

Investment Fraud

Investment Fraud (also known as Securities Fraud) is a term that covers a wide range of illegal activities including the deception of investors or the manipulation of financial markets.

We've all heard the timeless saying "If it sounds too good to be true, it probably is." As an investor, these are good words to live by. The trick is knowing when "good" becomes "too good."

Senior certifications and designations

A popular practice among financial services salespeople is to identify themselves by a "senior designation" to signal that they have expertise in retirement planning or the investment needs of older people.

The requirements to earn and maintain financial credentials, such as a senior designation, vary considerably. Programs of study range from weekend seminars to two-year graduate programs. The initials on a business card don't provide information about the quality of the designation. Some designations indicate extensive knowledge in the financial needs of older consumers, while others are merely marketing tools. While the majority of investment advisers, financial planners, and broker-dealers are honest and reputable, it pays to check on a senior designation if you are presented with one.