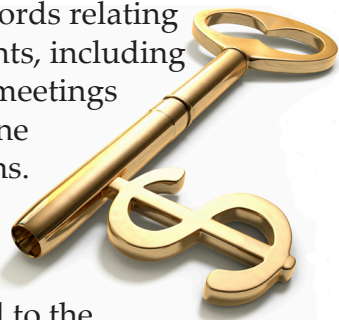


BE A **SMART** INVESTOR...

Save all records relating to investments, including all notes of meetings and telephone conversations.



Make a call to the Department to check a broker's or adviser's background. Consumer Hotline: (877) 471-3445.

Ask for written information before making an investment decision.

Report problems promptly in writing to the broker, firm and the Nebraska Department of Banking and Finance.

Take the time to consider the investment—don't be pressured into making a quick decision.

Resources

FINRA

(301) 590-6500

View a listing of FINRA offices on their Web site.

www.finra.org

Securities & Exchange Commission (SEC)

1-800-732-0330

www.sec.gov

North American Securities Administrators Association (NASAA)

Investor Education

www.nasaa.org

NDBF

Vist our Web site for detailed information on how to file a complaint and to search our online databases.

www.ndbf.org



NEBRASKA DEPARTMENT
OF BANKING AND FINANCE

Bureau of Securities

1230 "O" Street, Suite 400

Lincoln, NE 68508-1402

Consumer Hotline:

(877) 471-3445 (toll-free outside of Lincoln)

(402) 471-2171 (Lincoln)

www.ndbf.org

Invest your time before your money



A Nebraska Investors' Resource Guide



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INVEST YOUR TIME BEFORE YOUR MONEY...

Before you put your hard-earned cash into an investment, take the time to investigate the **investment adviser** (sometimes called financial planner), the **securities sales representative** (sometimes called broker, stockbroker, or agent), the **brokerage firm** and the **investment opportunity**.

1. Get It In Writing

Always obtain written financial information, such as a prospectus, annual report, financial statements or offering circular. Anyone offering you an investment opportunity should give you an offering memorandum—a complete description of the investment and the people and risks involved with the investment. If you do not understand it, get help from an independent third party who does know how to read an offering memorandum or prospectus.

2. Ask Questions

Make sure to ask questions about the investment adviser, the brokerage firm and the investment opportunity. Insist that your investment adviser or sales representative answers your questions to your satisfaction.

3. Research & Investigate

Once you have investigated the people, the brokerage firm and the investment involved, you can assess whether to take the risk.

What questions should I ask my investment adviser or sales representative?

Here are a few examples:

- What commission or fee will you earn if I buy the investment and who will be paying you?
- Are you involved with the investment in any way?
- Are you and your firm registered or licensed and if so, with whom? If you are not registered or licensed, why not?
- Is the investment registered and with whom?
- What are the risks of this investment?
- Have you ever been sued, disciplined, or had a complaint filed related to your work as an investment adviser or sales representative?
- How do I sell the investment?

What should I research?

- **Complaints.** Check with the Nebraska Department of Banking and Finance, Bureau of Securities, or the Securities and Exchange Commission (SEC) for any complaints about the investment adviser, sales representative, brokerage firm, or opportunity.
- **Background of the investment professional and the company.** FINRA is a non-governmental regulator for all securities firms doing business in the United States. FINRA BrokerCheck is a free online tool to help investors check the professional background of current and former FINRA-registered securities firms and brokers.
- **Information about the investment opportunity.** Get information about the investment from the Department or the SEC.
- **Public records of bankruptcy court and county courthouse.** Check if the brokerage firm, or people involved with the investment have filed bankruptcy, or have been named in a lawsuit, civil action, or criminal case.

