

**You  
Need To  
Know.....**



**HOW DO I "INVESTIGATE" BEFORE I INVEST?**

*Before* giving anyone your money, always investigate *investment advisers* (sometimes called investment or financial planners), *securities salesmen* (sometimes called brokers, stockbrokers, or agents), the *firms* for which they work (dealer or brokerage firm), and the *investment* they want you to buy.

**GET IT IN WRITING!** Whatever an adviser or a securities salesman tells you about himself or herself, about the investment they are offering to you, or about the company or people in which you would be investing, get what you are told in writing. Anyone offering you an investment opportunity should give you an offering memorandum—a complete description of the investment and the people and risks involved with the investment.

Visit the Division's website at

[www.tn.gov/commerce/securities](http://www.tn.gov/commerce/securities)

[Securities.5@tn.gov](mailto:Securities.5@tn.gov)