



CONSUMER INVESTOR AWARENESS NOTICE

Today more than ever it is important that owners of self-directed retirement plans conduct research to make informed decisions and avoid fraud, but where do you start?

For your convenience, a number of websites and specific resources are available at www.ira.com. At the website you can download a free DVD "Tricks of the Trade – Outsmarting Investment Fraud" and free e-books "Fighting Fraud 101" from FINRA and "Seniors Against Investment Fraud (SAIF)" from the California Department of Corporations.

www.investor.gov 800 732 0330 The Securities and Exchange Commission (SEC) is dedicated to helping Americans protect their investments.

www.nasaa.org 202 737 0900 The North American Securities Administrators' Association (NASAA) provides information on investor education.

www.finra.org 301 590 6500 The Financial Industry Regulatory Authority (FINRA) has an "Investor" section on Smart Investing.

www.aarp.com 888 687 2277 American Association of Retired Persons (AARP) includes a section on scams, fraud and consumer protection.

BE AWARE OF FALSE CLAIMS & ENDORSEMENTS

Be mindful of individuals who offer investments that are "approved by the government" or imply that because the transaction occurs through a custodian that the custodian approves the investment, that it is appropriate for you or that it carries little or no risk.

There are risks associated with any investment that is not FDIC-insured. Neither governmental agencies nor self-directed IRA custodians endorse specific investments. The fact that an investment is *permitted* in an IRA should not be used in determining whether the investment is *appropriate* for you.

A SAMPLE OF QUESTIONS TO CONSIDER WHEN CONTEMPLATING YOUR INVESTMENTS

Have you checked the investment history of the individual(s)/entity offering this investment?

Have you checked with the Secretary of State to ensure that this entity/company is in good standing?

Have you consulted with an independent financial professional to ensure that this investment is suitable for you and meets your investment objectives?

Have you reviewed the consumer investor awareness resources provided above?

Of course, the resources and issues identified above are not intended to be all-inclusive, but they should give you a head-start on reducing the risk of the investment decisions that you make for yourself and your self-directed retirement account.

This notice is not intended to be nor should it be construed as investment advice, nor should this notice or the resources cited above be considered the ultimate authority with respect to your investment decisions. If you feel that you need specific investment advice, we encourage you to consult with an independent financial professional when considering an investment to ensure that your investment is suitable for you and fits within your investment objectives.