

# 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)

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8. Provide the name of any broker or adviser recommended or associated with the presentation

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

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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](mailto:nofreelunch@aarp.org)