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

1-877-447-2267

Activity Booklet For Seniors

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