

# Investment Fraud Checklist



OSC

ONTARIO SECURITIES COMMISSION

# Before you invest, ask yourself these questions:

- 1 Are you dealing with a registered adviser?**  Y  N

Anyone selling securities or offering investment advice in Ontario must be registered with the Ontario Securities Commission (OSC), unless they are exempt from this requirement. To check whether someone is registered, call the OSC Contact Centre at 1-877-785-1555.
- 2 Can you verify the investment with a credible source?**  Y  N

If you receive an unsolicited investment opportunity, get a second opinion from your registered financial adviser, lawyer or accountant, or call the OSC Contact Centre for assistance.
- 3 If you are promised a guaranteed return, is the guarantee given by a reputable financial institution?**  Y  N

Ask for proof of the guarantee in writing and remember, a guarantee is only as good as the person or company offering it.
- 4 Is the risk you are taking reasonable for the expected return?**  Y  N

In general, returns on low-risk investments are in the range of current GIC rates offered by banks. If the expected return is higher than these rates, you are taking a greater risk with your money. Make sure you understand and can afford the amount of risk you're taking on.
- 5 Is the investment opportunity based on facts?**  Y  N

The sources of "hot tips" or "insider news" often have ulterior motives.
- 6 Do you understand how the investment works?**  Y  N

If you don't understand the investment, don't invest.
- 7 Have you had enough time to make a decision?**  Y  N

Don't give in to high-pressure sales tactics like limited time offers. Take your time making investment decisions and never sign documents you have not read carefully.



**If you've answered no to any of these questions, investigate further!**  
Contact us to arrange a free presentation on investment fraud for your community group.

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Contact the OSC before you invest:  
Telephone: 416-593-8314  
Toll-free: 1-877-785-1555  
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