

Investor Newsletter October 2015

! INVESTOR ALERTS



Sorry, This One's Not a Winner: Don't Get Fooled by a Lottery Scam

Beware of scammers who contact you with promises of significant cash, prizes and lottery winnings. With fraudulent schemes, there is always a catch: You have to agree to send money upfront to secure your new riches. Our advice: Don't do it. [Learn more.](#)



Investment Scams Follow in the Wake of Natural Disasters

Millions of concerned people from around the world respond to natural disasters—like the South Carolina floods—with an outpouring of relief and generosity. Some, however, seek to use floods, tornadoes, earthquakes and tsunamis to their own benefit, and at the expense of unsuspecting investors. Learn [how to spot](#) scams looking to exploit your good intentions.

Recent Alert

Smart Beta—What You Need to Know

[View All](#)

Our Story



Want to learn more about FINRA?

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

Follow Us



WHAT'S TRENDING



Ask & Check

You wouldn't hire an organist without hearing them first. So, why would you invest without checking BrokerCheck? Check out FINRA's humorous ads, which underscore why we always say "Check your broker on BrokerCheck." [Learn more.](#)



Social Ties Can Be Used to Commit Financial Fraud

October is Crime Prevention Month. Take time today to learn how to spot and avoid fraud. [Hear](#) how James Gonedes and others were scammed by fellow service members who abused their military bonds. No matter how you met—whether you served together, attend the same church or have friends in

common—always verify a financial professional's license and the product's registration before you invest.



Podcast: Educate Yourself About Education Savings Accounts

When it comes to saving for a child's college education, you have many choices. Among them are Coverdell Education Saving Accounts (ESAs). Formerly known as Education IRAs, ESAs are a tax-advantaged way to pay for college. If you're thinking about opening an ESA, here are 5 things to consider.

[Listen](#) | 4 min.



What to Expect When You Open a Brokerage Account

Planning to open a brokerage account? Perhaps you want to invest for your retirement or a child's education, or simply to try to grow some cash you have set aside. [Here's what you can expect](#) if you decide to open one.



FINRA NEWS

10/20/15 [FINRA Sanctions 12 Firms a Total of \\$6.7 Million for Failing to Apply Sales Charge Discounts to Customers' Purchases of UITs](#)

10/15/15 [FINRA Solicits Comment on Proposed Rules Addressing Financial Exploitation of Seniors](#)

10/13/15 [FINRA Sanctions Santander Securities LLC \\$6.4 Million for Supervisory Failures Related to Sales of Puerto Rican Bonds](#)

10/8/15 [Statement Regarding New Rule to Enhance OTC Equities Transparency](#)

10/7/15 [FINRA Expels Halcyon Cabot Partners and Bars CEO and CCO for Fraud, Sales Practice Abuses, and Widespread Supervisory and AML Failures](#)

9/30/15 [Some Demographic Groups Under-Represented Among Investor Households, FINRA Foundation Research Finds](#)

9/29/15 [FINRA Sanctions UBS Puerto Rico \\$18.5 Million for Supervisory Failures Regarding Sales of Puerto Rican Closed-End Funds and Related Loans](#)

9/17/15 [FINRA Board Approves Rulemaking Item to Protect Seniors and Other Vulnerable Adults from Financial Exploitation](#)

Helpful Tools



[FINRA BrokerCheck](#)



[529 College Savings Plan Expense Analyzer](#)



[Retirement Calculator](#)



[Fund Analyzer](#)



[Investor Complaint Center](#)



[Loan Calculator](#)



Risk Meter



Market Data Center



Securities Helpline
for Seniors



Scam Meter



Required Minimum
Distribution Calculator



The Alert Investor



Smart Investing

[View All](#)

Visit [FINRA Investor Education](#). Tell us what you like or don't like about the FINRA Investor Newsletter.

You received this message because you subscribed to the FINRA Investor News email list. You may [update or cancel your subscription](#) at any time, or [sign up for new email lists](#).

If you know someone who would like to join the FINRA Investor News Email List, they may do so by visiting our [Subscriptions for Individual Investors](#) Web page.