



Investor Newsletter

December 2016

! INVESTOR ALERT



Public Non-Traded REITs: Perform a Careful Review Before Investing



FINRA has reissued this [alert](#) because of concern—reflected in a recent enforcement action—that some investors may be the recipients of misleading information regarding certain public non-traded REITs. Some investors may also receive recommendations to purchase these products without adequate investigation by the firm or individual broker to determine whether these or similar investments are suitable.

Recent Alert

Regulators Warn of Binary Options Risks

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Our Story



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WHAT'S TRENDING



A New Investor Study: Ask Yourself These Questions

If you invest outside of a retirement plan, there are important findings in a new FINRA Foundation study that you should be aware of. The findings are interesting—but what's really valuable is to ask some blunt questions about your own investment knowledge and behavior. Here are five key findings, and some [questions](#) you should ask yourself in light of the report's findings.



Set a Time Frame for Your Financial Goals

It's almost the end of another year—a good time to reflect on the accomplishments of the previous months, and start setting goals for the new year, including financial ones. To be successful, it's important to know the "when" of your [financial goals](#). Most fit into one of these three categories: short-, medium- or long-term goals.



Sneaky Online Shopping Scams

According to some predictions, online shoppers will spend a record \$91 billion during this holiday season. That's great news for retailers—as well as scam artists. Here's a list of sneaky [online shopping scams](#) to look out for.



Podcast: Don't Go Holiday Shopping With Your 401(k)

If you're in a financial pinch, a loan from your 401(k) plan might seem like a good option, especially around the holidays. But there are long-term consequences and risks you should consider. In this podcast, we look at the pros and cons of 401(k) loans.

[Listen](#) | 5 min. 25 sec.



Saving for Retirement if You Work for a Small Business

Many small businesses offer their employees ways to save for retirement. If you work for a small business, there are some plans that the government has created specifically for these employers. Employers may choose to offer one of them, though they are not required to do so. Here is a small biz [retirement plan rundown](#).



Keep Up With Recordkeeping

If you shopped on Black Friday or Cyber Monday, chances are you did what smart shoppers are supposed to do around the holidays. You saved your receipt, just in case. When it comes to investing, the equivalent to "saving your receipt" is [keeping good records](#) of your transactions, statements and other account information.



FINRA NEWS

12/21/16 [FINRA Fines 12 Firms a Total of \\$14.4 Million for Failing to Protect Records From Alteration](#)

12/16/16 [FINRA Fines Deutsche Bank \\$3.25 Million for Deficient Disclosures Concerning the Operation of Its Alternative Trading System](#)

12/9/16 FINRA Seeks Information from Former Registered Bank Employees of Wells Fargo

12/5/16 FINRA Fines Credit Suisse Securities (USA) LLC \$16.5 Million for Significant Deficiencies in its Anti-Money Laundering Program


11/30/16 FINRA Sanctions Merrill Lynch \$7 Million for Inadequate Supervision of Securities-Backed Leverage in Customer Brokerage Accounts

11/28/16 FINRA Fines VALIC Financial Advisors, Inc. \$1.75 Million for Failure to Prevent Conflicts of Interest in its Compensation Policy and for Other Supervisory Failures Related to Variable Annuity Sales

11/23/16 New Award Honors Retired FINRA CEO


Helpful Tools

 [FINRA BrokerCheck](#)

 [529 College Savings Plan Expense Analyzer](#)

 [Retirement Calculator](#)

 [Fund Analyzer](#)

 [Investor Complaint Center](#)


 [Loan Calculator](#)

 [Risk Meter](#)

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