## What to Listen For at Free Lunch Investment Seminars

**How did you find out about the session?**
- Newspaper
- Mailed Invitation
- Other _______________________________________________________________________

**Where was event held? (City and state) ____________________________**

**Who was listed as the event sponsor/host? _________________________________________**

**What topics were discussed during the presentation? _________________________________**

**Who was the speaker?________________________________________________________**

**Did the speaker use a title that suggested he or she was particularly qualified to advise older investors?**
- Yes  
- No

**What credentials or licenses did the speaker(s) say he or she had?**
____________________________________________________________________________

**Provide the name of any broker or financial adviser recommended or associated with the presentation. _________________________________________________________________**

**Provide the name of any company whose investment products were recommended or associated with the presentation. _________________________________________________**

**Did the speaker say or suggest in any way that AARP, SEC, NASAA or a state regulator was involved, had endorsed the session or the product, had sponsored the event, or had provided your name for the invitation list?**
- Yes  
- No

**Did you feel pressured to make an immediate decision?**
- Yes  
- No

**Was a home visit or appointment mentioned as a follow-up to the event?**
- Yes  
- No

**Have you been contacted as a result of the seminar, even if you did not ask to be?**
- Yes  
- No

**Were you asked to provide information about your finances or investment holdings, such as stocks, bonds or mutual funds?**
- Yes  
- No

**For any mentioned investment product:**
- What rate of return was promised? __________________________
- Was the investment represented as being qualified for a 401(k) or IRA rollover? **Yes**  
  **No**

**Were any of these investment opportunities mentioned?**
- Real estate  
  **Yes**  
  **No**
- Oil or gas  
  **Yes**  
  **No**
- Start-up companies  
  **Yes**  
  **No**
- Promissory notes  
  **Yes**  
  **No**
- Other _______________________________________________________________________

- Yes  
- No
**Did the speaker balance both the advantages and disadvantages for the product?**
- Yes
- No

**Did the speaker talk about any of the following annuities?**
- Variable annuities? Yes  No
- Deferred annuities? Yes  No
- Equity-indexed annuities? Yes  No
- Immediate annuities? Yes  No

**Did the speaker discuss the risks associated with these products?**
- Yes  No

**Did the speaker disclose the surrender charges and tax penalties if the annuities were cancelled early?**
- Yes  No

**Were you encouraged to purchase an annuity?**
- Yes  No

**What other products were mentioned at the presentation or in the marketing materials?**
- Living trusts Yes  No
- Prescription drug or medical-discount programs Yes  No
- Life insurance Yes  No
- Reverse mortgages Yes  No
- Long Term Care insurance Yes  No
- Other _________________________________________

**Did the speaker balance both the advantages and disadvantages of the product?**
- Yes  No

**Were any of these phrases emphasized at presentation or in marketing materials?**
- You have to decide today.  Yes  No
- Only a few opportunities are left. Yes  No
- There’s a high rate of return. Yes  No
- The risk is low. Yes  No
- People are making a lot of money from similar investments. Yes  No

**Name:** ______________________________________________________________________

**Address:** ____________________________________________________________________

**E-mail address:** _______________________________________________________________

- □ Yes, please keep in touch with me by e-mail about AARP activities, events and member benefits.

**Additional comments:**
_______________________________________________________________________________
_______________________________________________________________________________
_______________________________________________________________________________