1. Be wary of unexpected telephone calls, letters, e-mails, or even personal visits from strangers who offer quick-profit schemes that require your immediate investment.

2. Look with doubt on promises that you can double your money or even expect a high return on your investment within a short period of time.

3. Turn down money requests accompanied by high-pressure warnings like “Tomorrow will be too late” or “Act now because there will soon be long waiting lists of others who want to take advantage of this golden opportunity.”

4. Always demand written information about the organization behind the investment plan and its past track record. But bear in mind that even printed documents can easily be created, forged, or falsified.

5. Be suspicious of “inside information,” hot tips, and rumors that supposedly will give you a big advantage over other, less knowledgeable investors.

6. Ask for a prospectus, offering circular, financial statement, or other similar documents before you even consider investing. Then read the small print carefully and make sure you understand the terms thoroughly before signing any kind of commitment.

7. Before making a commitment, get a professional opinion from your attorney, stockbroker, accountant, or other reliable consultant.

8. When in doubt, make no promises or commitments, no matter how tentative. It is far better to wait and lose an opportunity than to take the plunge and lose everything.

9. When hounded on the phone by a promoter, don’t be afraid to hang up without explanation. You do not owe the caller anything—in fact, this kind of solicitation is an invasion of your privacy.

10. Call the Virginia Securities Division’s Toll Free Hotline at 1-800-552-7945 to confirm that the company or individual is properly licensed to conduct the business in question and has no history of violating the law.