



WHO WE ARE

The New Jersey Bureau of Securities (“Bureau”) is charged with protecting investors from investment fraud, and regulating the securities industry in New Jersey. In addition to bringing investigative and enforcement actions against firms or individuals who violate the New Jersey Uniform Securities Law and the regulations thereunder, the Bureau registers securities offered or sold in New Jersey and oversees the firms and individuals selling securities or providing investment advice to New Jersey residents. Through its Investor Education Initiative, the Bureau also helps New Jersey residents become informed investors and promotes financial literacy.

CHECK BEFORE YOU INVEST

It is critical that you ask questions about investments and the people who sell them – and then verify the answers – before you invest. A legitimate financial professional and his or her firm must be registered with the Bureau, FINRA, or the S.E.C. – depending on the type of business the individual or firm conducts. On the Bureau’s website, **www.NJSecurities.gov**, you can look up your financial professional and his or her firm and find out whether they are registered, if they have had any disciplinary action taken against them, whether any complaints have been filed against them, and what their educational and employment history is.

In addition, with very few exceptions, companies must register their securities before they can sell shares to the public. You can find out whether a product is registered with the S.E.C. by using the EDGAR database (www.sec.gov/edgar.shtml), or with the Bureau by calling **1-866-I-Invest**.

FREE EDUCATIONAL MATERIALS

The Bureau provides – free of charge – a number of written educational materials that can assist you in protecting you and your family’s finances. To read or download these materials, visit **www.NJSecurities.gov**. In addition, the Bureau hosts conferences and gives presentations throughout New Jersey on various issues pertaining to safe investing. To find out more information about the Bureau’s live speaking engagements or to request a speaker, please call **1-866-I-Invest**.

IF A PROBLEM OCCURS

The Bureau investigates complaints against both individuals and firms that issue securities, sell securities or offer investment advice. If the Bureau determines that an individual or company is in violation of New Jersey’s Uniform Securities Law or the regulations thereunder, the Bureau may bring an administrative action or a civil lawsuit. In addition, the Bureau works with criminal law enforcement when it is appropriate.

Don’t be embarrassed if you are a victim of fraud. If you feel that you have been a victim of fraud or of abusive practices by a consultant, advisor, family member or friend, file a complaint with the Bureau:

Online: **www.NJSecurities.gov**

By Phone: **1-866-I-Invest**.

