

Investor Bill of Rights

When You Invest, You Have the Right to:

1. Ask for and receive information from a firm about the work history and background of the person handling your account, as well as information about the firm itself.
2. Receive complete information about the risks, obligations, and costs of any investment before investing.
3. Receive recommendations consistent with your financial needs and investment objectives.
4. Receive a copy of all completed account forms and agreements.
5. Receive account statements that are accurate and understandable.
6. Understand the terms and conditions of transactions you undertake.
7. Access your funds in a timely manner and receive information about any restrictions or limitations on access.
8. Discuss account problems with the branch manager or compliance department of the firm and receive prompt attention to and fair consideration of your concerns.
9. Receive complete information about commissions, sales charges, maintenance or service charges, transaction or redemption fees, and penalties.
10. Contact your state securities agency in order to verify the employment and disciplinary history of a securities salesperson and the salesperson's firm, find out if the investment is permitted to be sold, or file a complaint.



Division of Finance & Corporate Securities
Securities Section • Investor Information Program
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