FINRA
Financial Industry Regulatory Authority

Investor Education Series

Investor Checklist

Working With Your Investment Professional

These tips can help ensure a productive relationship with your investment professional:

1. Use FINRA BrokerCheck to check the background of any investment professionals you work with or are considering. Be sure to verify that he or she is either licensed as a broker by FINRA, or registered with the SEC or a state securities regulator as an investment adviser.
2. Be clear and honest with your investment professional about your investment goals and the amount of risk you are comfortable taking.
3. Ask questions about any potential investment before you make it. Request a prospectus, regulatory filings or research information, and read materials carefully. Discuss potential risks and rewards.
4. Discuss fees with your investment professional. These may include sales commissions, mark ups or mark downs, administrative and management charges, and costs associated with the sale or redemption of an investment.
5. Read and retain your monthly account statements, confirmations and any other information you receive about your investment transactions.
6. Contact your investment professional immediately about any transaction you did not authorize or item on the account statement that you do not understand. Contact the firm's compliance department if you are unsatisfied with your investment professional's response.
7. Be wary of sales pitches that make exaggerated claims about the expected profitability of a particular investment, or make specific price predictions, such as, "your money will double in six months."
8. Steer clear of any investment professional who pressures you to invest quickly or refuses to provide information for you to consider carefully.
9. Never send money to a firm or individual that you are hearing from for the first time simply based on a telephone sales pitch or free lunch.
10. If you suspect improper business conduct, contact the firm's compliance department in writing. Retain a copy of your letter and other related correspondence with the firm. If you do not receive a satisfactory response to your complaint from the firm, contact FINRA.

FINRA: FINRA, the Financial Industry Regulatory Authority, is an independent regulatory organization empowered by the federal government to ensure that America's 90 million investors are protected. Our independent regulation plays a critical role in America's financial system—at no cost to taxpayers. We register brokers and brokerage firms, write and enforce rules governing their activities, examine firms for compliance, and foster market transparency and educate investors. For more information, visit *www.finra.org*.

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