



A Guide to Financial Planning Rights and Responsibilities as an Investor

Part 3 of a 5-part series

Our two previous articles sought to inform you of the role and functions of the SEC and focused on when you should consider investing, as well as what to consider when investing.

The second article also highlighted some differences between saving and investing. This third article addresses the rights and responsibilities of investors. As an investor, you have a duty to acquaint yourself with the rights that you have and the responsibilities you immediately assume by becoming an investor.

YOUR RIGHTS



As an investor, you have the right to:

- Get background information about the person dealing with your investment account. It is your right to know that the person handling your funds is properly registered to undertake the activity you are about to pursue.
- Get appropriate investment advice that is in line with your objectives.
- Obtain information that clearly outlines the process for raising and resolving complaints.

- Receive clear, accurate and easy-to-understand forms, agreements, statements, confirmations and other communication from your investment advisor or broker and receive these documents in a timely manner.
- Transfer your investment to another broker or another firm at any time you wish.
- Obtain information regarding restrictions or limitations on access to your funds

YOUR RESPONSIBILITIES



As an investor, you should undertake responsibility for:

- Asking questions and receiving complete information about the risks, obligations, benefits, history and costs of any investment before investing.
- Confirming that the security that is being offered for sale has been registered with the SEC and also that the product(s) being offered, as well as the company and/or the investment professional with whom you are dealing are registered with the SEC. (You can obtain this information by contacting the offices of the SEC).
- Obtaining a clear outline of the firm's

policies and procedures for protecting the privacy of your personal information.

- Getting information about the company's past performance.

Investor Tips



*Here are some useful investor tips.
Remember, it's your money*

- Don't be afraid to ask questions.
- Make sure your questions are answered to your satisfaction.
- Always take time to get a second opinion.
- Never accept a verbal agreement - **GET IT IN WRITING.**
- Never sign any document before reading it carefully. If you don't understand a document, see a professional adviser.
- Take your time to make decisions. Don't allow anyone to rush you.



For further information contact the SEC:
(868) 627-4861 ext: 1275
or visit the website at www.ttsec.org.tt

Your MONEY... Know It To Grow It!

The next article will focus on:
Basic information on the various types of investment products in addition to the fundamentals of investment decision making.