



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

Office of Securities

STATE OF MAINE

Attach Business Card

The Smart Investor's Checklist

Before you invest your money with any individual or firm, use this checklist to gather information about the investment, individual, and the firm he or she represents.

Take the time to understand all of the terms of the investment; it could save you a lot in the long-run!

What investment are you considering?

<input type="checkbox"/> Annuity (see back)	Type	<input type="checkbox"/> Variable (see back)	<input type="checkbox"/> Fixed (see back)
<input type="checkbox"/> Securities	Type	<input type="checkbox"/> Stock <input type="checkbox"/> Bond	<input type="checkbox"/> Mutual Fund
<input type="checkbox"/> Other Kind of Investment*	Type	Describe:	

***Are you certain this investment is legitimate and may be lawfully sold in Maine?**

If you are not sure, contact the Maine Office of Securities.

Have you checked out the licensing status, disciplinary history and professional background of the person selling the investment? Yes No

- Maine Office of Securities 1-877-624-8551 (including Variable Annuities)
- Maine Bureau of Insurance 1-800-300-5000 (for Annuities)

Type/series of license(s) held?

License Number:

If the product is securities (including mutual fund, stocks or bonds): *

- A. List reasons for considering investment:
- B. What are the most significant risks involved in this investment? (list):
- C. Commissions/fees in connection with the purchase and/or sale (list):
- D. Are there similar investments available that carry lower fees? (list):

Date of call/conversation: _____. My instructions: _____.

Information I will receive: _____.

***Also see the checklist "If Your Broker Calls, Take Notes" available on our website at
www.investors.maine.gov**

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Additional questions if the investment is an annuity:

Type of Annuity:

- Immediate Fixed/Rate: _____ Equity-Index (indicate index): _____
 Deferred Variable/List Funds

Company selling: _____

Date by which I may cancel without obligation. (Also known as the "Free Look" period): _____

Company rating/Name of rating agency: _____

If **deferred**, how long is deferral (accumulation period)? _____ years. **Caution: if you may need some of the money invested in a deferred annuity for current expenses, you may incur significant restrictions or penalties and should consider alternate investments.**

Amount, if any, that can be withdrawn without penalty during accumulation period? _____ %.

Penalties/fees for withdrawing more than _____ % per year? Describe: _____

Surrender charges? Describe: _____

If **immediate**, over what period of time will I receive payments? Fixed period _____ years; my lifetime.

Amount of annuitized payment? _____ /month.

Survivor benefit? _____ Y/N If **Yes**, describe terms: _____

Source of funds for purchase of annuity? _____

Caution: if purchased through an existing retirement plan, 401(k) or 403(b) plan, there may not be additional tax benefits; consult your tax advisor.

If current annuity contract being **exchanged** for another, reasons for recommendation to exchange:

1. _____ ; 2. _____ ; 3. _____

Will this exchange entail any costs or trigger additional holding periods or other consequences? Explain:

Annuity fees and commissions: *

- Percentage of premium charge. Describe: _____.
 Percentage of net assets charge. Describe: _____.
 Contract fee. Describe: _____.
 Transaction fee. Describe: _____.

*Are there alternative investments with lower fees and expenses? Yes No

Explain: