

# INVESTOR EDUCATION

## CHECKLIST - BEFORE YOU INVEST

*Knowledge is power.* Use this **CHECKLIST** before making an investment. Ask these questions, get answers and contact the **Office of the Securities Commissioner – Compliance Branch** at (808) 586-2722 to verify the information.

**REMEMBER:** *The time to ask questions is **BEFORE** you invest your hard-earned money.*

### Seller/Agent Information

Seller/Agent Name: \_\_\_\_\_ Company/Business Name: \_\_\_\_\_

Company/Business Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

### Questions to Ask

1. What are all the fees, charges or penalties involved in this investment? Explain each. \_\_\_\_\_
2. What product(s) are you offering? (**check all that apply**)  Annuities  Securities  Living  Trust  Estate Planning  Accounting  Other \_\_\_\_\_
3. Who regulates or licenses this product or service? \_\_\_\_\_
4. How does this product meet my investment objectives? \_\_\_\_\_
5. What are the risks? \_\_\_\_\_
6. What written information will I receive about this investment before making a decision?
 

<input type="checkbox"/> Recent News Releases	<input type="checkbox"/> Offering Memorandum	<input type="checkbox"/> Research Reports
<input type="checkbox"/> Recent Annual Report	<input type="checkbox"/> Recent Quarterly Report	<input type="checkbox"/> Recent Interim Report
<input type="checkbox"/> Prospectus	<input type="checkbox"/> Other Materials _____	
7. What registration or license(s) do you hold that authorizes you to sell this product or service? (**fill in all that apply**)
 

<input type="checkbox"/> Broker Dealer Registration	→	CRD No: _____
<input type="checkbox"/> Broker Dealer Rep Registration	→	CRD No: _____
<input type="checkbox"/> Insurance License	→	State License No: _____
<input type="checkbox"/> Investment Adviser Registration	→	IARD No: _____
<input type="checkbox"/> Investment Adviser Rep Registration	→	IARD No: _____
<input type="checkbox"/> Accountant License	→	State CPA No: _____
<input type="checkbox"/> Real Estate License	→	State RE License No: _____

(Source: North American Securities Administrators Association (NASAA) Investor Education Program. For more information visit the website at [nasaa.org](http://nasaa.org).)

**To report investment fraud, call 587-2267/Toll Free 1-877-447-2267.**  
*"Protecting Hawaii Investors"*



Hawaii Department of Commerce & Consumer Affairs  
 Office of the Securities Commissioner



1-877-HI SCAMS



investing.hawaii.gov



/HISecurities

