Are you an Investor? KNOW YOUR RIGHTS

If you answered yes, then you need to be aware of and understand your rights and responsibilities.

Your Right to Information:

As an investor, you are a consumer of financial services and you have the right to receive:

- Information about an entity's history, expertise and its advisers
- Complete information about the risks, obligations, benefits and costs of any potential investment
- investment advice that is consistent with your financial needs and investment objectives and your risk tolerance

Your Right to Choose

As an investor, before choosing an investment product, it is important to:

- Assess all of your options
- Choose the investment products that best satisfy your goals
- Choose an investment provider that best meets your needs
- Shop around and compare the products available

Your Responsibility to Request Information:

As an investor you have a right to:

- Ask questions of your licensed representative, such as your broker-dealer/investment adviser or other securities industry professional with whom you intend to conduct business
- Get information on the security company's performance and track record

Your Right to Redress:

As an investor you have a right to:

- Receive information on the process for raising and resolving complaints regarding the provision of investment advice
- Receive information about alternatives available to you if the company is unable to resolve a complaint to your satisfaction
- Change investment advisers if you are dissatisfied with the service you have received
- Lodge a complaint with the ECSRC in relation to any securities matter. However, please note that a loss on your investment due to prevailing market conditions is NOT a legitimate basis for a complaint.

If in doubt, contact the ECSRC:
Eastern Caribbean Securities Regulatory Commission
ECCB Financial Complex, Bird Rock, Basseterre
Phone: (869) 465-2537   Fax: (869) 465-7512

REMEMBER: Always verify everything that you are told . Investment scams can be very convincing. If something sounds too good to be true, it usually is!