



COMMON INVESTMENT SCAM SCENARIOS

Unsuitable Investments – Financial products or strategies that are not appropriate for an individual's specific financial situation, goals, or risk tolerance.

Ponzi Schemes – Fraudulent investment schemes that pay returns to earlier investors using the capital contributed by newer investors, rather than generating returns through legitimate business activities.

Affinity Fraud – Investment scams that target members of a particular group, exploiting the trust and personal relationships within that group.

Unregistered Investments – Securities or investment products that are not registered with the appropriate regulatory authorities, and therefore may not meet certain legal and financial standards.

Unlicensed Salespeople – Individuals who sell securities or other investment products without the required licenses and qualifications, which is illegal and may result in legal and financial consequences.

Free Lunch/Dinner Seminars – Marketing events where financial advisors offer a free meal to potential clients in exchange for the opportunity to pitch their investment products or services. Regulators find most of these seminars are actually sales pitches.

Senior Designations – Professional titles or certifications that financial advisors or salespeople may use to imply expertise in serving senior citizens, but which may be misleading or lack legitimate qualifications.

SMARTINVESTKS.COM

HOW TO IDENTIFY AND REPORT **INVESTMENT FRAUD**

IT'S FREE, CONFIDENTIAL AND EASY.



BACKGROUND CHECK

Verify the licensure and disciplinary record of any individual or firm offering investments for sale.

[BROKERCHECK.FINRA.ORG](https://www.brokercheck.finra.org)



SUBMIT A COMPLAINT

Take action by reporting fraud to the Kansas Insurance Department or filing a complaint.

[SECURITIES.KANSAS.GOV](https://www.securities.kansas.gov)



LEARN MORE

Educate yourself about current investment scams and wise investing techniques.

[SMARTINVESTKS.COM](https://www.smartinvestks.com)

Contact the Office of the Securities Commissioner,
a division of the Kansas Insurance Department.

785-296-3071
ksc.ksc@ks.gov
insurance.kansas.gov