

# 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 risks, obligations, and costs of any investment before investing.
3. **Receive** recommendations consistent with your financial needs and investment objectives.
4. **Receive** a copy of all completed account forms and agreements.
5. **Receive** account statements that are accurate and understandable.
6. **Understand** the terms and conditions of transactions 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 of the firm and receive prompt attention to and fair consideration of your concerns.
9. **Receive** complete information about commissions, sales charges, maintenance or service charges, transaction or redemption fees, and penalties.
10. **Contact** your state or provincial securities agency 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.