

What to Listen For at Free Lunch Investment Seminars

How did you find out about the session?

- Newspaper
 Mailed Invitation
 Other _____

Where was event held? (City and state) _____

Who was listed as the event sponsor/host? _____

What topics were discussed during the presentation? _____

Who was the speaker? _____

Did the speaker use a title that suggested he or she was particularly qualified to advise older investors? Yes No

What credentials or licenses did the speaker say he or she had?

Provide the name of any broker or financial adviser recommended or associated with the presentation. _____

Provide the name of any company whose investment products were recommended or associated with the presentation. _____

Did the speaker say or suggest in any way that AARP, the federal Securities and Exchange Commission (SEC), North American Securities Administrators Association (NASAA), or a state regulator was involved, had endorsed the session or the product, had sponsored the event, or had provided your name for the invitation list?
Yes No

Did you feel pressured to make an immediate decision? Yes No

Was a home visit or appointment mentioned as a follow-up to the event? Yes No

Have you been contacted as a result of the seminar, even if you did not ask to be?
Yes No

Were you asked to provide information about your finances or investment holdings, such as stocks, bonds or mutual funds? Yes No

For any mentioned investment product:
What rate of return was promised? _____

Was the investment represented as being qualified for a 401(k) or IRA rollover?
Yes No

Were any of these investment opportunities mentioned?
Real estate Yes No
Oil or gas Yes No
Start-up companies Yes No
Promissory notes Yes No
Other _____

For any of the above-mentioned investment opportunities, did the speaker balance both the advantages and disadvantages for the product?

Yes No

Did the speaker talk about any of the following annuities?

Variable annuities?	Yes	No
Deferred annuities?	Yes	No
Equity-indexed annuities?	Yes	No
Immediate annuities?	Yes	No

Did the speaker discuss the risks associated with these products?

Yes No

Did the speaker disclose the surrender charges and tax penalties if the annuities were cancelled early?

Yes No

Were you encouraged to purchase an annuity?

Yes No

What other products were mentioned at the presentation or in the marketing materials?

Living trusts	Yes	No
Prescription drug or medical-discount programs	Yes	No
Life insurance	Yes	No
Reverse mortgages	Yes	No
Long Term Care insurance	Yes	No
Other _____		

For any of the above-mentioned products, did the speaker balance both the advantages and disadvantages of the product?

Yes No

Were any of these phrases emphasized at presentation or in marketing materials?

You have to decide today.	Yes	No
Only a few opportunities are left.	Yes	No
There's a high rate of return.	Yes	No
The risk is low.	Yes	No
People are making a lot of money from similar investments.	Yes	No

Name: _____

Address: _____

E-mail address: _____

Additional comments:

