

INVESTMENT FRAUD CHECKLIST



Being a smart investor will help you recognize the warning signs of investment fraud and make better investing decisions. Before you invest, ask questions.

	YES	NO
<p>1. Were you promised a guaranteed return?</p> <p>Be suspicious of investments that guarantee a return. When you buy an investment, there's no guarantee you'll make money, and generally, as the return increases, so does your risk of losing money.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>2. Were you told the investment is low-or no-risk?</p> <p>There are no risk-free investments. Risk and return are related. Investments that are low risk also offer lower returns. There is no guarantee that you will actually get a higher return by accepting more risk.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>3. Did you feel pressured to invest quickly?</p> <p>Scammers frequently use high-pressure sales tactics to get your money and then move on to other victims. If you're asked to make a decision right away or are presented with a limited time offer, it's likely not in your best interests.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>4. Were you offered insider information or a "hot tip"?</p> <p>The sources of "hot tips" or "insider information" don't have your interests in mind. Think about why they're offering you tips, and how they benefit by telling you about them. If the tip is false, you will lose your money if you act on it. If it is really insider information about a public company, it would be illegal to act on it under insider trading laws.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>5. Did you check the seller's registration information and discipline record?</p> <p>Always take the time to check that the person or business you are dealing with is registered with the securities regulator in your province or territory. Registration also helps protect you from unqualified or fraudulent investment professionals. Visit CheckBeforeYouInvest.ca or call the Ontario Securities Commission's (OSC) Contact Centre at 1-877-785-1555.</p>	<input type="checkbox"/>	<input type="checkbox"/>

YES

NO

6. Can you verify the investment with a credible source?

If you receive an unsolicited investment opportunity, get a second opinion from your registered financial representative, or lawyer. To check registration, visit CheckBeforeYouInvest.ca or call the OSC's Contact Centre at **1-877-785-1555**.

7. Do you understand how the investment works?

Never invest until you understand how the investment works. What are the fees to buy, hold and sell the investment? What are the tax considerations? Make sure the investment fits with your financial goals and your other investments. If you have a financial plan, you can evaluate any new opportunities in relation to your plan and financial goals.

Before you invest, visit CheckBeforeYouInvest.ca

Learn more about protecting against fraud, visit GetSmarterAboutMoney.ca

Ontario Securities Commission

20 Queen St. W., 22nd Floor, Toronto, Ontario M5H 3S8

Tel: 1-877-785-1555 Email: inquiries@osc.gov.on.ca

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