



Dear Investor:

Check Before You Invest is an investor education awareness campaign created by the Retirement Industry Trust Association, the trade association for self directed retirement plan providers. The purpose of this initiative is to promote investor awareness through educational materials and resources provided by state, federal, and private agencies. We recommend that you utilize this checklist and additional resources provided below while you contemplate any self-directed investment in your retirement plan.

BEFORE you invest:

- Be sure your IRA investment is consistent with your investment goals.
- Understand that any investment outside of an FDIC-insured product is subject to risk including loss of principal.
- Understand that neither your IRA custodian nor any governmental agency endorses or guarantees non-FDIC insured investments.
- Watch out for fraud red flags including but not limited to: guaranteed investment returns, high pressure sales techniques, and too good to be true statements.
- Ask a trusted professional (such as your accountant, lawyer or financial adviser) for a second opinion.
- Be sure to utilize information and resources from: the Securities and Exchange Commission (www.investor.gov) the National Association of State Securities Administrators (www.nasaa.org) and the Financial Industry Regulatory Authority (www.saveandinvest.org)

After you Invest:

- Carefully review each account statement and follow up with questions to the investment sponsor if you do not understand it or something does not make sense or seems suspicious.
- Remember (TRUST COMPANY NAME HERE) maintains your account and forwards account information to you but it is not responsible for any profits or losses on your investments.
- Report any suspicious activity related to your investment to your "trust company", and state or federal authorities

For more information please refer to the following website:
www.rita.us.org