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 didn’t 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
- Oil or gas
- Start-up companies
- Promissory notes
- Other

- Yes
- No
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:

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