INVESTOR EDUCATION: CHECKLIST - BEFORE YOU INVEST

Knowledge is power. Use this CHECKLIST before making an investment. Ask these questions, get answers and contact the Hawaii Securities 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?
   ___ Recent News Releases ___ Offering Memorandum ___ Research Reports
   ___ Recent Annual Report ___ Recent Quarterly Report ___ Recent Interim Report
   ___ Prospectus ___ 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)
   ___ Broker Dealer Registration  →  CRD No: ___________________________
   ___ Broker Dealer Rep Registration  →  CRD No: ___________________________
   ___ Insurance License  →  State License No: ___________________________
   ___ Investment Adviser Registration  →  IARD No: ___________________________
   ___ Investment Adviser Rep Registration  →  IARD No: ___________________________
   ___ Accountant License  →  State CPA No: ___________________________
   ___ 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.)

To report investment fraud, call (808) 587-2267 or Toll Free 1-877-447-2267
Protecting Hawaii Investors