

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

Investigate before you invest!

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

**Learn more about fraud at
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, employees, military, families and empty nesters at www.ofi.la.gov/SecuritiesInvestorEd.htm
- Investor education and fraud prevention at www.nasaa.org/investor-education/

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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.

Difficult Times



In Crisis

Conversation Starters to
Navigate Life's Storms



■ Getting Started

When in crisis, we are especially vulnerable to poor financial decision making and fraud. If faced with job loss, divorce or separation, illness, or death in the family, never rush into an emotional financial decision. Take the time to ask yourself and your loved ones the questions below to help navigate life's storms.

■ Budgeting

- Do you have an accurate picture of your changed financial situation (i.e. income, assets, expenses and bills)?
- Where can you cut expenses to adjust for a loss of income or unexpected expense?
- Do you have someone you can trust to help manage your finances, if needed?
- What are your options for financial assistance (i.e. unemployment insurance, death benefits, divorce settlement)?

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

■ Saving

- Do you know all commissions, penalties, taxes and fees for withdrawing from savings or rolling over retirement funds?
- Can you develop a savings plan to restore funds you used in this crisis and build a new emergency fund?

NASAA is a proud sponsor of America Saves Week, encouraging Americans to build wealth. Start saving at www.americasaves.org.

■ Investing

- Who can help you make investment decisions, if needed?
- Are you working with an investment professional who is properly registered and licensed?
- Can you postpone making any investment decisions until after the emotional stress of your situation has passed?

Check out NASAA's *Sandwich Generation: Caught in the Middle* program for more information.

■ Scams and Frauds

- Who can you trust with money advice? Remember, people may use social connections to trick you into a scam.
- How can you check the background of an investment professional or firm?
- What are the red flags of investment scams and frauds?
- How do you identify and report suspected fraud?

Check out the NASAA *Fraud Center* for more information.

■ Learn More!

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

Find out about Investor Education and protection at www.nasaa.org/investor-education/.