

90% of investment scams involve *unregistered* investment professionals selling *unregistered* securities.

Before investing, verify with OFI that the person *and* the security are each registered with OFI -- unless either qualifies for an exemption to registration.

Are you a target for investment fraud?

√ Recent retiree

√ Age 55+

√ Getting divorced

√ Experienced a recent death of a loved one

√ Expecting a cash settlement

√ Active church member OR social club member

√ Have *above*-average knowledge of investments

√ Attend free meal investment seminars

√ Recent illness, natural disaster or financial setback

√ Referred to an investment professional by a friend

Louisiana's Office of Financial Institutions (OFI) is Louisiana's securities regulator and investigates investment scams in Louisiana. Investment professionals and the securities they sell are required by law to be registered with OFI unless either qualifies for an Exemption to registration.

***NO* investment advice given or products sold!**

1. **Verify that your investment professional *and* the security are legally registered with OFI** to be sold in Louisiana (unless they qualify for Exemptions). This includes *out-of-state* solicitations.

2. Submit a written request to OFI for a **confidential CRD background check *at no charge*** on investment professionals registered with OFI, covering their:
   - *Background*
   - *Certifications*
   - *Criminal History*
   - *Employment History, including: Terminations, Disciplinary Actions & Customer Complaints*
   - *Pending Arbitrations*

   For fastest service:
   - Ask investment professionals for their personal *CRD Numbers* **OR** their legal names.
   - Email a confidential request to OFILA@ofi.louisiana.gov OR mail the request to the address below.

3. Ask about exemptions to registration with OFI, or suspicious investments.

4. **Report investment scams to OFI for a confidential investigation**.

5. A **free speaker on fraud awareness and prevention** is available to senior meetings throughout Louisiana. Call Nancy Boudreaux at OFI, or email nboudreaux@ofi.la.gov for advance bookings.

Office of the Governor

Louisiana **O**ffice of **F**inancial **I**nstitutions **(OFI)**

8660 United Plaza Building, 2nd Floor

Baton Rouge, Louisiana 70809-7024

1-877-516-3653 (free call) OR (225) 925-4512

Visit **www.ofi.la.gov/SecuritiesInvestorEd.htm** for monthly updates in investor protection.

Louisiana Office of Financial Institutions (OFI), Louisiana's Securities Regulator

Toll-free 1-877-516-3653 or (225) 925-4512

Website Contents of www.ofi.la.gov/SecuritiesInvestorEd.htm



- **Investor Assistance**
- **Senior Financial Exploitation**
  - www.ServeOurSeniors.org
  - Guarding the Guardians
  - *Cognitive Decline* section
  - Fraud
  - Report *Senior Financial Exploitation*
  - Risky Habits
  - Investor Assistance
  - Free Speaker to Senior Groups in Louisiana
  - Seniors Targeted: Check Registrations Before Investing
  - Remove Your Name From Mailing / Calling Lists
  - *Conversation Starters* series
  - Investors Over Fifty
  - Additional Senior Investor News & Resources
- **Free Tools & Resources**
  - Helpful Websites
  - Tax Preparers: Warning Signs of Securities Fraud on Tax Returns
  - Differences Between Using a Stockbroker or an Investment Advisor
  - Cutting Through the Confusion: Where to Turn For Help With Investments
  - *Securities 101 for Louisiana Law Enforcement* Manual
  - CON ARTIST? (flyer)
  - Are You A Target For Investment Fraud?
  - Check Out Your Investment Professional With a Free *CRD Report*
  - Complimentary Speaker for Louisiana Groups/Conferences
  - *Conversation Starters* brochures for: *Couples – Families – Military – At the Office – Empty Nesters –People in Crisis*
  - Investor Bill of Rights
  - Investor Checklist (form)- questions to ask before investing
  - 12 Questions to Ask About a Free Meal Investment Seminar (form)
  - Link to FINRA BROKERCHECK website
  - Contact Information – Other Agencies

Updated Monthly

- ***Fraud Awareness***
  - *Marijuana-Related Investments*
  - *Things to Know About LA Securities*
  - *2018 Top Investor Threats*
  - *Radio Interview with Mike Echols*
  - *Risky Habits*
  - *Pension Advance Scams*
  - *Fake Certifications/Five Certifications in LA*
  - *How To Spot A Con Artist*
  - *10 Tips to Protect Savings*
  - *Promissory Notes: Promises, Problems*
  - *Beware of Affinity Fraud*
  - *Guide to Financial Service Providers*
  - *Investor Tips for a Down Market*
  - *Madoff: A Ponzi Scheme*
  - *Warning Signs of Investment Fraud*
  - *Red Flags Phrases for Fraud*
- ***Complaints of Investment Fraud***
- ***Investor Advisories Series* (investor alerts)**
- ***Financial Wellness***
  - America's Top Financial Resolutions for 2019
  - 14 Retirement Mistakes You Might Regret
  - *Dear Younger Me*: Retirement Saving For ALL Ages – Free seminar
  - What People are saying about free *Dear Younger Me* seminar
  - START Savings Program in Louisiana - Saving for College
  - Ideas to *Cut Expenses/Save More Money*
  - 99 Ways to Save
  - Additional Resources on retirement saving and planning
  - Workbook download – Taking the Mystery Out of Retirement Planning
  - Suggested Reading
  - Sandwich Generation: Caught in the Middle
  - Seven Ways to Reduce Emotional Spending
  - Six Smart Ways to Spend Your Tax Refund
  - Top 10 Financial Mistakes After Retirement
  - Inexpensive/Free Hobbies
  - 14 Retirement Mistakes You Might Regret

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