

TAKE NOTICE OF THE TOP 10 THREATS

An invitation arrives in the mail promising a free dinner. All you have to do is show up and listen to a presentation about retirement planning. What's the harm, you might say to yourself?

You've just experienced firsthand the No. 1 threat to Missouri investors: Free Lunch or Dinner Offers. These offers, often targeting seniors, start with invitations to investment, retirement or tax planning seminars. But along with the free meal may come the promise of investments with "high returns and little or no risk." Every month, investigators from the Missouri Securities Division see new cases involving unsuitable investments that started with nothing more than a free lunch.

"The Top 10 Threats to Missouri Investors"* list reflects the most prevalent and serious threats to Missourians' savings and financial security. Safeguard Your Savings will help you learn more about these threats and how to protect your investments. For a complete listing of "the Top 10 Threats," as well as other publications containing useful information about protecting your hard-earned money, call the Investor Hotline at 1-800-721-7996 or visit the Securities Division web site at:

missourisafesavings.com

*Sources: Missouri Secretary of State's Office and the North American Securities Administrators Association



SAFEGUARD YOUR SAVINGS

If you've been thinking about investing your money, but are not sure where to start or are afraid of making a mistake, then sign up for a free Safeguard Your Savings workshop today. Sponsored by the Missouri Secretary of State, this curriculum was created and funded by the Investor Protection Trust, a nonprofit organization that provides objective information to help consumers make informed investment decisions. Safeguard Your Savings is taught by University of Missouri Extension family financial education specialists in locations across Missouri.

Educating yourself is the first step to protecting your investments. Safeguard Your Savings covers the basics of saving and investing for people of all ages:

- Getting started
- Financial markets
- Making an investment plan
- Investment fraud

affirmative action/EEO institutions

SIGN UP FOR A WORKSHOP NEAR YOU.

Safeguard Your Savings will be offered in communities across Missouri. For a complete list of dates and locations, please visit: extension.missouri.edu/hes/safeguard or call the Missouri Securities Division Investor Protection Hotline at: 1-800-721-7996.

