

**Louisiana  
Office of Financial Institutions  
(OFI)**

*Investigate before you invest!*

**1-877-516-3653 Free call OR  
225-925-4512 Local call**

**Learn more at**

**[www.ofi.la.gov/SecuritiesInvestorEd.htm](http://www.ofi.la.gov/SecuritiesInvestorEd.htm)**

- Before investing, learn if your investment professional AND the security are both legally registered to be sold in Louisiana.
- Before investing, request *free* background checks (*CRD Reports*) on investment professionals registered with OFI.
- Ask about exemptions to registration with OFI, or suspicious investments.
- Report investment fraud for a confidential investigation.
- Request a *free* speaker for your group or conference in Louisiana on the red flags of investment scams.

**Learn More!**

- More Conversation Starters designed for couples, families, military, people in crisis and empty nesters at [www.ofi.la.gov/SecuritiesInvestorEd.htm](http://www.ofi.la.gov/SecuritiesInvestorEd.htm)
- Investor education and fraud prevention at [www.nasaa.org/invetor-education/](http://www.nasaa.org/invetor-education/)

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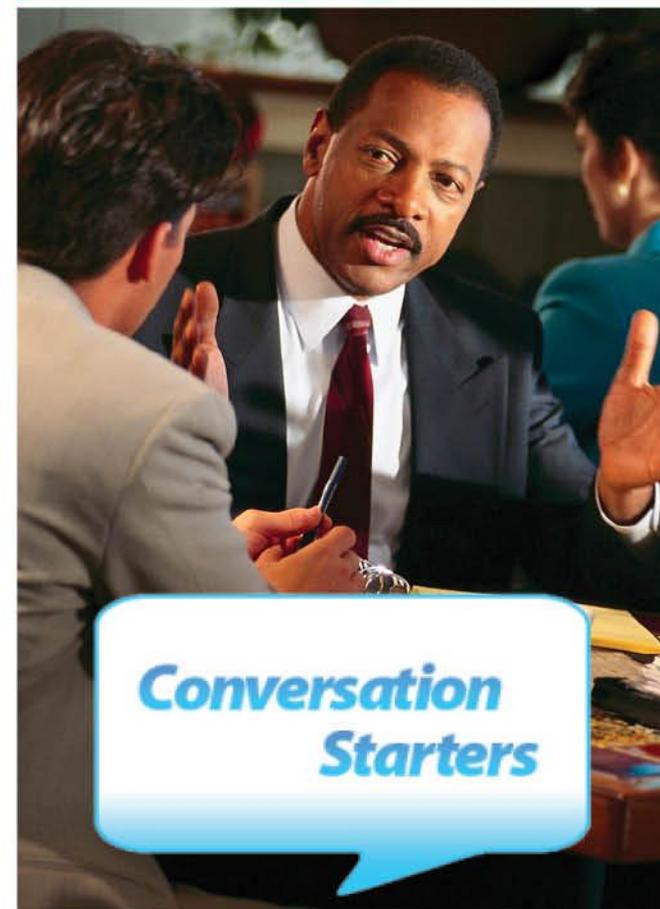
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**About NASAA**

Organized in 1919, the North American Securities Administrators Association (NASAA) is the oldest international organization devoted to investor protection. NASAA is a voluntary association whose membership consists of 67 state, provincial, and territorial securities administrators in the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Canada, and Mexico.

**Employees and  
Employers**



**At the Office**

Conversation Starters for  
Working Adults and  
Employers



## ■ Getting Started

Consider these questions to improve your understanding about available employee benefits and prepare yourself for possible career changes, job loss or retirement.

### ■ Budgeting

- Do you understand your income and expenses?
- How much of your pay are you contributing to saving, investing and retirement planning?
- Where can you cut back on expenses to save and invest?
- How would you use a future pay raise or bonus?

Check out NASAA's *Women in Transition* program.

### ■ Saving

- How much of your pay will you direct deposit to a savings account and/or retirement plan?
- Are you taking advantage of employer-matched retirement plan contributions?
- Do you have a fund for emergencies?

NASAA is a proud sponsor of America Saves Week, encouraging Americans to build wealth. Start saving at [www.americasaves.org](http://www.americasaves.org).

### ■ Investing

- Where can you find help with your investment decisions? Which type of investment professional is right for you?
- Does your employer offer financial classes?
- Does your mix of investments match the level of risk you want?
- How do you roll over your retirement accounts?
- Do you know all commissions, penalties, taxes and fees for withdrawing or rolling over retirement funds?

Check out these NASAA programs: *Planning Your Retirement with Confidence*, or *United Against Investment Fraud Union Outreach* and *Sandwich Generation: Caught in the Middle*.

### ■ Scams and Frauds

- How do you know your investment is safe?
- Do you monitor your investments and ask questions?
- Where can you verify an investment opportunity and promoter?
- If you suspect a scam, what should you do?
- How can you protect yourself from investment scams and fraud?

Read NASAA's *Investor Alerts* and take the *Investment Fraud Awareness Quiz*.

### ■ Learn More!

Conversation Starters designed for couples, families, employees, military, people in crisis and empty nesters at [www.nasaa.org/3206/conversation-starters/](http://www.nasaa.org/3206/conversation-starters/).

Find out about Investor Education and protection at [www.nasaa.org/investor-education/](http://www.nasaa.org/investor-education/).