

To invest for a secure and comfortable retirement, we need to do our homework first. Knowing who and what to look out for, and what types of investments are right or wrong for each of us, helps us make wise and safe investment choices and avoid fraud.

# Smart Investing

## Take Charge Before a Bad Deal Takes You

- Check the investment opportunity. Most investments must be registered with state securities regulators before they can be offered for sale. Find your state regulator at [www.nasaa.org/QuickLins/ContactYourRegulator.cfm](http://www.nasaa.org/QuickLins/ContactYourRegulator.cfm) or call AARP, 888-OUR-AARP (888-687-2277).
- Check the person. Brokers, investment advisers, and their firms must be licensed or registered and make important information public. Also check whether the individuals or firms have had run-ins with regulators or other investors. Get information about brokers and firms from the National Association of Securities Dealers, [www.nasd.com](http://www.nasd.com), 800-289-9999. For information about investment advisers go to [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).
- Read everything you can. Get on your computer or go to the library and read about the product being offered and the person offering it. There is good information from the Securities and Exchange Commission (SEC) at [www.sec.gov/investor.shmt/](http://www.sec.gov/investor.shmt/) and from state regulators at [www.nasaa.org/investor%5Feducation/](http://www.nasaa.org/investor%5Feducation/).
- Don't be pressured to act quickly. People offering honest investments welcome questions and will give you the time to do your homework — scammers won't. Be ready to say, "I'm not making a decision today."
- If you suspect a scam, contact your state regulator or the SEC.



For more information on wise and safe investing, visit [www.aarp.org/investmentfraud](http://www.aarp.org/investmentfraud).

These tips about investing are brought to you by the  
 AARP Investor Protection Trust Campaign for Wise and  
 Safe Investing ([www.aarp.org/investmentfraud](http://www.aarp.org/investmentfraud)).

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sunday	monday	tuesday	wednesday	thursday	friday	saturday
1	2	3	4 Independence Day	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				