

**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, families, people in crisis 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

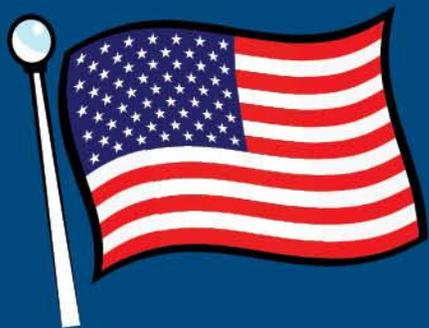
Organized in 1919, the North American Securities Administrators Association (NASAA) is the oldest international organization devoted to investor protection. NASAA is a voluntary association whose membership consists of 67 state, provincial, and territorial securities administrators in the 50 states,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

Military



**For Military
Families**

Conversation Starters for
Military Service Members
and Dependents



■ Getting Started

Military life changes quickly with deployments, relocations, promotions or changes in dependents. You should prepare to make safe and wise financial decisions. To prepare yourself financially, consider the following information.

■ Budgeting

- How much income goes toward fixed expenses (i.e. rent, insurance) versus flexible expenses (i.e. entertainment and investments)?
- Have you created a financial plan to show where your money goes?
- Have you taken advantage of military resources to help develop personal finance skills?
- Are your family members aware of all financial accounts, bill deadlines, investments, etc. in case of deployment or an emergency?

Check out NASAA's *[A Salute to Smart Investing](#)* resource guide for the Armed Forces.

■ Saving

- What are your short and long term financial goals (i.e. buy a home, start a family)?
- Do you have an emergency fund for unexpected financial hardships?
- How could you spend less and save more?
- Are you aware of the special savings

accounts and financial programs available to military on deployment?

NASAA is a proud sponsor of *[Military Saves Week](#)*. Check out www.militarysaves.org.

■ Investing

- What are the risks and /benefits of investing compared to saving?
- What investments are appropriate now (i.e. securities, real estate, or education)?
- How do you balance immediate financial needs with long term financial goals?
- Do you understand basic investing strategies (i.e. diversification and dollar cost averaging)?
- Who can help you make informed financial or investment decisions?
- Are you taking advantage of all government-offered investment and retirement plans?

Investigate before you invest. Contact your local securities regulator to check out the licensing and background of investment professionals in your state or province.

■ Scams and Frauds

- How do you identify and report suspected fraud?
- Where can you verify the background of financial professionals or firms?
- How can you effectively monitor your investments?
- How can you stay aware of current 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/.

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