

## Protecting Your Money from Investment Fraud

The first step in protecting your money from investment fraud is to assume a buyer beware attitude. The following points are designed to help you do exactly that. For the latest investment fraud information, visit our website at [www.albertasecurities.com](http://www.albertasecurities.com).

### WARNING SIGNS OF INVESTMENT FRAUD

- You're guaranteed high returns, no risk, or both. There is no such investment.
- Promises that an investment will trade on a stock exchange. You need more than promises.
- A prospectus or offering memorandum never appears.
- Back-dated purchase orders.
- Transactions are made on your behalf, without your consent.
- Transactions for which you have no record.
- Requests to pre-sign blank forms.
- Secretive behaviour.
- Requests for your silence.

### HOW TO PROTECT YOUR MONEY

- Remember it's your money. Smooth, convincing, wise talk is no replacement for fact-based answers in writing.
- Don't be afraid to ASK QUESTIONS.
- Make sure your questions are answered to your satisfaction.
- Take notes during conversations with salespeople.
- Beware of high-pressure sales tactics.

- Don't be intimidated by a salesperson.
- Never assume a salesperson is an "expert."
- Always take the time to get a second opinion.
- Never accept a verbal agreement –

### GET IT IN WRITING

- NEVER sign any document before reading it carefully.
- If you don't understand a document, see a lawyer.
- Take your time to make decisions. Don't allow anyone to rush you.
- Don't be drawn in by appearances – Scam artists know the importance of first impressions.

### IF YOU HAVE A COMPLAINT . . .

- Contact your adviser to discuss the matter.
- Contact your adviser's supervisor, compliance officer, or manager.
- Contact the Alberta Securities Commission at 1-877-355-4488.

Visit our website at [www.albertasecurities.com](http://www.albertasecurities.com) and you'll find a range of timely, practical and non-promotional information, including more factsheets on the basics of investing, top investing mistakes, choosing an adviser and our parent/teacher resources for helping young people learn about money management and investing wisely.

## SOURCES

For further information or assistance:

Alberta Securities Commission(ASC):  
[www.albertasecurities.com](http://www.albertasecurities.com)

Heads Up Fraud Prevention Association:  
[www.heads-up.ca](http://www.heads-up.ca)

Crimes of Persuasion:  
[www.crimes-of-persuasion.com](http://www.crimes-of-persuasion.com)

National Association of Securities Dealers – Regulation:  
[www.nasdr.com](http://www.nasdr.com)

## WORTHY WORDS

### **How to Become a Professional Con Artist**

Marlock, Dennis. Paladin Press. 2001  
ISBN# 1581602693

### **Crimes of Persuasion: Schemes, Scams, Frauds**

Henderson, Les. Coyote Ridge Publishing. 2000  
ISBN# 0968713300

### **You Can't Cheat an Honest Man**

Walsh, James. Silver Lake Publishing. 1998  
ISBN# 1-56343-169-6