

Ask and Check Before You Invest: Helpful Checklist to Become an Informed Consumer

When handing over your money, ask the person or company who is offering services (legal, investment, insurance, financial, etc.) to complete this form and leave it with you.

Do not feel pressured to make an immediate decision!

What product(s) are you offering? (Check all that apply)

- | | | |
|---|---|--|
| <input type="checkbox"/> Insurance Type: | <input type="checkbox"/> Annuities _____ | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Investment Type: | <input type="checkbox"/> Securities _____ | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Legal Services Type: | <input type="checkbox"/> Living Trust _____ | <input type="checkbox"/> Estate Planning _____ |
| <input type="checkbox"/> Financial Type: | <input type="checkbox"/> Accountant _____ | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Other: | _____ | |

Explain Your Recommendation

What is the purpose of the investment? _____

How does this investment fits into the overall investment strategy? _____

What is my cost to buy, hold and sell the investment? _____

Is this consistent with the investment objective, goal timeframe and risk tolerance? Explain. _____

What license(s) do you hold that authorizes you to sell this product/services?

License Type	License Information
Insurance License	License No:
Broker Dealer License	CRD No:
Investment Adviser	License No: <input type="checkbox"/> State <input type="checkbox"/> SEC
State Bar License	State Bar No:
Accountant License	CPA No:
Real Estate License	License No:
Other	Explain:

Seller/Agent Information

Seller/Agent Name: _____

Company/Business Name: _____

Company/Business Address: _____

Phone Number: _____ Today's Date: _____

Once the information on the front side of this form has been filled out and left with you, check with the appropriate agency to confirm that the person/company holds a valid license (i.e., is both licensed and authorized to sell/off the product to you) **BEFORE** you **INVEST** your money with anyone.

- **Insurance:** Department of Insurance and Financial Services (DIFS)
 - www.michigan.gov/difs
 - Tel: 877-999-6442
- **Broker Dealer, Investment Adviser Bureau:** Corporations, Securities and Commercial Licensing (CSCL)
 - www.michigan.gov/securities
 - Tel: 517-335-5237
- **Attorney:** State Bar of Michigan
 - www.michbar.org
 - Tel: 800-968-1442
- **Accountant Real Estate:** Bureau of Professional Licensing (BPL)
 - www.michigan.gov/bpl
 - Tel: 517-241-0199

An informed investor is the best defense against investment fraud. Do not invest until you **ask and check**, completing the "Four C's":

- Consider** your options.
- Compare** it to others.
- Consult** with someone you trust.
- Confirm** Licensing information.

Corporations, Securities & Commercial Licensing Bureau, Securities and Audit Division

Michigan.gov/securities

