



Investment Checklist

Where to Turn for Help with Investments

Investor Checklist

The key to finding the right investment services provider is asking the right questions - both of yourself and of prospective providers. Below are some questions that should help you identify the right provider for you.

Questions to Ask Yourself Before You Invest

- Do you need help developing strategies to reach your financial goals or do you simply want suggestions on appropriate investment products to implement your goals?
- Do you want assistance with a few targeted areas, or do you need a comprehensive plan for your finances?
- Do you already have a portfolio of investments you would like help managing?
- How involved do you want to be in decisions about your specific investments?
- Do you prefer paying for investment services through a fee, commissions, a percentage of assets in your account, or a combination of these?
- Do you prefer working with someone who is primarily considered a salesperson, an adviser, or a combination of the two?
- How important is it to you that your provider have a legal obligation to act in your best interests and disclose potential conflicts of interest?

Questions to Ask Your Investment Services Provider

- What services do you offer?
- What qualifications do you have to offer those services?
- How do you charge for those services?
- Do you receive compensation from other sources if you recommend that I buy a particular stock, mutual fund, or bond?
- Would my account be an advisory account or a brokerage account?
- Are you required by law to always act in my best interests?
- Will you put that commitment in writing?
- What potential conflicts of interest do you have when recommending investment products to me, and will you disclose those conflicts?
- Will you provide me with a written record of any disciplinary history for you and your firm?
- Will you give me your Form ADV (the registration form that must be filed by investment advisers) and/or your Form U4 (the registration form used by persons who work with brokers)?



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Have you accessed the investor education resources available FREE of charge?

- Washington Department of Financial Institutions
 - <http://dfi.wa.gov/consumers/education/investments.htm>
 - <http://dfi.wa.gov/consumers/topscams.htm>
 - http://dfi.wa.gov/consumers/invest_scam_notice.htm (signs of fraud)

- Securities and Exchange Commission
 - www.investor.gov

- SEC's Public Alert: Unregistered Soliciting Entities (PAUSE) site
 - <http://www.sec.gov/investor/oiepauselist.htm>

- Financial Industry Regulatory Authority (FINRA)
 - www.saveandinvest.org
 - <http://www.finra.org/Investors/index.htm>

- Investor Protection Trust (IPT)
 - <http://www.investorprotection.org/learn/>
 - http://dfi.wa.gov/sd/investor_education.htm

- Investor Protection Trust (IPT) Basics of Saving and investing (online PDF)
 - http://www.investorprotection.org/downloads/pdf/learn/basics/basics_full.pdf

- North American Securities Administrators Association (NASAA)
 - http://www.nasaa.org/investor_education/

- Securities Investment Association, Foundation for Investor Education
 - <http://www.pathtoinvesting.org/>

- Securities Investment Association, Foundation for Investor Education
 - <http://www.pathtoinvesting.org/>

- Military One Source
 - www.militaryonesource.com

- Federal Trade Commission (FTC)
 - <http://www.ftc.gov/bcp/menus/consumer/invest.shtm>

- Choose To Save Ballpark Estimate retirement calculator
 - <http://www.choosetosave.org/ballpark/index.cfm?fa=interactive>

- Kiplinger
 - www.kiplinger.com
 - <http://blog.kiplinger.com/kiptips/>