



THE TRINIDAD AND TOBAGO
SECURITIES AND EXCHANGE
COMMISSION



**YOUR RIGHTS AND
RESPONSIBILITIES
AS AN INVESTOR**

AS AN INVESTOR YOU HAVE THE RIGHT TO:

1. 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 responsible investment advice consistent with your personal objectives and risk tolerance.
3. Receive complete information about the risks, obligations, benefits, history and costs of any investment before investing.
4. Receive full disclosure of the commissions, sales charges, maintenance and service charges, transaction or redemption fees and penalties related to the investment products being offered to you.
5. Receive a clearly defined process for raising and resolving complaints including alternatives available to you if the firm is unable to resolve a dispute to your satisfaction.
6. Receive clear, accurate, timely and easy to understand forms, agreements, statements, confirmations and other communications from your investment advisers or brokers.
7. Receive a thorough explanation of the terms and conditions of transactions you undertake from your investment representative.
8. Have easy and timely access to your funds and to receive information regarding any restrictions or limitations on access.

9. Move your account to another representative or new investment firm in a simple, timely and efficient manner whenever you wish.
10. Obtain clear descriptions of the firm's policies and procedures for protecting the privacy of your personal information.
11. Receive confirmation from your investment professional about whether any security that is being offered for sale has been registered.

AS AN INVESTOR YOU HAVE THE RESPONSIBILITY TO:

1. Ask questions

Thoroughly evaluate the background of any financial professional and firm with whom you intend to do business.

2. Ensure that the company is registered

Visit the SEC website at www.ttsec.org.tt or contact us by phone at 627-4861 or at our offices at 57-59 Dundonald Street Port of Spain in order to ensure that the company, the products being offered and the investment professional you are dealing with are registered with the SEC.

3. Be wary of opportunities that sound too good to be true.

Be especially cautious when you are looking for a safe investment vehicle. Opportunities that sound too good to be true usually are!

4. Be wary of sending or transferring cash on the Internet or by mail.

Phony currency trading firms, investment dealers and even phony stock exchanges use the Internet as a cheap yet effective way of reaching a large number of potential customers. Be alert to the dangers of trading on-line. It is very easy to transfer funds on-line, but retrieving your money may be challenging if not impossible. Check for certificates of verification on internet transactions.

5. Be sure to get information on the company's performance track record.

Get as much information as possible about the firm's or individual's performance record from other clients.

Analyze information that you receive in a brochure or other document in relation to the content, the written language, and the claims that are being made. Question whether these statements are true, professional and appropriate to your investment needs.

Remember that the SEC is also a source of certain public information on companies that are registered.

6. Avoid persons who won't give you their background.

Get background information on the persons managing or promoting the company. Do not rely solely on oral statements or promises from the firm's employees. Ask for all information in writing. Do not deal with the person or company if you are not fully satisfied that you are dealing with a legitimate establishment.

INVESTOR TIPS

- Remember it's your money.
- Don't be afraid to ask questions.
- Make sure your questions are answered to your satisfaction.
- Take notes during conversations with sales people.
- Beware of high-pressure sales tactics.
- Don't be intimidated by a salesperson.
- Never assume a salesperson is an "expert."
- Always take the 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 lawyer or other professional adviser.
- Take your time to make decisions. Don't allow anyone to rush you.

For additional information visit our website at www.ttsec.org.tt or call our Communications Unit at 627-4861 Ext 1275.

*SECURITIES & EXCHANGE
COMMISSION OF
TRINIDAD AND TOBAGO*



**The Trinidad and Tobago
Securities and Exchange Commission**

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Port of Spain

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Website: www.ttsec.org.tt

Business Hours: Monday – Friday

8.00A.M. – 4.00P.M.