CHECKLIST: WHAT TO LISTEN FOR AT FREE LUNCH INVESTMENT SEMINARS

1. How did you find out about the seminar?
   a. Newspaper ___
   b. Mailed Invitation ___
   c. Other ________________________

2. Where was the event held? (city, state)
   ________________________________________________________________

3. Date of the event _______________________________________________

4. Who was listed as the event sponsor / host?
   ________________________________________________________________

5. What topics were discussed during the presentation?
   ________________________________________________________________
   ________________________________________________________________

6. Did the speaker use a title that indicated he or she was particularly qualified to advise older investors? Yes ____ No _____

7. What credentials or licenses did the speaker(s) say he or she had? (Write “none mentioned” if appropriate)
8. Provide the name of any broker or adviser recommended or associated with the presentation

9. Provide the name of any investment company whose investment products were associated with the presentation

10. Did the speaker say or suggest in any way that AARP, FINRA, SEC, NAIC, NASAA or a state regulator was involved, had endorsed the session or the product, has sponsored the event or had provided your name for the investment list? Yes ___ No ___

11. Did you feel pressured to make an immediate decision? Yes ___ No ___

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

13. Have you been contacted as a result of the seminar even if you did not ask to be? Yes ___ No ___

14. Were you asked to provide information about your finances or investment holdings, such as stocks, bonds or mutual funds? Yes ___ No ___
15. For any mentioned investment product, what rate of return was promised?
______________________________________________________________

16. Were any of these investment opportunities mentioned?

   a. Real Estate  Yes ___ No ___

   b. Oil or Gas  Yes ___ No ___

   c. Start-up Companies  Yes ___ No ___

   d. Promissory notes  Yes ___ No ___

   e. Other __________________________

17. Did the speaker balance both the advantages and disadvantages of the product?

   Yes ___  No ___

18. Did the speaker talk about any of the following annuities?

   a. Variable annuities  Yes ___ No ___

   b. Fixed immediate annuities  Yes ___ No ___

   c. Other __________________________

19. Did the speaker disclose the surrender charges and tax penalties of the annuities
    were cancelled early?

   Yes ___  No ___

20. Were you encouraged to purchase an annuity? Yes ___ No ___
21. What other products were mentioned at the presentation or in the marketing materials?

   a. Living trusts Yes ___ No ___
   b. Prescription drug or medical discount programs Yes ___ No ___
   c. Life Insurance Yes ___ No ___
   d. Reverse Mortgages Yes ___ No ___
   e. Long term care insurance Yes ___ No ___
   f. Other _______________________________________________________

22. Did the speaker balance both the advantages of the product?

   Yes ___ No ___

23. Were any of these phrases emphasized at the presentation or in the marketing materials?

   a. “You have to decide today” Yes ___ No ___
   b. “Only a few opportunities are left” Yes ___ No ___
   c. “There’s a high rate of return” Yes ___ No ___
   d. “The risk is low” Yes ___ No ___
   e. “People are making a lot of money from seminar investments”

       Yes ___ No ___
NAME ______________________________________________________________

ADDRESS ____________________________________________________________

___________________________________________________________________

EMAIL ADDRESS ______________________________________________________

___ YES - Please keep in touch with me by email about Create the Good and other activities, events and member benefits

Share additional comments on the back and send completed checklist to:

AARP Free Lunch Monitor Program
P.O. Box 93028
Long Beach, CA 90809

or scan and email to nofreelunch@aarp.org