

Investor Newsletter May 2016

! INVESTOR ALERT



Crowdfunding and the JOBS Act: What Investors Should Know

Investors can now buy securities through

"crowdfunding," which generally refers to the use of the internet by small businesses to raise capital through limited investments from a large number of investors. Under new rules effective May 16, 2016, the general public can invest in capital raising by start-up companies. This [advisory](#) is designed to help the public understand the crowdfunding rules and processes so they can make informed decisions about the risks and rewards of investing in these early-stage businesses.

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Our Story



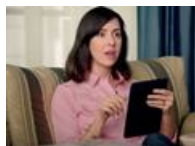
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WHAT'S TRENDING



Check Your Broker With BrokerCheck

You wouldn't take medicine without checking the [side effects](#) (video: 15 sec). So why would you invest without checking BrokerCheck? You wouldn't. Be sure to check your broker or other investment professional with

[BrokerCheck](#).



Should You Exchange Your Variable Annuity?

FINRA fined MetLife Securities, Inc. (MSI) \$20 million and ordered it to pay \$5 million to eligible customers for making negligent material misrepresentations and omissions on variable annuity (VA) replacement applications. FINRA's enforcement action offers an opportunity to [take a closer look](#) at the VA exchange decision process.



Podcast: Disaster Planning: 5 Things to Put in Your Financial Toolkit

You rarely have much advance warning to prepare for most natural disasters. That's why it's important to put a financial emergency kit together now—ahead of a crisis.

[Listen](#) | 5 min. 20 sec.



5 Tips for Saving for Retirement—Automatically

Automatic features make saving simple, but auto-saving isn't the same as putting things on autopilot. These [tips](#) will help you make the most of your company's automatic retirement savings features.



Emotions Increase Susceptibility to Fraud in Older Adults

[New research](#) suggests that seniors may be particularly vulnerable to the effects of heightened emotions on decision making. Researchers at the Stanford Center on Longevity, FINRA Foundation and AARP found that inducing emotions, such as excitement and anger, in older adults increased their intention to buy falsely advertised items.



FINRA NEWS

[5/19/16 FINRA Files Complaint Charging Lawson Financial Corporation, CEO With Fraudulent Municipal Bond Sales, and Charging CEO With Misuse of Customer's Charitable Trust Funds](#)

[5/18/16 FINRA Fines Raymond James \\$17 Million for Systemic Anti-Money Laundering Compliance Failures](#)

[5/11/16 FINRA Fines Stephens Inc. \\$900,000 for Inadequate Supervision of Research Department "Flash" Emails](#)

[5/3/16 FINRA Sanctions MetLife Securities, Inc. \\$25 Million for Negligent Misrepresentations and Omissions in Connection With Variable Annuity Replacements](#)

[4/28/16 FINRA Issues First Cross-Market Report Cards Covering Spoofing and Layering](#)

[4/27/16 FINRA Investor Education Foundation and Filene Research Institute Announce Employer Sponsored Small Dollar Loan Research Collaboration](#)


Helpful Tools

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 [529 College Savings Plan Expense Analyzer](#)

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