

The Investor Bill of Rights



When you Invest, You have the right to:

1. Ask for and receive information from a firm about the work history and background of the person handling your account, as well as information about the firm itself.
2. Receive complete information about the risk, obligations, and cost of any investment before investing.
3. Receive a copy of all completed account forms and agreements.
4. Receive recommendations consistent with your financial needs and investments objectives.
5. Receive account statements that are accurate and understandable.
6. Understand the terms and conditions of transaction you undertake.
7. Access your funds in a timely manner and receive information about any restrictions or limitations on access.
8. Discuss account problems with the branch manager or compliance department or service charges, transaction or redemption fees, and penalties.
9. Receive complete information about commissions, sales charges, maintenance or service charges, transaction or redemption fees, and penalties.
10. Contact the Tennessee Securities Division in order to verify the employment and disciplinary history of a securities salesperson and the salesperson's firm; find out if the investment is permitted to be sold; or file a complaint.



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