Securities Branches Contact Information

WE REGULATE: The Compliance Branch is responsible for registration of securities professionals. Call us to check the background of your financial adviser or sales agent. **(808) 586-2722.**

WE PROTECT: The Enforcement Branch receives and investigates complaints about investment fraud and other securities violations. We take legal action against violators of securities laws. Call us to report investment fraud or file a complaint: Toll Free **1-877-HI SCAMS** (1-877-447-2267).

WE EDUCATE: Call the Investor Education Program for free educational material, to schedule a free presentation or to request a community exhibit **(808) 587-7400.**

Visit us at www.investing.hawaii.gov

Answer Key:

PG 3

D	H	N	I	N	V	E	S	T	M	E	N	T	Y	Y
L	O	W	R	I	S	K	D	U	A	R	F	I	C	T
F	K	Q	J	H	E	Y	C	U	Z	X	H	T	I	Y
T	S	Q	M	X	R	T	E	Q	W	N	Q	A	T	T
H	E	Z	P	V	A	I	R	O	H	O	E	C	C	I
J	C	I	Y	A	W	L	E	L	T	I	C	T	A	N
S	U	N	R	R	A	I	D	R	A	T	N	I	T	I
E	R	V	A	I	Y	B	F	E	R	A	A	C	Y	F
G	I	E	M	A	A	I	L	S	G	C	N	S	T	F
A	T	S	I	B	T	D	A	E	E	U	I	B	I	A
R	I	T	D	L	S	E	G	A	T	D	F	S	C	F
E	E	O	Y	E	R	R	S	R	S	E	E	U	R	A
K	S	R	C	L	Q	C	U	C	E	O	J	W	A	C
O	A	N	N	U	I	T	Y	H	Z	C	P	Y	C	E
R	M	A	S	K	Q	U	E	S	T	I	O	N	S	V
B	A	S	D	N	U	F	L	A	U	T	U	M	G	A
S	V	W	O	Y	U	V	D	S	C	H	E	M	E	L
L	O	C	A	N	R	U	T	E	R	H	G	I	H	U
S	I	J	J	T	A	I	S	C	A	M	Z	Y	C	E
O	D	C	C	A	W	S	T	E	S	S	A	M	T	H

PG 5

1 M	U	2 T	U	A	L	F	U	N	D	S	■	■	■	■
A	■	R	■	■	12 C	O	M	P	L	I	9 A	N	C	E
T	■	U	■	11 P	I	G	■	■	■	■	F	■	■	■
U	■	22 S	T	O	C	K	■	■	■	■	F	■	5 N	■
16 R	E	T	I	R	E	■	■	3 A	■	4 C	I	■	O	7 I
I	■	■	14 I	N	F	L	A	T	I	O	N	■	W	N
T	■	13 B	A	N	K	■	■	M	■	S	I	8 W	■	V
Y	■	15 P	E	R	I	O	D	■	■	T	T	A	10 D	E
■	17 E	X	P	E	N	S	E	S	■	■	Y	N	C	S
18 B	U	D	G	E	T	■	■	■	19 N	■	■	T	C	T
■	■	20 I	N	V	E	S	T	M	E	N	T	■	A	O
23 S	T	O	C	K	B	R	O	K	E	R	■	■	■	R
21 I	N	C	O	M	E	■	■	■	D	■	■	■	■	■

PG 6 – Protect Your Money: 1) C 2) A 3) D 4) A

Created March 2014

Activity Booklet For

Seniors

Department of
Commerce & Consumer Affairs
Office of the Securities
Commissioner
Investor Education Program

Aloha!

The Office of the Securities Commissioner has created this free investor education activity booklet for our seniors/kupuna to help them learn about our office, investing terms and tips on how to protect themselves from fraud.

Enjoy the booklet and for more information about our office call us at 1-877-447-2267 or check out our website at investing.hawaii.gov

Mahalo,

Tung Chan
Commissioner of Securities

FIVE TIPS TO PROTECT YOUR MONEY

1. Check the registration and background of the individual selling the investment by contacting the **DCCA – Securities Compliance Branch at 586-2722**. Anyone selling a security must be registered. Remember no registration, no sale.

2. Do your homework – ask questions and do your research about the investment. Don't rely on reputation or word of mouth alone.

3. Beware of promises that promote high or unrealistic returns in a short period of time.

4. Beware of investments promoting no downside or risk. All investments have some degree of risk.

5. Beware of vague or over complicated explanations of how the business runs and how money is made. If you don't understand how it works, do not buy it.

Test Yourself!

Select the correct answer for each statement.

HINT: Check out the five tips on the next page for clues!

1. If you don't understand how an investment works, do not _____ it.
   a. Credit
   b. Sell
   c. Buy
   d. Loan
2. Promises of guaranteed high returns in a short period of time are most likely scams.
   a. True
   b. False
3. Which DCCA branch would you contact to check registration and background on an individual selling an investment?
   a. Insurance
   b. Consumer Protection
   c. Business
   d. Securities
4. Don't rely on reputation or word of mouth when investing. Do your _____.
   a. Homework
   b. Gossip
   c. Searching
   d. Snooping

Word Search

Look for commonly used investing terms or words

D	H	N	I	N	V	E	S	T	M	E	N	T	Y	Y
L	O	W	R	I	S	K	D	U	A	R	F	I	C	T
F	K	Q	J	H	E	Y	C	U	Z	X	H	T	I	Y
T	S	Q	M	X	R	T	E	Q	W	N	Q	A	T	T
H	E	Z	P	V	A	I	R	O	H	O	E	C	C	I
J	C	I	Y	A	W	L	E	L	T	I	C	T	A	N
S	U	N	R	R	A	I	D	R	A	T	N	I	T	I
E	R	V	A	I	Y	B	F	E	R	A	A	C	Y	F
G	I	E	M	A	A	I	L	S	G	C	N	S	T	F
A	T	S	I	B	T	D	A	E	E	U	I	B	I	A
R	I	T	D	L	S	E	G	A	T	D	F	S	C	F
E	E	O	Y	E	R	R	S	R	S	E	E	U	R	A
K	S	R	C	L	Q	C	U	C	E	O	J	W	A	C
O	A	N	N	U	I	T	Y	H	Z	C	P	Y	C	E
R	M	A	S	K	Q	U	E	S	T	I	O	N	S	V
B	A	S	D	N	U	F	L	A	U	T	U	M	G	A
S	V	W	O	Y	U	V	D	S	C	H	E	M	E	L
L	O	C	A	N	R	U	T	E	R	H	G	I	H	U
S	I	J	J	T	A	I	S	C	A	M	Z	Y	C	E
O	D	C	C	A	W	S	T	E	S	S	A	M	T	H

Affinity
Annuity
Ask Questions
Assets
Avoid
Brokerage
Credibility
DCCA
Education
Face Value
Finance
Fraud
High Return
Investment
Investor
Low Risk
Mutual Funds
Pyramid
Red Flags
Research
Scam
Scarcity Tactic
Scheme
Securities
Stay Aware
Tactics
Targets

CROSS WORD

DOWN

1. _____ Date, is the date that the principle amount of a note acceptance bond or other debt instrument becomes due.

2. On the dollar bill, it states "In God we _____"

3. An automated teller machine (_____) accepts deposits and dispenses cash

4. The price paid for something

5. Sometimes its better to save _____ and spend later

6. Abbreviation for Department of Commence and Consumer Affairs

7. _____ Education Program provides the community with materials and free presentations about protecting yourself against fraud (*HINT: it's the program that produced this booklet)*

8. Things that are nice to have such as vacations, iPads, or movie tickets. These are examples of things we _____

9. A type of scam/fraud that relies on the trust and friendship in groups of people who have something in common

10. Things necessary to survive, such as shelter, food and clothes. These are examples of things we _____

ACROSS

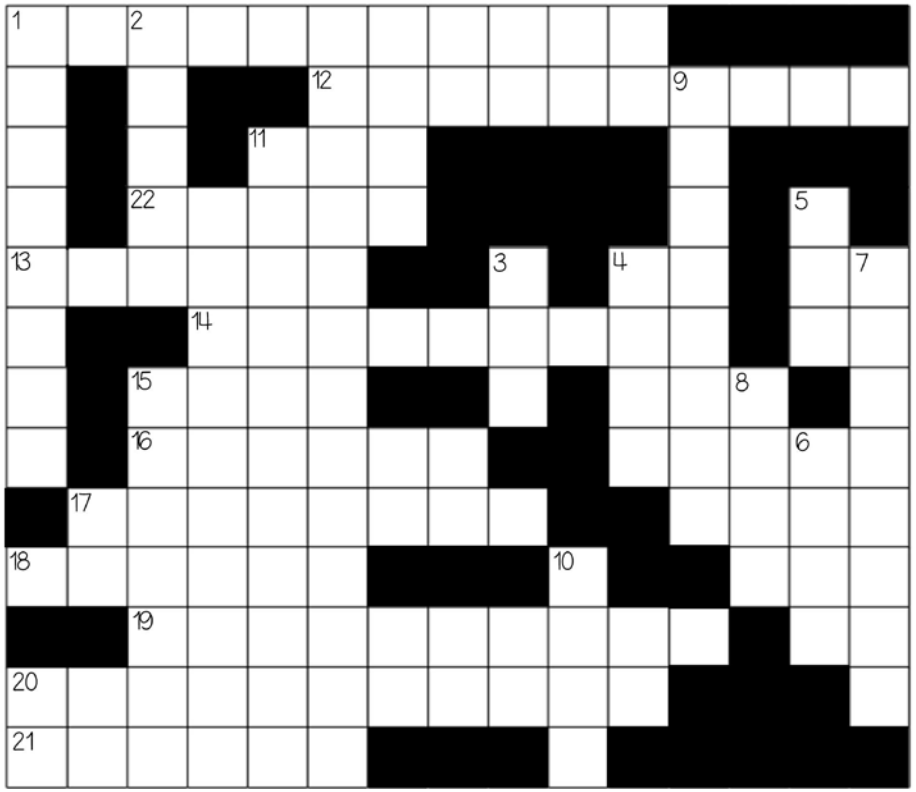
1. An investment that pools money from many investors and uses the increased amount of investment as an advantage to help the investment grow (2 words)

11. Some people save money in a _____ shaped bank

12. What branch at DCCA is responsible for registration of securities professionals? (*HINT: see page 7 – Item 1)*

13. After a lifetime of working, many people are ready to _____

14. A general increase in prices



15. A place to save money

16. Financial statement shows your finances over a given time _____

17. When you budget you need to take in account your monthly income and _____

18. A plan that balances your cash flows with your expenses

19. Saving money in a way that will bring greater value later

20. A Professional who is able to buy and sell stock for investors

21. Money that you receive in return for work

22. Shares which makes you part owner of a corporation