

INVESTMENT **FRAUD**  
**B I N G O**

<p><b>F1</b></p> <p>Ask for recommendations in writing.</p>	<p><b>R16</b></p> <p>Don't rely on the testimony of others, regardless of how well you know them.</p>	<p><b>A31</b></p> <p>Understand what your advisor is allowed to sell you.</p>	<p><b>U46</b></p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p><b>D61</b></p> <p>If you don't understand how the investment works, don't buy it.</p>
<p><b>F2</b></p> <p>Been victimized? Call the Pennsylvania Department of Banking &amp; Securities at 1-800-PA-BANKS (1-800-722-2657) or 1-800-600-0007.</p>	<p><b>R17</b></p> <p>Be wary when a stranger contacts you about an investment.</p>	<p><b>A32</b></p> <p>Be very skeptical of people who promise big profits.**</p>	<p><b>U47</b></p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p><b>D62</b></p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.*</p>
<p><b>F3</b></p> <p>Billions of dollars a year are lost to investment fraud.*</p>	<p><b>R18</b></p> <p>Very few people ever get money back from illegal securities dealers.</p>	<p><b>A33</b></p> <p>Make sure you understand the fees and the way your advisor makes money.*</p>	<p><b>U48</b></p> <p>It is much less risky to hang up.</p>	<p><b>D63</b></p> <p>Ponzi Schemes - Only Ponzi promoters get rich.*</p>

INVESTMENT **FRAUD**  
**B I N G O**

<p><b>F4</b></p> <p>Keep copies of all financial documents.</p>	<p><b>R19</b></p> <p>Don't fall for a promise over the phone.</p>	<p><b>A34</b></p> <p>Set financial goals and stick to them.</p>	<p><b>U49</b></p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p><b>D64</b></p> <p>Many scams are just variations on older themes.**</p>
<p><b>F5</b></p> <p>Many victims of financial fraud are smart and well-educated.*</p>	<p><b>R20</b></p> <p>Think twice about sending your money offshore.</p>	<p><b>A35</b></p> <p>Know your goals before choosing your investments.</p>	<p><b>U50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>D65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>F6</b></p> <p>If it sounds too good to be true, it probably is.**</p>	<p><b>R21</b></p> <p>Don't give out personal information because of an unsolicited sales pitch.*</p>	<p><b>A36</b></p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p><b>U51</b></p> <p>A registered securities dealer doesn't guarantee that you will receive good service.</p>	<p><b>D66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

INVESTMENT **FRAUD**  
**B I N G O**

<p><b>F7</b></p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p><b>R22</b></p> <p>Not all investments are suitable for every investor.</p>	<p><b>A37</b></p> <p>Resist high pressure sales tactics.</p>	<p><b>U52</b></p> <p>Scam artists use internet tools such as unsolicited email to spread false information.</p>	<p><b>D67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>F8</b></p> <p>Older persons are most likely to be targets of investment fraud.*</p>	<p><b>R23</b></p> <p>Read the fine print before you sign up.**</p>	<p><b>A38</b></p> <p>Take your time and ask for written information.</p>	<p><b>U53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam.**</p>	<p><b>D68</b></p> <p>Never buy an investment under pressure - sleep on it.</p>
<p><b>F9</b></p> <p>Check your financial statements for accuracy.</p>	<p><b>R24</b></p> <p>Hang up on high-pressure sales pitches.</p>	<p><b>A39</b></p> <p>Don't give a second chance to a scam artist.</p>	<p><b>U54</b></p> <p>Promissory notes - a promise isn't always a promise.</p>	<p><b>D69</b></p> <p>Your money is your responsibility.</p>

INVESTMENT **FRAUD**  
**B I N G O**

<p><b>F10</b></p> <p>Know your investments.</p>	<p><b>R25</b></p> <p>Ask to have information sent. Check it out!</p>	<p><b>A40</b></p> <p>Before you send money, talk to a friend or advisor.</p>	<p><b>U55</b></p> <p>Financial crimes can be as devastating as violent crimes.**</p>	<p><b>D70</b></p> <p>Remember, there is no such thing as a free lunch.</p>
<p><b>F11</b></p> <p>Don't be drawn by appearances; scam artists know the importance of first impressions.**</p>	<p><b>R26</b></p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p><b>A41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>U56</b></p> <p>Red flag: "Risk free."</p>	<p><b>D71</b></p> <p>Understand the risks of viatical and life settlements.*</p>
<p><b>F12</b></p> <p>Obtain a prospectus or other written information when making an investment.*</p>	<p><b>R27</b></p> <p>Is the company or person registered to sell securities in your state?**</p>	<p><b>A42</b></p> <p>Keep information about your bank accounts and credit cards to yourself.*</p>	<p><b>U57</b></p> <p>Red flag: "Guaranteed."</p>	<p><b>D72</b></p> <p>Seniors are the number one target of investment fraud.*</p>

INVESTMENT **FRAUD**  
**B I N G O**

<p><b>F13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.**</p>	<p><b>R28</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>	<p><b>A43</b></p> <p>When in doubt, check out the company.</p>	<p><b>U58</b></p> <p>Red flag: "Limited time offer"</p>	<p><b>D73</b></p> <p>There is no such thing as a "no risk" investment.</p>
<p><b>F14</b></p> <p>Senior Specialists - what are their credentials and what do they mean?*</p>	<p><b>R29</b></p> <p>If you suspect an unsuitable investment, get your concerns on the record.</p>	<p><b>A44</b></p> <p>If you are a victim of fraud, report it.**</p>	<p><b>U59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>D74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
<p><b>F15</b></p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p><b>R30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>A45</b></p> <p>Report investment scams to the Pennsylvania Securities Commission.**          1-800-PA-BANKS</p>	<p><b>U60</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>D75</b></p> <p>Free investment advice is worth what you paid for it.</p>