

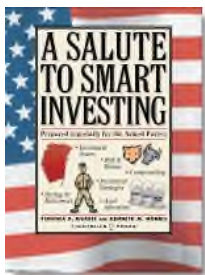


Investor Resources

Military and their Families

A Salute to Smart Investing

This resource published by the North American Securities Administrators Association (NASAA) and the Investor Protection Trust (IPT) discusses important topics, including scams that target the military, that you need to consider. Some of the major topics featured:



- Basic Training-Saving and Investing
- Balancing Risk and Return
- The Rules of Engagement
- Retirement Planning
- Where You Invest
- Avoiding Inappropriate Investments
- Red Flags-Scams that Target the Military

Additional Resource



View the [Salute To Smart Investing](#) publication to learn about how you can gain financial readiness.

Be on Guard Against

The evil of "affinity fraud" is that normally savvy or even suspicious people let their guard down when offered an investment by a member of a group to which they belong and with whom they have a common background and interest — whether ethnic, religious, professional, or the military. Your checkbook is simply more likely to open when the approach is made by a member of your own group or when you hear other members of the group are investing.

Unfortunately, con artists and unscrupulous investment promoters often tout a legitimate or fabricated military affiliation to gain your trust. Before you consider investing, arm yourself with some fraud prevention tips:

Beware of testimonials from other group members. Scam artists frequently pay out high returns to early investors using money from later investors. **Do your homework** by getting a prospectus or some form of written information that details the risks in the investment and procedures to get your money out. **Get professional advice** from an objective third party not in your group - accountant, attorney, or fee only financial planner - to evaluate the investment. **Contact the base community service office** for assistance in learning more about the investment promoter and product.

Read more about how to [stop affinity fraud in your military community](#) and a military guide provided the U.S. Securities and Exchange Commission (SEC), [Military Spouses: Ensuring Financial Readiness on the Homefront](#)

Take Aim at Investing: The Four C's

A knowledgeable investor is the best defense against investment fraud. If you're investing outside of the government-sponsored investment options, don't hand over your money until you have completed the "Four C's": **Consider** your options, including suitability and risk. **Compare** it to other investments. **Consult** with an objective, third party on base, someone who is knowledgeable about finance. **Check** on background and license info about an investment adviser or securities agent on [BrokerCheck.finra.org](https://www.brokercheck.finra.org)



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