

ADVANCED **FRAUD** BINGO

<p>F1</p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p>R16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>A31</p> <p>Not all mutual funds are low risk investments.</p>	<p>U46</p> <p>Websites devoted to investing & the stock market often 'pump up' thinly traded stock</p>	<p>D61</p> <p>Churning means frequently selling investments and buying new ones.</p>
<p>F2</p> <p>Variable Annuities - high surrender charges & steep sales commissions to agents</p>	<p>R17</p> <p>Want your money now? What are the hidden costs?</p>	<p>A32</p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p>U47</p> <p>Remember how easy it is to disguise your identity online.</p>	<p>D62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p>F3</p> <p>More than a dozen mutual funds are under investigation.</p>	<p>R18</p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p>A33</p> <p>Make sure you understand the fees and the way your advisor makes money.</p>	<p>U48</p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p>D63</p> <p>Look at the big picture- your objectives, tax considerations & risk tolerance.</p>

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<p>F4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>R19</p> <p>Keep your perspective, read your prospectus.</p>	<p>A34</p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p>U49</p> <p>Always take the time to do your own research using reputable information sources.</p>	<p>D64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p>F5</p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p>R20</p> <p>Is your insurance agent also licensed to sell securities?</p>	<p>A35</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>U50</p> <p>Learn the signs of investment fraud.</p>	<p>D65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>F6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>R21</p> <p>Retirement account rollovers - is it necessary?</p>	<p>A36</p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p>U51</p> <p>No license, no sale.</p>	<p>D66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

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<p>F7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>R22</p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p>A37</p> <p>It's your responsibility to ask the right questions.</p>	<p>U52</p> <p>Scam artists use internet tools such as unsolicited email to spread false information.</p>	<p>D67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>F8</p> <p>Do your senior specialists' credentials really count?</p>	<p>R23</p> <p>Read the fine print before you sign up.</p>	<p>A38</p> <p>For free investment fraud information, call your securities regulator.</p>	<p>U53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>D68</p> <p>Contact your local securities regulator at www.dobs.pa.gov (this replaces www.psc.state.pa.us)</p>
<p>F9</p> <p>Is a locked account worth unlocking?</p>	<p>R24</p> <p>Nigerian scams - why me?</p>	<p>A39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p>U54</p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p>D69</p> <p>Penny stocks are a popular pump and dump scam.</p>

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<p>F10</p> <p>Know your investments.</p>	<p>R25</p> <p>Your securities regulator is the cop on the beat.</p>	<p>A40</p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p>U55</p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p>D70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>
<p>F11</p> <p>Be careful of the V products: Viaticals and Variable Annuities</p>	<p>R26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>A41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>U56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>D71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>F12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>R27</p> <p>Is the company or person registered to sell securities in your state?</p>	<p>A42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>U57</p> <p>Common investment scams - Oil & Gas, Mobile Billboards, Pay phones</p>	<p>D72</p> <p>Seniors are the number one target of investment fraud.</p>

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<p>F13</p> <p>Suitability, does it fit?</p>	<p>R28</p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p>A43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p>U58</p> <p>Natural disasters or world events breed new scams.</p>	<p>D73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>F14</p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p>R29</p> <p>Don't get burned - make sure it's not churned.</p>	<p>A44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p>U59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>D74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>F15</p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p>R30</p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p>A45</p> <p>Report investment scams to the Pennsylvania Securities Commission. 1-800-PA-BANKS</p>	<p>U60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>D75</p> <p>Free investment advice is worth what you paid for it.</p>