

# FINANCIAL FRAUD in THE UNITED STATES

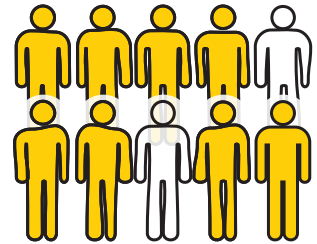
## LEARN TO PROTECT YOURSELF



**\$50 BILLION**  
per year lost to fraud

**8 in 10**

solicited for  
potentially fraudulent offers



Part of the problem is that many Americans have **unrealistic expectations of market returns.**



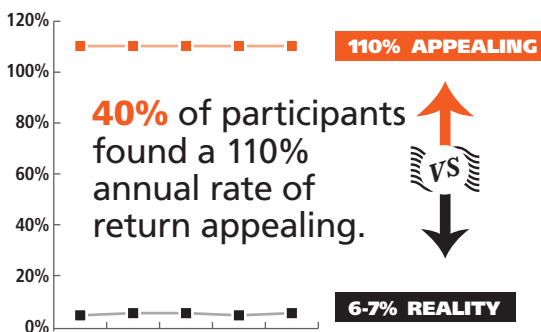
**FRAUDSTERS USE MANY TACTICS TO GET TO YOUR MONEY.**

**67%** received an email offering a large amount of money but required an initial deposit or fee.

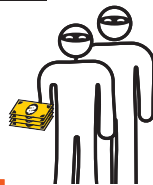


**64%** were invited to an "educational" investment meeting that was likely a sales pitch.

**36%** received a letter stating they had won the lottery in another country.

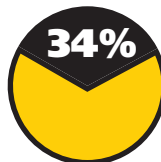


**40%** of participants found a 110% annual rate of return appealing.



Financial fraud **affects anyone with money, but...**

adults aged 55 and over are 34% more likely to be targeted for fraud.



**BE SURE TO ASK and CHECK.**



**ASK** if the person is licensed to sell you the investment and if the investment is registered.



**CHECK** to verify their answers with FINRA or the SEC. You can use FINRA's Broker-Check and the SEC's EDGAR database.

**VISIT [SAVEANDINVEST.ORG](http://SAVEANDINVEST.ORG) FOR MORE INFORMATION.**

Source: FINRA Investor Education Foundation research report, *Financial Fraud and Fraud Susceptibility in the United States* (2013). Study and methodology available online at [www.SaveAndInvest.org](http://www.SaveAndInvest.org).

**SaveAndInvest.org**