals churning and wins commissions for brokers.
11 Be careful of the V products: Viaticals and Variable Annuities.	23 Read the fine print before you sign up.	33 Make sure you understand the fees and the way your adviser makes money.	49 Always take the time to do your own research using reputable information sources.	61 Churning means frequently selling investments and buying new ones.
1 In affinity fraud, con artists often use religion or ethnic status to gain trust.	22 Threats and verbal abuse are common scam artist tools.	43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.	53 Affinity fraud - "I'm like you so you can trust me" scam	68 Contact your local securities regulator at www.dobs.pa.gov

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</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>
<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>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>6 If it sounds too good to be true, it probably is.</p>	<p>19 Keep your perspective, read your prospectus.</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>69 Penny stocks are a popular pump and dump scam.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>10 Know your investments.</p>	<p>25 Your securities regulator is the cop on the beat.</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 Churning means frequently selling investments and buying new ones.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>75 Free investment advice is worth what you paid for it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<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>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>51</p> <p>No license, no sale.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>10 Know your investments.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>6 If it sounds too good to be true, it probably is.</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 Hot tips posted online are seldom, if ever, true.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>3 Even mutual funds carry risk.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>23 Read the fine print before you sign up.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</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>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 No license, no sale.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>10 Know your investments.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>75 Free investment advice is worth what you paid for it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</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>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

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>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
10 Know your investments.	17 Want your money now? What are the hidden costs?	31 Not all mutual funds are low risk investments.	51 No license, no sale.	66 Don't let embarrassment or fear keep you from reporting investment fraud.
14 In phishing scams, emails are often sent from fake banks.	29 Don't get burned - make sure it's not churned.	40 Don't discuss any financial materials over the phone that you didn't request.	54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.	71 Understand the risks of viatical and life settlements.
2 Variable Annuities - high surrender charges steep sales commissions to agents????	18 Offshore accounts are often places where scam artists hide money.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	55 Realize that seminar "trainers" often are there to sell something, not teach.	70 Log on to www.nasaa.org for the Senior Investor Resource Center.
3 Even mutual funds carry risk.	23 Read the fine print before you sign up.	43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.	58 Natural disasters or world events breed new scams.	68 Contact your local securities regulator at www.dobs.pa.gov
6 If it sounds too good to be true, it probably is.	27 Is the company or person registered to sell securities in your state?	32 Categorize investments based on their risk levels. Then decide.	57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones	62 Hyperactivity in an account often signals churning and wins commissions for brokers.

Investment Fraud BINGO

F	R	A	U	D
<p>3 Even mutual funds carry risk.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>13 Suitability, does it fit?</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>24 Nigerian scams - why me?</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>No license, no sale.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>23 Read the fine print before you sign up.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</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>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>9 Is a locked account worth unlocking?</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>10 Know your investments.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>75 Free investment advice is worth what you paid for it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>10 Know your investments.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</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>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>13 Suitability, does it fit?</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>51 No license, no sale.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>3 Even mutual funds carry risk.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>24 Nigerian scams - why me?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>51 No license, no sale.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>10 Know your investments.</p>	<p>23 Read the fine print before you sign up.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</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>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>10</p> <p>Know your investments.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>10</p> <p>Know your investments.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>3 Even mutual funds carry risk.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</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>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>74 Be careful. Recovering your money is very difficult.</p>

Investment Fraud BINGO

F	R	A	U	D
3 Even mutual funds carry risk.	22 Threats and verbal abuse are common scam artist tools.	43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.	54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.	65 Educate family and friends on how to identify and act against investment fraud.
7 Low risk and high returns usually do not go hand in hand.	25 Your securities regulator is the cop on the beat.	35 Financial crimes can be among the most devastating experiences.	60 Education and awareness are an investor's best defense against fraud.	73 There is no such thing as a "no risk" investment.
4 Tax preparers and insurance agents must have a license to sell you securities.	28 Use the Internet cautiously and confirm any information you gather.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	50 Learn the signs of investment fraud.	66 Don't let embarrassment or fear keep you from reporting investment fraud.
10 Know your investments.	29 Don't get burned - make sure it's not churned.	42 Never purchase any financial product that is described as "low risk, high yield."	52 Scam artists use Internet tools such as unsolicited email to spread false information	64 Obtain a free report about your broker-dealer/investment adviser.
2 Variable Annuities - high surrender charges steep sales commissions to agents????	17 Want your money now? What are the hidden costs?	37 It's your responsibility to ask the right questions.	51 No license, no sale.	74 Be careful. Recovering your money is very difficult.

Investment Fraud BINGO

F	R	A	U	D
<p>12 Do your homework and check your monthly financial statements.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>9 Is a locked account worth unlocking?</p>	<p>24 Nigerian scams - why me?</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 No license, no sale.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>13 Suitability, does it fit?</p>	<p>19 Keep your perspective, read your prospectus.</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>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>51</p> <p>No license, no sale.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</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>Threats and verbal abuse are common scam artist tools.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>10</p> <p>Know your investments.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 No license, no sale.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>3 Even mutual funds carry risk.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</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>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>No license, no sale.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>10</p> <p>Know your investments.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>72</p> <p>Senior citizens remain 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>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>10</p> <p>Know your investments.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>FREE</p> <p>Fraud Info:</p> <p>Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>51</p> <p>No license, no sale.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>23</p> <p>Read the fine print before you sign up.</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>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12 Do your homework and check your monthly financial statements.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>19 Keep your perspective, read your prospectus.</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>74 Be careful. Recovering your money is very difficult.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>23 Read the fine print before you sign up.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>3 Even mutual funds carry risk.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</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>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</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>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</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>69 Penny stocks are a popular pump and dump scam.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>51 No license, no sale.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>10 Know your investments.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</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>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>26</p> <p>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>51</p> <p>No license, no sale.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>23 Read the fine print before you sign up.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>73 There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>3</p> <p>Even mutual funds carry risk.</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>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>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

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>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>50</p> <p>Learn the signs of investment fraud.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>3</p> <p>Even mutual funds carry risk.</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>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</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>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>51</p> <p>No license, no sale.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</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>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</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>Education and awareness are an investor's best defense against fraud.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</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>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>51</p> <p>No license, no sale.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12 Do your homework and check your monthly financial statements.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>23 Read the fine print before you sign up.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>24 Nigerian scams - why me?</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>73 There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>10 Know your investments.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>24 Nigerian scams - why me?</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>51 No license, no sale.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>23 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>50 Learn the signs of investment fraud.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>13 Suitability, does it fit?</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>51 No license, no sale.</p>	<p>71 Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</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>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8 Do your senior specialists' credentials really count?</p>	<p>23 Read the fine print before you sign up.</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</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 Suitability, does it fit?</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 No license, no sale.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</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>6 If it sounds too good to be true, it probably is.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>9 Is a locked account worth unlocking?</p>	<p>23 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 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>3 Even mutual funds carry risk.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>51 No license, no sale.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>24 Nigerian scams - why me?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<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>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>10 Know your investments.</p>	<p>23 Read the fine print before you sign up.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>73 There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>26</p> <p>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>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>10 Know your investments.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>6 If it sounds too good to be true, it probably is.</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>48 Hot tips posted online are seldom, if ever, true.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>24 Nigerian scams - why me?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>10 Know your investments.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>31 Not all mutual funds are low risk investments.</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>3 Even mutual funds carry risk.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>17 Want your money now? What are the hidden costs?</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>69 Penny stocks are a popular pump and dump scam.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>13 Suitability, does it fit?</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>24 Nigerian scams - why me?</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>3 Even mutual funds carry risk.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</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>

Investment Fraud BINGO

F	R	A	U	D
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>19 Keep your perspective, read your prospectus.</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>67 If you discover a problem with your finances, act quickly.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>23 Read the fine print before you sign up.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>13 Suitability, does it fit?</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 No license, no sale.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>10 Know your investments.</p>	<p>23 Read the fine print before you sign up.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>6 If it sounds too good to be true, it probably is.</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>48 Hot tips posted online are seldom, if ever, true.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>73 There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>No license, no sale.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</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>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>10</p> <p>Know your investments.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</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>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>10 Know your investments.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>21 Retirement account rollovers - is it necessary?</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>72 Senior citizens remain the number one target of investment fraud.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<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>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>71 Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</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>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</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>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</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>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>51</p> <p>No license, no sale.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>35 Financial crimes can be among the most devastating experiences.</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>15 If you become an investment fraud victim, let the authorities know.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>3 Even mutual funds carry risk.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<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>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing 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>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>3 Even mutual funds carry risk.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>23 Read the fine print before you sign up.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>71 Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</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>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>51 No license, no sale.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>10 Know your investments.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>35 Financial crimes can be among the most devastating experiences.</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>9 Is a locked account worth unlocking?</p>	<p>24 Nigerian scams - why me?</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>61 Churning means frequently selling investments and buying new ones.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>24 Nigerian scams - why me?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>12 Do your homework and check your monthly financial statements.</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>48 Hot tips posted online are seldom, if ever, true.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>51 No license, no sale.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>3 Even mutual funds carry risk.</p>	<p>24 Nigerian scams - why me?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>10 Know your investments.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>13 Suitability, does it fit?</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>6 If it sounds too good to be true, it probably is.</p>	<p>17 Want your money now? What are the hidden costs?</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>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>3 Even mutual funds carry risk.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>9 Is a locked account worth unlocking?</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>51 No license, no sale.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>3 Even mutual funds carry risk.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>24 Nigerian scams - why me?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 No license, no sale.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>23 Read the fine print before you sign up.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>75 Free investment advice is worth what you paid for it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>72</p> <p>Senior citizens remain 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>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>10 Know your investments.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>25 Your securities regulator is the cop on the beat.</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>72 Senior citizens remain the number one target of investment fraud.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</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>

Investment Fraud BINGO

F	R	A	U	D
<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>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</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>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
10 Know your investments.	21 Retirement account rollovers - is it necessary?	41 Don't send money to anyone who insists on immediate payment.	55 Realize that seminar "trainers" often are there to sell something, not teach.	65 Educate family and friends on how to identify and act against investment fraud.
12 Do your homework and check your monthly financial statements.	29 Don't get burned - make sure it's not churned.	31 Not all mutual funds are low risk investments.	52 Scam artists use Internet tools such as unsolicited email to spread false information	70 Log on to www.nasaa.org for the Senior Investor Resource Center.
8 Do your senior specialists' credentials really count?	16 Early withdrawal - you may pay now and later.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	48 Hot tips posted online are seldom, if ever, true.	71 Understand the risks of viatical and life settlements.
14 In phishing scams, emails are often sent from fake banks.	18 Offshore accounts are often places where scam artists hide money.	44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.	57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones	62 Hyperactivity in an account often signals churning and wins commissions for brokers.
11 Be careful of the V products: Viaticals and Variable Annuities.	23 Read the fine print before you sign up.	42 Never purchase any financial product that is described as "low risk, high yield."	54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.	72 Senior citizens remain the number one target of investment fraud.

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>51</p> <p>No license, no sale.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</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>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>3 Even mutual funds carry risk.</p>	<p>23 Read the fine print before you sign up.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>20 Is your insurance agent also licensed to sell securities?</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>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>24 Nigerian scams - why me?</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>51 No license, no sale.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12 Do your homework and check your monthly financial statements.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>3 Even mutual funds carry risk.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</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>74 Be careful. Recovering your money is very difficult.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>51 No license, no sale.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>73 There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>10</p> <p>Know your investments.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

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>Be a fraud fighter - share this information with family and friends.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</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>Education and awareness are an investor's best defense against fraud.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>10</p> <p>Know your investments.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</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>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>10</p> <p>Know your investments.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</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>13</p> <p>Suitability, does it fit?</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>6 If it sounds too good to be true, it probably is.</p>	<p>24 Nigerian scams - why me?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>49 Always take the time to do your own research using reputable information sources.</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 Retirement account rollovers - is it necessary?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8 Do your senior specialists' credentials really count?</p>	<p>24 Nigerian scams - why me?</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>23 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 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>71 Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>

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>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</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>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>10 Know your investments.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>24 Nigerian scams - why me?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</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>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</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>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</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>Threats and verbal abuse are common scam artist tools.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>3 Even mutual funds carry risk.</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>47 Remember how easy it is to disguise your identity online.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</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>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>10</p> <p>Know your investments.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</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>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>FREE</p> <p>Fraud Info:</p> <p>Call the PA Department of Banking and Securities</p> <p>1-800-PA-BANKS</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</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>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</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>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>3</p> <p>Even mutual funds carry risk.</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>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</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>13</p> <p>Suitability, does it fit?</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>3 Even mutual funds carry risk.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>10 Know your investments.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>67 If you discover a problem with your finances, act quickly.</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>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>75 Free investment advice is worth what you paid for it.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>3</p> <p>Even mutual funds carry risk.</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>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</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>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p>10</p> <p>Know your investments.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

Investment Fraud BINGO

F	R	A	U	D
10 Know your investments.	25 Your securities regulator is the cop on the beat.	33 Make sure you understand the fees and the way your adviser makes money.	52 Scam artists use Internet tools such as unsolicited email to spread false information	74 Be careful. Recovering your money is very difficult.
1 In affinity fraud, con artists often use religion or ethnic status to gain trust.	16 Early withdrawal - you may pay now and later.	39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.	59 Be alert when you hear "Last chance, you must act now." Hang up!	70 Log on to www.nasaa.org for the Senior Investor Resource Center.
9 Is a locked account worth unlocking?	19 Keep your perspective, read your prospectus.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	55 Realize that seminar "trainers" often are there to sell something, not teach.	63 Look at the big picture- your objectives, tax considerations risk tolerance.
7 Low risk and high returns usually do not go hand in hand.	29 Don't get burned - make sure it's not churned.	45 Report investment scams to the PA Department of Banking and Securities.	47 Remember how easy it is to disguise your identity online.	71 Understand the risks of viatical and life settlements.
4 Tax preparers and insurance agents must have a license to sell you securities.	30 Be a fraud fighter - share this information with family and friends.	32 Categorize investments based on their risk levels. Then decide.	54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.	68 Contact your local securities regulator at www.dobs.pa.gov

Investment Fraud BINGO

F	R	A	U	D
10 Know your investments.	21 Retirement account rollovers - is it necessary?	37 It's your responsibility to ask the right questions.	52 Scam artists use Internet tools such as unsolicited email to spread false information	68 Contact your local securities regulator at www.dobs.pa.gov
2 Variable Annuities - high surrender charges steep sales commissions to agents????	28 Use the Internet cautiously and confirm any information you gather.	34 Common frauds include Prime Bank Notes and Promissory Notes.	55 Realize that seminar "trainers" often are there to sell something, not teach.	61 Churning means frequently selling investments and buying new ones.
14 In phishing scams, emails are often sent from fake banks.	25 Your securities regulator is the cop on the beat.	FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS	54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.	64 Obtain a free report about your broker-dealer/investment adviser.
7 Low risk and high returns usually do not go hand in hand.	24 Nigerian scams - why me?	44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.	60 Education and awareness are an investor's best defense against fraud.	74 Be careful. Recovering your money is very difficult.
3 Even mutual funds carry risk.	16 Early withdrawal - you may pay now and later.	38 For free investment fraud information, call your securities regulator.	51 No license, no sale.	72 Senior citizens remain the number one target of investment fraud.

Investment Fraud BINGO

F	R	A	U	D
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>10 Know your investments.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>32 Categorize investments based on their risk levels. Then decide.</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>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 No license, no sale.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>13 Suitability, does it fit?</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>3 Even mutual funds carry risk.</p>	<p>24 Nigerian scams - why me?</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>10 Know your investments.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>51 No license, no sale.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</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>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>51 No license, no sale.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>50 Learn the signs of investment fraud.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>23 Read the fine print before you sign up.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>10 Know your investments.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>69 Penny stocks are a popular pump and dump scam.</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>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>35</p> <p>Financial crimes can be among the most devastating experiences.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</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>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>75</p> <p>Free investment advice is worth what you paid for it.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</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>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>26</p> <p>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>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>13 Suitability, does it fit?</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</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>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>23 Read the fine print before you sign up.</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>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>10 Know your investments.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>3 Even mutual funds carry risk.</p>	<p>24 Nigerian scams - why me?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>13 Suitability, does it fit?</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>51 No license, no sale.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>23 Read the fine print before you sign up.</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>10 Know your investments.</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>58 Natural disasters or world events breed new scams.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>73 There is no such thing as a "no risk" investment.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</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>47 Remember how easy it is to disguise your identity online.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>23 Read the fine print before you sign up.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>10 Know your investments.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</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>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>10</p> <p>Know your investments.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</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>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>

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>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</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>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>23 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>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>13 Suitability, does it fit?</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>10 Know your investments.</p>	<p>24 Nigerian scams - why me?</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>51</p> <p>No license, no sale.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</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>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

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>24</p> <p>Nigerian scams - why me?</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>FREE</p> <p>Fraud Info:</p> <p>Call the PA Department of Banking and Securities</p> <p>1-800-PA-BANKS</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>51</p> <p>No license, no sale.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>49 Always take the time to do your own research using reputable information sources.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>51 No license, no sale.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>29 Don't get burned - make sure it's not churned.</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>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>10 Know your investments.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>51 No license, no sale.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>3 Even mutual funds carry risk.</p>	<p>21 Retirement account rollovers - is it necessary?</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>12 Do your homework and check your monthly financial statements.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>13 Suitability, does it fit?</p>	<p>23 Read the fine print before you sign up.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</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>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</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>28</p> <p>Use the Internet cautiously and confirm any information you gather.</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>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>10</p> <p>Know your investments.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>37</p> <p>It's your responsibility to ask the right questions.</p>	<p>51</p> <p>No license, no sale.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</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>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>26</p> <p>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>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>10</p> <p>Know your investments.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>No license, no sale.</p>	<p>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>23</p> <p>Read the fine print before you sign up.</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>Natural disasters or world events breed new scams.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>24</p> <p>Nigerian scams - why me?</p>	<p>45</p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p>54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>No license, no sale.</p>	<p>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</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>9</p> <p>Is a locked account worth unlocking?</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>8</p> <p>Do your senior specialists' credentials really count?</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>31</p> <p>Not all mutual funds are low risk investments.</p>	<p>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57</p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>33</p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p>49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>51</p> <p>No license, no sale.</p>	<p>71</p> <p>Understand the risks of viatical and life settlements.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>6 If it sounds too good to be true, it probably is.</p>	<p>23 Read the fine print before you sign up.</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>24 Nigerian scams - why me?</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>75 Free investment advice is worth what you paid for it.</p>
<p>13 Suitability, does it fit?</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>23 Read the fine print before you sign up.</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 No license, no sale.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>13 Suitability, does it fit?</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>10 Know your investments.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>26 Diversify your investments: Don't put all your eggs in one basket.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>10 Know your investments.</p>	<p>25 Your securities regulator is the cop on the beat.</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>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>45 Report investment scams to the PA Department of Banking and Securities.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>3 Even mutual funds carry risk.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>32 Categorize investments based on their risk levels. Then decide.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</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>48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</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>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>10</p> <p>Know your investments.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>50</p> <p>Learn the signs of investment fraud.</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>58</p> <p>Natural disasters or world events breed new scams.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12 Do your homework and check your monthly financial statements.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>46 Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>63 Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p>13 Suitability, does it fit?</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>66 Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>8 Do your senior specialists' credentials really count?</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>23 Read the fine print before you sign up.</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>65 Educate family and friends on how to identify and act against investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>34 Common frauds include Prime Bank Notes and Promissory Notes.</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>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>30 Be a fraud fighter - share this information with family and friends.</p>	<p>39 Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>29 Don't get burned - make sure it's not churned.</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>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</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>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>58 Natural disasters or world events breed new scams.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>46</p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p>9</p> <p>Is a locked account worth unlocking?</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>19 Keep your perspective, read your prospectus.</p>	<p>36 Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>3 Even mutual funds carry risk.</p>	<p>20 Is your insurance agent also licensed to sell securities?</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>9 Is a locked account worth unlocking?</p>	<p>24 Nigerian scams - why me?</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>75 Free investment advice is worth what you paid for it.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>29 Don't get burned - make sure it's not churned.</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>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>11 Be careful of the V products: Viaticals and Variable Annuities.</p>	<p>27 Is the company or person registered to sell securities in your state?</p>	<p>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</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>21 Retirement account rollovers - is it necessary?</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>51 No license, no sale.</p>	<p>73 There is no such thing as a "no risk" investment.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>3 Even mutual funds carry risk.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>61 Churning means frequently selling investments and buying new ones.</p>
<p>5 Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>

Investment Fraud BINGO

F	R	A	U	D
<p>12 Do your homework and check your monthly financial statements.</p>	<p>23 Read the fine print before you sign up.</p>	<p>31 Not all mutual funds are low risk investments.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>25 Your securities regulator is the cop on the beat.</p>	<p>42 Never purchase any financial product that is described as "low risk, high yield."</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>3 Even mutual funds carry risk.</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>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>64 Obtain a free report about your broker-dealer/investment adviser.</p>
<p>1 In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>37 It's your responsibility to ask the right questions.</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>

Investment Fraud BINGO

F	R	A	U	D
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>47 Remember how easy it is to disguise your identity online.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>3 Even mutual funds carry risk.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>44 Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>60 Education and awareness are an investor's best defense against fraud.</p>	<p>65 Educate family and friends on how to identify and act against investment fraud.</p>
<p>2 Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 No license, no sale.</p>	<p>68 Contact your local securities regulator at www.dobs.pa.gov</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>35 Financial crimes can be among the most devastating experiences.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>10 Know your investments.</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>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>6 If it sounds too good to be true, it probably is.</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>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>67 If you discover a problem with your finances, act quickly.</p>
<p>15 If you become an investment fraud victim, let the authorities know.</p>	<p>22 Threats and verbal abuse are common scam artist tools.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>48 Hot tips posted online are seldom, if ever, true.</p>	<p>62 Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>14 In phishing scams, emails are often sent from fake banks.</p>	<p>16 Early withdrawal - you may pay now and later.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>69 Penny stocks are a popular pump and dump scam.</p>
<p>3 Even mutual funds carry risk.</p>	<p>18 Offshore accounts are often places where scam artists hide money.</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>72 Senior citizens remain the number one target of investment fraud.</p>
<p>10 Know your investments.</p>	<p>24 Nigerian scams - why me?</p>	<p>33 Make sure you understand the fees and the way your adviser makes money.</p>	<p>57 Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p>74 Be careful. Recovering your money is very difficult.</p>

Investment Fraud BINGO

F	R	A	U	D
<p>13 Suitability, does it fit?</p>	<p>28 Use the Internet cautiously and confirm any information you gather.</p>	<p>40 Don't discuss any financial materials over the phone that you didn't request.</p>	<p>50 Learn the signs of investment fraud.</p>	<p>70 Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>12 Do your homework and check your monthly financial statements.</p>	<p>29 Don't get burned - make sure it's not churned.</p>	<p>38 For free investment fraud information, call your securities regulator.</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam</p>	<p>71 Understand the risks of viatical and life settlements.</p>
<p>4 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>17 Want your money now? What are the hidden costs?</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>61 Churning means frequently selling investments and buying new ones.</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>43 Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>55 Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>72 Senior citizens remain the number one target of investment fraud.</p>
<p>10 Know your investments.</p>	<p>21 Retirement account rollovers - is it necessary?</p>	<p>37 It's your responsibility to ask the right questions.</p>	<p>54 Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>73 There is no such thing as a "no risk" investment.</p>