

## Investor Newsletter June 2016

### INVESTOR ALERT



#### Market Risk: What You Don't Know Can Hurt You

The vote by Britain to exit the European Union ("Brexit") was quickly felt the world over, creating market uncertainty and spiking volatility. We are re-issuing this [Investor Alert](#) to outline the different types of market risks your investments may be exposed to—and steps you can take to minimize or manage them.

### WHAT'S TRENDING



#### Summer Study: Understanding 529 College Savings Plans

Another school year has come to an end. For many parents, it's a time when they realize that their child is one year closer to going to college, which, in turn, means it is a year closer to having to pay for higher education expenses. One way to save for college is to open and fund a [529 College Savings Plan](#).



#### Revamped FINRA Retirement Calculator

Use FINRA's revamped [retirement calculator](#) to help you estimate how much to save each year to accumulate enough money for your projected retirement. The amount you'll need to set aside will depend on a number of factors that you can adjust with the calculator, including the type of account you are invested in.



#### Podcast: 5 Tips for Saving for Retirement—Automatically

Does your company's 401(k), 403(b) or other retirement savings plan offer automatic features like auto-enrollment? While automatic features make saving simple, it's not the same thing as putting your savings on "autopilot." The tips in this podcast will help you make the most of your company's automatic retirement savings features.

[Listen](#) | 4 min. 37 sec.

### Recent Alert

[Required Minimum Distributions—Common Questions About IRA Accounts](#)

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### Our Story



Want to learn more about FINRA?

Watch employees talk about who we are and what we do.

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## 5 Tips for Avoiding Viral Disease Stock Scams

Dramatic news coverage of viral outbreaks often catch the interest of stock scammers looking to capitalize on fears of a potential pandemic. Investors should be wary of promotions touting stocks that claim to protect against the spread of viruses or other harmful diseases.

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## Phones Continue to Be Weapons of Fraud

While criminals frequently use email and the internet to perpetrate fraud, they haven't been ignoring the old-fashioned telephone. As noted in the Wall Street Journal, technology that helps scammers push out automated calls while masking their location is easier and cheaper than ever for them to access. And they are targeting the elderly.

Last fall we alerted investors about the resurgence of the IRS impersonation phone scam. In this case, the caller usually is aggressive, sounds official and demands immediate payment of taxes on the spot. Sometimes there are threats—pay up now, or face arrest or some other serious repercussion. Read our alert for what you can do if you're faced with one of these calls.

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## FINRA NEWS

**6/29/16** [FINRA Fines Deutsche Bank Securities Inc. \\$6 Million for Submitting Inaccurate and Late Blue Sheet Data](#)

**6/23/16** [FINRA Fines Merrill Lynch \\$5 Million for Failing to Disclose Material Facts in Sales of Volatility-Linked Structured Notes to Retail Customers](#)

**6/14/16** [Computerworld Names FINRA Among Best Places to Work in IT for 5th Consecutive Year](#)

**6/13/16** [FINRA Announces CEO Transition](#)

**6/8/16** [FINRA Sanctions Oppenheimer & Co. \\$2.9 Million for Unsuitable Sales of Non-Traditional ETFs and Related Supervisory Failures](#)

**6/2/16** [FINRA Fines E\\*Trade Securities LLC \\$900,000 for Supervisory Violations Related to Best Execution and Protection of Customer Order Information](#)

### Helpful Tools

 [FINRA BrokerCheck](#)

 [529 College Savings Plan Expense Analyzer](#)

 [Retirement Calculator](#)

 [Fund Analyzer](#)

 [Investor Complaint Center](#)

 [Loan Calculator](#)

 [Risk Meter](#)

 [Market Data Center](#)

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 [Scam Meter](#)

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