

Selected Resources for Maine Seniors:

- TO CHECK OUT ANY TYPE OF INVESTMENT: **OFFICE OF SECURITIES: 1-877-624-8551**
- U.S. SECURITIES AND EXCHANGE COMMISSION/BOSTON REGIONAL OFFICE: 617-573-8900 or www.sec.gov
- FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA): www.finra.org
- DO NOT CALL LIST: 1-888-382-1222 OR www.donotcall.gov
- CUT DOWN ON JUNK MAIL: www.dmachoice.org (set preferences on types of catalogs and other "junk mail" you receive)
- STOP RECEIVING "PRE-APPROVED" CREDIT CARD OFFERS: www.optoutprescreen.com
- SENIOR HOTLINE- INCLUDING PROGRAMS OFFERED BY YOUR LOCAL AREA AGENCY ON AGING: 1-877-ELDERS1 or 1-877-353-3771
- MAINE LEGAL SERVICES FOR THE ELDERLY: 1-800-750-5353
- AARP/MAINE OFFICE: 1-866-554-5380
- MAINE SENIOR COLLEGE (Osher Lifelong Learning Network): 207-780-4076 OR www.usm.maine.edu/eap/seniorcollege
- NATIONAL CONSUMERS' LEAGUE/ NATIONAL FRAUD INFORMATION CENTER: 1-800-876-7060 OR www.fraud.org

The Department of Professional and Financial Regulation's Consumer Information Specialists can help:

Consumer Credit (including non-bank mortgage lenders, credit reporting agencies, and others): 1-800-332-8529/TTY: 1-888-577-6690

Bureau of Insurance (including Long Term Care insurance, Medicare Supplemental insurance, and others): 1-800-300-5000/TTY: 1-888-577-6690

Bureau of Financial Institutions (State-chartered financial institutions including banks and credit unions): 1-800-965-5235/TTY: 1-207-624-8563

Office of Licensing & Registration (many professions and occupations, including health care professionals, door-to-door sellers, charitable organizations): 1-207-624-8603

Office of Securities (individuals and firms that offer investments or investment advice in Maine, including stock brokers and Maine-licensed investment advisers): 1-877-624-8551

PFR resources online:
www.maine.gov/pfr

Maine Senior Resources online:
Go to www.maine.gov and click on the "Family and Home" link



Resources For Maine Investors Approaching or In Retirement



Spot scams and shady
investment practices

Learn more about investing

Stop telemarketing calls and
reduce junk mail

Check the license and
background of your broker
or investment adviser

Toll free: 1-877-624-8551
TTY: 1-888-577-6690



The Office of Securities protects Maine investors

Whether the market is up, down, or in-between– whatever the economic climate, the Office of Securities helps Maine investors manage their investments wisely and safely.

The Office of Securities licenses and oversees individuals and firms that offer securities and investments to the public, investigates possible violations of the securities laws, and also **provides objective information** to help investors make an informed decision and avoid investment fraud.

Investing can be very rewarding, but always carries some degree of risk. Scam artists and unethical financial advisers often minimize risks and costs, falsely claim that a profit is “guaranteed, ” or try to pressure you to act quickly- before you have had a chance to thoroughly investigate the investment.

Protect yourself by becoming an informed investor!

Questions to Ask Before Investing

1. Is the investment registered in Maine or with SEC? If not, you may not want to invest. Equally important to ask: is the investment right for you given your financial needs and circumstances?
2. Is the person selling you this investment licensed in Maine? If not, beware.
3. Do you understand all of the important features of the product, including expenses and commissions, holding periods, surrender charges or penalties, tax consequences, and so on? If not, get more information before proceeding.

Check Before You Invest



Call the Office of Securities to check out a broker, investment adviser or investment

1-877-624-8551

www.investors.maine.gov

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In or Near Retirement? Special Tips to Keep in Mind

There are many able professionals to assist you with financial advice and brokerage services if you need them, but not all advisers are who they may appear to be. Even if the investment does not wipe out your savings, bad or unscrupulous advice could cost you a bundle.

TIP Before choosing a broker or adviser, gather recommendations from trusted sources and then interview candidates by using our **Smart Investor’s Checklist** (available online or by calling the Office of Securities).

TIP Thoroughly investigate the investment **product** as well: get more than one opinion from a respected or objective source on any new investment *before* signing paperwork or writing a check. You may also find our extensive online investor education resources helpful.

TIP If you have concerns or questions, contact us– we are here to help you, the Maine investor.