

ALABAMA SECURITIES COMMISSION

Tips For Making **Sound Investment Decisions**

Alabama Securities Commission (ASC) Director, Joseph P. Borg, urges ALL potential investors to consider the following important tips before making an investment decision:

- ▶ Check the licensing of the product offered and the registration and enforcement history of the person offering the investment opportunity by contacting the ASC, 1-800-222-1253, and asking for Registration or contact the ASC via email, asc@asc.alabama.gov.
- ▶ Check with someone you know and trust before investing your money; like a friend or associate with experience in business or a financial-related industry.
- ▶ Get written information about the product being offered for sale and make certain you understand it. Remember, professional-looking brochures and websites can be produced by the con artist.
- ▶ Is the product **SUITABLE** for you? Is this an investment product that is long-term or short-term? Are there high fees for early withdrawal of your investment principle? Do you understand the risk involved in the investment opportunity?
- ▶ Ask lots of questions; contact the ASC for a free "Take Notes" form.
- ▶ **NEVER** accept a verbal contract.
- ▶ **NEVER** sign anything before reading it carefully and understanding it.
- ▶ Take your time; don't allow anyone to rush your decision-making process.
- ▶ If you are suspicious, contact the ASC immediately.

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Post Office Box 304700

Montgomery, Alabama 36130-4700

Telephone: 1-800-222-1253

Email: asc@asc.alabama.gov Website: www.asc.alabama.gov