

Selected Resources for Maine Seniors:

- **To check out an investment or the person selling it:** Office of Securities 1-877-624-8551
- **To add your number to the national Do Not Call List:** 1-888-382-1222 OR www.donotcall.gov
- **To cut down on junk mail:** www.dmachoice.org (set preferences on types of catalogs and other “junk mail” you receive)
- **To stop receiving “pre-approved” credit card offers:** www.optoutprescreen.com
- **To find out about services such as Money Minders, Meals on Wheels, or benefits assistance:** Area Agency on Aging 1-877-ELDERS1 or 1-877-353-3771
- **To talk to an attorney and receive free legal assistance :** Legal Services for the Elderly 1-800-750-5353

Other Resources

- Financial Industry Regulatory Authority (FINRA): www.finra.org
- U.S. Securities and Exchange Commission, Boston Office: 617-573-8900 or www.sec.gov
- To sign up for AARP Fraud Watch Network or contact the Maine AARP Office: www.aarp.org or 1-866-554-5380
- National Fraud Information Center/ National Consumers League : 1-800-876-7060 or www.fraud.org

The Department of Professional and Financial Regulation’s Consumer Information Specialists can help:

Consumer Credit (including non-bank mortgage lenders, credit reporting agencies, and others):

- ◆ 1-800-332-8529/TTY Maine Relay 711

Bureau of Insurance (including Long Term Care insurance, Medicare Supplemental insurance, and others):

- ◆ 1-800-300-5000/TTY Maine Relay 711

Bureau of Financial Institutions (State-chartered financial institutions including banks and credit unions):

- ◆ 1-800-965-5235/TTY Maine Relay 711

Office of Professional and Occupational Regulation (many professions and occupations, including health care professionals, door-to-door sellers, charitable organizations):

- ◆ 1-207-624-8603/TTY Maine Relay 711

Office of Securities

(individuals and firms that offer investments or investment advice in Maine, including stock brokers and Maine-licensed investment advisers):

- ◆ 1-877-624-8551/TTY Maine Relay 711



Resources For Maine Investors Approaching or In Retirement



Spot scams and shady investment practices

Learn more about investing

Stop telemarketing calls and reduce junk mail

Check the license and background of your broker or investment adviser

Toll free: 1-877-624-8551
TTY Maine relay 711



Whether the market is up, down, or in-between– whatever the

economic climate, the Office of Securities helps Maine investors manage their investments wisely and safely.

The Office of Securities is the state agency that licenses and oversees individuals and firms that offer securities and investments to the public. The Office investigates possible violations of the securities laws and also **provides objective information** to help investors make an informed decision and avoid investment fraud.

Investing can be very rewarding, but always carries some degree of risk. Scam artists and unethical financial advisers often minimize risks and costs, falsely claim that a profit is “guaranteed,” or try to pressure you to act quickly- before you have had a chance to thoroughly investigate the investment.

Protect yourself by becoming an informed investor!

Questions to Ask Before Investing

1. Is the investment registered in Maine or with SEC? If not, you may not want to invest. Equally important to ask: is the investment right for you given your financial needs and circumstances?
2. Is the person selling you this investment licensed in Maine? If not, beware.
3. Do you understand all of the important features of the product, including expenses and commissions, holding periods, surrender charges or penalties, tax consequences, and so on? If not, get more information before proceeding.

Check Before You Invest!



Call the Office of Securities to check out a broker, investment adviser or investment

1-877-624-8551

www.investors.maine.gov



In or Near Retirement? Special Tips to Keep in Mind

There are many able professionals to assist you with financial advice and brokerage services if you need them, but not all advisers are who they may appear to be. Even if the investment does not wipe out your savings, bad or unscrupulous advice could cost you a bundle.



Before choosing a broker or adviser, gather recommendations from trusted sources and then interview candidates by using our **Smart Investor’s Checklist** (available online or by calling the Office of Securities).



Thoroughly investigate the investment **product** as well: get more than one opinion from a respected or objective source on any new investment *before* signing paperwork or writing a check. You may also find our extensive online investor education resources helpful.



If you have concerns or questions, contact us– we are here to help you!

