

There's smart.
And then there's

 CFTC SmartCheckSM



[SmartCheck.gov](https://www.smartcheck.gov)



One site.



Insight for the Informed Investor

The CFTC SmartCheckSM website gives you easy access to *free* tools to check the background of financial professionals and uncover past disciplinary actions. It also gives you news and alerts from the organizations that investigate and enforce financial regulatory actions. And it helps you learn how to spot the top signs of the latest schemes.

**Think you could never be taken?
The numbers might surprise you.**

Today's criminals are getting away with millions, and they're not just targeting the inexperienced. Even savvy investors are getting taken. But fraudsters can't get you if you catch on to them first. And with **SmartCheck.gov**, it only takes a few minutes online to have peace of mind.

SmartCheck.gov

Many tools.



Know your pro.

No matter how smart or likeable a financial professional may seem, see if the facts back up their story. After all, it's your money that's on the line.

Most financial professionals must be registered or licensed with a government regulator or a self-regulatory organization. At **SmartCheck.gov**, it's easy to find the registration status and history with these and other tools:

1

National Futures Association: Background Affiliation Status Information Center (BASIC)

2

FINRA: BrokerCheck®

3

CFTC: Disciplinary History

4

U.S. Securities and Exchange Commission: Investment Adviser Public Disclosure

Another smart idea: Do an online search of the person's name and company. You'd be surprised what red flags may show up.

That's smart.



Spot something? Speak up.

Think you've been approached by a fraudster? Did you lose money in an investment scam? File a confidential tip or complaint at **[SmartCheck.gov/report](https://www.smartcheck.gov/report)**.

The CFTC counts on information from the public to help carry out its regulatory and enforcement responsibilities. By filing a report, you may help to safeguard other investors and curtail fraud.



Sharpen your fraud detection skills.

Fraud schemes are always changing. View interactive videos at **[SmartCheck.gov/resources](https://www.smartcheck.gov/resources)** to test your skills and see how savvy you are at recognizing and avoiding fraud.

Five Telltale Ways to Spot Fraudsters

Most scams artists use some or all of following ploys to get your money. If you hear a pitch in person or online from a financial professional, don't succumb to the temptation or pressure to invest right away. Stop the pitch—and then use the tools at **SmartCheck.gov**.

1. What's the rush?

Is the offer good for only a limited time or in a limited quantity? Be cautious any time you're pressured or rushed into making a decision about an investment opportunity. Most legitimate offers will be available later.

2. Keep your eye on the prize.

When someone offers to do a "small favor," such as offering a discount in return for your participation, it may be a ploy to distract you. It's best to stay focused on the opportunity, not just look for bargains.

3. Beware of the "phantom riches" tactic.

Are incredible returns or guarantees being dangled in front of you? It's important to remember that all investments carry some sort of risk.

4. Selling credibility.

The fraudster may try to build credibility by appearing hugely successful, pretending to be part of a well-known organization, or touting a special credential, diploma or experience—but appearances can be very deceiving. No matter what the financial professional tells you, check his or her background at **SmartCheck.gov**.

5. Watch out for third-party endorsements.

When someone talks about a lot of people you know investing in the opportunity and tries to convince you that you shouldn't be left out, it's a good idea to pay extra attention before you invest.



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About the CFTC

The U.S. Commodity Futures Trading Commission's mission is to protect market participants and the public from fraud, manipulation, abusive practices and systemic risk related to derivatives—both futures and swaps—and to foster transparent, open, competitive and financially sound markets.

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