

ADVANCED 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>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>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>3</p> <p>Even mutual funds carry risk.</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>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>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>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>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>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>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>37</p> <p>It's your responsibility to ask the right questions.</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>

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<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>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>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
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<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>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>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

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<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>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>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

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<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>

ADVANCED Investment Fraud **BINGO**

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<p>13</p> <p>Suitability, does it fit?</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>60</p> <p>Education and awareness are an investor's best defense against fraud.</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>28</p> <p>Use the Internet cautiously and confirm any information you gather.</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>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>
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<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p>22</p> <p>Treats and verbal abuse are common scam artist tools.</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>74</p> <p>Be careful. Recovering your money is very difficult.</p>

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<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>41</p> <p>Don't send money to anyone who insists on immediate payment.</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>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>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>20</p> <p>Is your insurance agent also licensed to sell securities?</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>75</p> <p>Free investment advice is worth what you paid for it.</p>

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<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>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>
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<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>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>69</p> <p>Penny stocks are a popular pump and dump scam.</p>
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<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>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>73</p> <p>There is no such thing as a "no risk" investment.</p>

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<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>
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<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>

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<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>
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<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>

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<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>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>74</p> <p>Be careful. Recovering your money is very difficult.</p>
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<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>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>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

ADVANCED 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>16</p> <p>Early withdrawal - you may pay now and later.</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>
<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>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>65</p> <p>Educate family and friends on how to identify and act against 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>50</p> <p>Learn the signs of investment fraud.</p>	<p>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</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>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>9</p> <p>Is a locked account worth unlocking?</p>	<p>24</p> <p>Nigerian scams - why me?</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>70</p> <p>Log on to www.nasaa.org for the Senior Investor Resource Center.</p>

ADVANCED Investment Fraud **BINGO**

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<p>13</p> <p>Suitability, does it fit?</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>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>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>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>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>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>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>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>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>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>51</p> <p>No license, no sale.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>

ADVANCED 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>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>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>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</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>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>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>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>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>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>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>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>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

ADVANCED Investment Fraud**BINGO**

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<p>12</p> <p>Do your homework and check your monthly financial statements.</p>	<p>19</p> <p>Keep your perspective, read your prospectus.</p>	<p>32</p> <p>Categorize investments based on their risk levels. Then decide.</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>10</p> <p>Know your investments.</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>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>
<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>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>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>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>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</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>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>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

ADVANCED Investment Fraud **BINGO**

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<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>

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<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>

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<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>

ADVANCED 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.

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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>17</p> <p>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>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>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>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>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>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>20</p> <p>Is your insurance agent also licensed to sell securities?</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>73</p> <p>There is no such thing as a "no risk" investment.</p>

ADVANCED Investment Fraud**BINGO**

F	R	A	U	D
<p>3</p> <p>Even mutual funds carry risk.</p>	<p>23</p> <p>Read the fine print before you sign up.</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>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>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>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</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>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>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>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>41</p> <p>Don't send money to anyone who insists on immediate payment.</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>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>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>

ADVANCED Investment Fraud **BINGO**

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<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>
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<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>

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<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>32</p> <p>Categorize investments based on their risk levels. Then decide.</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>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>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>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>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>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</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>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
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ADVANCED Investment Fraud **BINGO**

F	R	A	U	D
<p>13</p> <p>Suitability, does it fit?</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>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>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>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>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>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>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>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>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>3</p> <p>Even mutual funds carry risk.</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>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>

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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.

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<p>3 Even mutual funds carry risk.</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>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>
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<p>11 Be careful of the V products: Viaticals and Variable Annuities.</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>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>
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<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>
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<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>
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<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>

ADVANCED Investment Fraud**BINGO**

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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.
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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.

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<p>3</p> <p>Even mutual funds carry risk.</p>	<p>16</p> <p>Early withdrawal - you may pay now and later.</p>	<p>39</p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</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>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>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</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>
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<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>

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<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>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>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
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<p>4</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</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>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>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>73</p> <p>There is no such thing as a "no risk" investment.</p>

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<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>
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<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>
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<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>
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<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>

ADVANCED 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>

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<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 AIM 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>74</p> <p>Be careful. Recovering your money is very difficult.</p>
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<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>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</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>
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<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>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>66</p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

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<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>

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<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>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>65</p> <p>Educate family and friends on how to identify and act against 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>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>72</p> <p>Senior citizens remain the number one target of investment fraud.</p>
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<p>2</p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</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>56</p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
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<p>12</p> <p>Do your homework and check your monthly financial statements.</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>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>
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<p>10</p> <p>Know your investments.</p>	<p>17</p> <p>Want your money now? What are the hidden costs?</p>	<p>43</p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</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>
<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>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>61</p> <p>Churning means frequently selling investments and buying new ones.</p>

ADVANCED 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>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>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>3</p> <p>Even mutual funds carry risk.</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>74</p> <p>Be careful. Recovering your money is very difficult.</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>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>
<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>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>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>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>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>

ADVANCED Investment Fraud **BINGO**

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<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>44</p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</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>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>31</p> <p>Not all mutual funds are low risk investments.</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>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>51</p> <p>No license, no sale.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
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<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>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>75</p> <p>Free investment advice is worth what you paid for it.</p>

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<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>
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<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>

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<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>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>67</p> <p>If you discover a problem with your finances, act quickly.</p>
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<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>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>
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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>26</p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p>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>
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ADVANCED 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.

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<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>
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<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>

ADVANCED 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>
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<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>

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<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>
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<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>

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<p>11</p> <p>Be careful of the V products: Viaticals and Variable Annuities.</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>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>

ADVANCED 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 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>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>

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<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>
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<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>

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<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>
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<p>3</p> <p>Even mutual funds carry risk.</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>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>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>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>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</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>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>
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<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>
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<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>

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<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>
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<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>

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<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>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>
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<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>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>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>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>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>

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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 AIM 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.

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<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>35</p> <p>Financial crimes can be among the most devastating experiences.</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>
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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>28</p> <p>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>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>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>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>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
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<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>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>63</p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
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<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>
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<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>
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<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>

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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>30</p> <p>Be a fraud fighter - share this information with family and friends.</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>65</p> <p>Educate family and friends on how to identify and act against 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>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>73</p> <p>There is no such thing as a "no risk" investment.</p>
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<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>
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<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>

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<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>
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<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>

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<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>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>71</p> <p>Understand the risks of viatical and life settlements.</p>
<p>13</p> <p>Suitability, does it fit?</p>	<p>21</p> <p>Retirement account rollovers - is it necessary?</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>
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<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 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>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>

ADVANCED Investment Fraud **BINGO**

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<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>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>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>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>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>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>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>10</p> <p>Know your investments.</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>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>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>42</p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p>60</p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p>62</p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>

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<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>35</p> <p>Financial crimes can be among the most devastating experiences.</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>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>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>73</p> <p>There is no such thing as a "no risk" investment.</p>
<p>3</p> <p>Even mutual funds carry risk.</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>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>12</p> <p>Do your homework and check your monthly financial statements.</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>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>
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<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>

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<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>
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ADVANCED 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>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>10</p> <p>Know your investments.</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>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>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>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>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>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>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>3</p> <p>Even mutual funds carry risk.</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>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>

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<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>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>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>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>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>8</p> <p>Do your senior specialists' credentials really count?</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>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>
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<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>
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<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>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>64</p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
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<p>3</p> <p>Even mutual funds carry risk.</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>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>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>51</p> <p>No license, no sale.</p>	<p>68</p> <p>Contact your local securities regulator at www.dobs.pa.gov</p>
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