DISB
Government of the District of Columbia
Department of Insurance, Securities and Banking

CONSUMER ALERT

810 FIRST STREET, NE, SUITE 701 | WASHINGTON, DC 20002 | WWW.DISB.DC.GOV

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.

The Department of Insurance, Securities and Banking is the securities regulatory agency for the Government of the District of Columbia and the telephone number is 202.727.8000 and Web site is **www.disb.dc.gov**.