

10 Tips to Keep Track of Your Investments

Whether you work with a broker or adviser or you trade on your own, you should always monitor your investments. By keeping an eye on your investments, you can prevent minor mistakes from turning into big problems. You can protect yourself by taking the following steps:

- 1. Read and keep all documents** that you receive from your broker, mutual fund or investment adviser. Check to make sure your confirmations and account statements are accurate.
- 2. Keep good notes** of communications with your investment professional or adviser. Taking notes when you're talking to your investment professional or adviser will help if there is a problem.
- 3. Get all confirmations** and account statements sent directly to you. If you can't look after your own investments, get copies of these documents sent to someone you trust, such as a family member, lawyer or accountant so that there is always a pair of independent eyes looking after you.
- 4. If you don't get account statements or confirmations, follow up.** You have a right to this information. If you are not receiving these documents on a regular basis, that could be a sign of trouble.
- 5. Ask questions** about any information you receive about your investments. If you don't understand something, ask questions. If investments that you did not authorize appear on your confirmations or account statements, contact your broker or adviser at once. Don't wait to see how the investments perform.
- 6. Even if you don't trade online, consider getting online access to your account.** Online access to your account allows you to review your account whenever you want. You can verify information that you received from your broker or adviser or in your confirmations or account statements. You also may be able to request that your confirmations and account statements be sent to you via email.
- 7. Do not make checks or other payments** payable to your broker, adviser or another individual for an investment. In most cases, money should only be sent to your brokerage firm, its clearing firm, or another financial institution.
- 8. Meet with your investment professional and visit the firm,** if possible. Investments are a major financial undertaking and should be afforded the same degree of investigation and caution as any other major purchase you might make.
- 9. Conduct independent research on your investments.** Ideally, you should independently verify information by thoroughly reading prospectuses, research reports, offering materials, annual reports (Form 10-K), quarterly reports (Form 10-Q), and other filings that a company makes with the SEC. SEC filings, such as Forms 10-K and 10-Q, can be accessed on the SEC Web site, www.sec.gov.
- 10. Periodically review your portfolio.** Make sure the securities in your account still meet your investment objectives. Also, make sure you understand and are comfortable with the risks, costs, and liquidity of your investments. As part of this review, you may want to check the information that is on file at your brokerage firm regarding your accounts, such as new account agreements, margin account agreements, option account agreements, discretionary account agreements, and any correspondence to you. You have a right to know what is on file about you and the firm's records must accurately reflect important information about you such as your age, income, net worth, financial status, long-term goals, and investment objectives.

What to Do if You Have a Problem

If you believe you have been wronged or see a mistake in your account, act quickly. Immediately question any transaction or entry that you do not understand or did not authorize. Don't be timid or ashamed to complain. The securities industry needs your help so it can operate successfully. Here are the steps you should take:

- ▶ If you think it's a minor mistake, talk to your investment professional. This may be the fastest way to resolve the problem.
- ▶ If you can't resolve the problem with your investment professional, or you believe he or she engaged in unauthorized transactions or other serious misconduct, report the matter to the firm's management or compliance department in writing.
- ▶ If you and your firm still can't resolve the problem, contact us. You can file a complaint about a **broker** using our **complaint form** available online at www.finra.org. If you are seeking to recover money, you may want to consider arbitration or mediation.

You can file a complaint about an **investment adviser** with the SEC or your state regulator. For the SEC, go to www.sec.gov/complaint/tipscomplaint.shtml. Find contact information for your state at <http://www.nasaa.org>.

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