

Dear Fellow Missourian:

Everyone deserves to retire with dignity. In planning your family's financial future, one of the most important steps you can take is learning to detect potential investment scams and the precautions you can take to avoid becoming a victim.



Secretary of State Jason Kander

Many scams are well-known: bogus charity solicitations, e-mails seeking bank account numbers or personal information, and fake or invalid gift cards. Caution and vigilance can help protect you from these costly tricks. **Before making any decision involving your hard-earned savings, it's wise to slow down and take additional time to investigate the facts.**

While the vast majority of financial professionals put their clients' needs first, there are some people — either in the business or pretending to be — that prey on the trust of unsuspecting Missourians. To protect you from becoming a victim of financial fraud, my office uses the full extent of the law to go after these individuals and prosecute anyone who harms Missourians' financial security.

I encourage you to use the tips included here to protect yourself and your loved ones. If we work together, we can try to stop scams before they start.

Before investing, please take a moment and call my office toll free at **(800) 721-7996** to inquire about the registration status of the person and/or product you are being offered. If you have even a slight doubt or suspicion regarding an investment opportunity or broker please call us. Your savings from years of hard work should never be at risk from scam artists out to steal your money.

Jason Kander
Missouri Secretary of State

TOP THREATS TO SENIOR INVESTORS IN 2014

ONLINE AND DISCOUNT BROKERAGE FIRMS BEING MANAGED BY OUTSIDE PARTIES:

Be wary of individuals who claim to have trading expertise and offer to set up or "manage" an online brokerage trading account on your or another investor's behalf. Allowing unlicensed individuals access to usernames or passwords can lead to substantial trading losses or account theft.

UNREGISTERED SALESPEOPLE OR PRODUCTS:

Missouri law requires most investment professionals and the products they sell to be registered with my office. Use extreme caution when approached with any investment opportunity, as unregistered salespeople or products often overlook or ignore potential risks to investors. The best way to protect yourself is to call my office at **(800) 721-7996** before making **any** investment.

"HIGH YIELD" OR PONZI SCHEMES: It is essential to remember that "high yield" means higher risks. While some products may be suitable for investors, the promise of extremely high returns or guarantee of safety should stand out as potential red flags. Scam artists often create a reasonable explanation of why the product is so good or claim false credentials to gain your trust. Generally these scams collapse, leaving Missourians with little to nothing of their original investment.

REAL ESTATE INVESTMENTS: As housing prices continue to recover in many U.S. markets, Missourians should be aware that schemes related to new real estate development projects or buying, renovating, flipping or pooling distressed properties can be popular with scam artists.

INVESTMENT FADS: Digital currency, crowdfunding, oil & gas, natural resource mining, and other new investment opportunities may sound appealing, but be sure to check with us before investing any money.

TIPS FOR PROTECTING YOUR SAVINGS:

- ✓ Call or go online to check
- ✓ Keep Records
- ✓ Understand your goals
- ✓ If the salesperson pressures you to make a fast decision, say 'NO'

www.MissouriSafeSavings.com