Be a SMART investor...

Save all records relating to investments, including all notes of meetings and telephone conversations.

Make a call to the Department to check a broker's or adviser's background. Consumer Hotline: (877)471-3445

Ask for written information before making an investment decision.

Report problems promptly in writing—to the broker, firm and the Nebraska Department of Banking and Finance

Take the time to consider the investment—don't be pressured into making a quick decision.

Learn more...

The NDBF's Bureau of Securities makes available the following free information.

- Investor Bill of Rights
- Tips for Consumers About Mutual Funds Sold by Banks
- Raising Small Business Capital in Nebraska
- Informed Investor Series:
  - Questions for Informed Investors
  - Who's Who in the Financial Planner & Investment Adviser Field
  - How to Spot a Con Artist

NDB&F
Nebraska Department of Banking and Finance
Bureau of Securities
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Lincoln, NE 68508-1402
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www.ndbf.org

Invest your time before your money

A Nebraska Investors' Resource Guide

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Invest Your Time Before Your Money...

Before making any decision on an investment opportunity, take the time to check out the company and the person with whom you are dealing.

A simple phone call to a regulator may tell you:

- if the company or person has complied with all registration requirements

- if the company or person has a history of customer complaints or any disciplinary action by administrative agencies.

You may also file a complaint with a regulator if you have been a victim of investment related fraud.

Note: Department personnel are pleased to respond to regulatory questions, but cannot give advice on specific investment opportunities.

Get more information about securities, including stocks, bonds, mutual funds, limited partnerships and notes at...

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U.S. Securities and Exchange Commission, Office of Investor Education & Assistance
Toll Free: (800)732-0330
www.sec.gov

NASD (securities dealer regulators)
Toll Free: (800)289-9999
www.nasd.com

North American Securities Administrators Association (information on regulators from other states)
www.nasaa.org

Learning to invest...
Many of the organizations listed in this brochure offer educational and informational materials which are available to the public at little or no cost. Further investigation and research is encouraged.

Get more information about employee sponsored pension plans at...

U.S. Department of Labor
Toll Free: (866)444-3272
www.dol.gov

Get more information about commodities at...

National Futures Association
Toll Free: (800)621-3570

Get more information about telephone solicitations for investments at...

Federal Trade Commission
Consumer Assistance: (877)382-4357
www.ftc.gov

NDBF Staff is available to coordinate informational presentations on investing and investment fraud.

Please contact us, at (402)471-2171, for more information.