



ACTIVITY BOOKLET FOR **SENIORS**



Department of Commerce & Consumer Affairs
Office of the Securities Commissioner





The main focus of our booklet is on financial and investment frauds, which continue to be a growing problem. Every year, victims are scammed out of millions of dollars. Seniors, especially in Hawaii, are a target for con artists because they tend to have a trusting nature and a large nest egg. Often times, the “con artist” turns out to be someone that the victim knew and trusted. Don’t let a greedy con artist take your hard-earned money!

We hope you find our activity booklet helpful. If you have any questions or would like to request additional copies, please feel free to contact our Investor Education Program at (808) 587-7400 or visit our website at investing.hawaii.gov.

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.

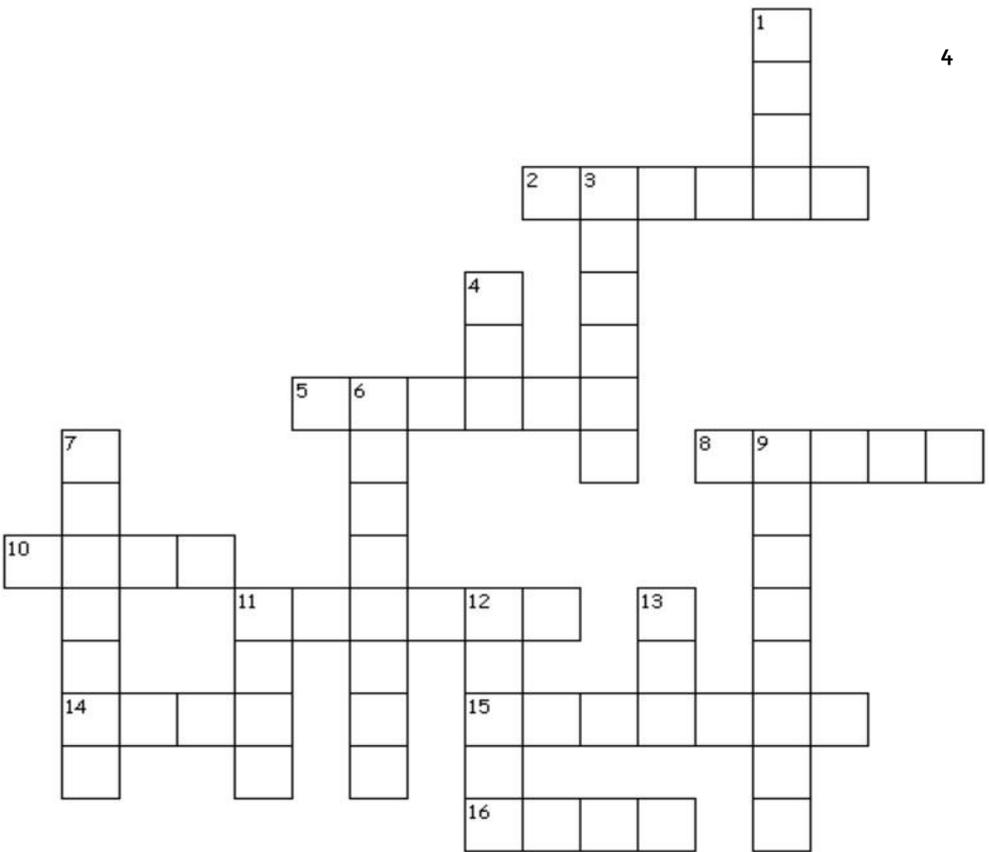
CROSSWORD PUZZLE

ACROSS

2. A con ____ is a person who tricks others into believing something that is not true.
5. Person engaged in the business of transactions in securities for the account of others.
8. ____ is deceiving another person for financial gain.
10. Check before you invest, and be aware of penalties for early withdrawal or ____-in periods.
11. United States currency.
14. The Commodity Futures Trading Commission (____) is one of the federal agencies that helps protect investors.
15. The Investor Education Program helps ____ Hawaii investors by providing free investor education materials and presentations.
16. If it's too good to be ____, it probably is.

DOWN

1. The Securities Enforcement Branch will take legal action against violators of state securities ____.
3. If you or a loved one have become a victim of investment fraud, ____ it to the Securities Enforcement Branch.
4. ____ questions and do your research before investing.
6. At DCCA, we ____ broker-dealers and their sales agents, investment advisers and their representatives.



7. The Securities Enforcement Branch helps ___ Hawaii investors by receiving and investigating complaints about investment fraud and other securities violations.

9. Individuals who sell securities or provide investment advice are required to ___ with the Securities Compliance Branch.

11. The Office of the Securities Commissioner is in which state department? *Use the acronym.*

12. Contact the Securities Compliance Branch to verify the employment and disciplinary history of a sales ___ and the firm.

13. The U.S. Securities and Exchange Commission (___) is another federal agency that helps protect investors.

WORD SEARCH

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

Affinity

Ask Questions

Broker Dealer

Commissioner

Con Artist

DCCA

Dollar

Educate

Investment

Kupuna

Lock in

Ponzi

Pyramid

Register

Regulate

Report

Securities

Seniors

Contact Information: Office of the Securities Commissioner

WE REGULATE: The Securities Compliance Branch is responsible for the registration of securities, broker-dealers and their sales agents, investment advisers and their representatives. Call to check registration **(808) 586-2722**.

WE PROTECT: The Securities Enforcement Branch receives and investigates complaints about investment fraud and other securities violations. We take legal action against violators of securities laws. Call to file a complaint or to report investment fraud **(808) 586-2740**.

WE EDUCATE: Call the Investor Education Program for free investor education materials or to schedule a presentation **(808) 587-7400**.



Visit us at investing.hawaii.gov



HiSecurities

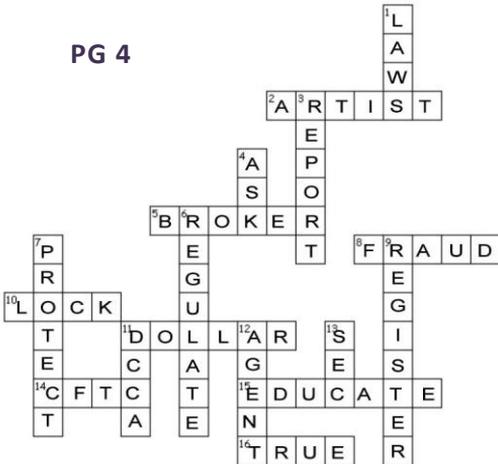
Call the Office of the Securities
Commissioner to report
investment fraud in Hawaii



1-877-447-2267

Answer Key:

PG 4



PG 5

