

UTAH DIVISION OF SECURITIES

PRE-INVESTMENT CHECKLIST



Pre-Investment Checklist

BEFORE investing your money with any person/company, use this checklist to gather information about the individual, firm, and investment. Take time to research and understand the investment. **CAUTION: Individuals and companies are required to be licensed in Utah if they engage in securities transactions.**

I. Seller Agent Information:

Seller/Agent Name: _____
Company/Business Name: _____
Company/Business Address: _____
Phone Number: _____

CAUTION: Have you checked the licensing status, disciplinary history, and professional background of the person selling you the investment? ☐ YES ☐ NO

To check, visit:

For Broker-Dealer Firms and their Agents (brokercheck.finra.org)

For Investment Advisory Firms and Investment Adviser Representatives (adviserinfo.sec.gov)

For Issuer Agents (db.securities.utah.gov)

Utah White Collar Crime Offender Registry (utfraud.com)

LICENSE TYPE	REGISTRATION/LICENSE INFORMATION
<input type="checkbox"/> Broker-Dealer Firm License	CRD No:
<input type="checkbox"/> Broker-Dealer Agent License	CRD No:
<input type="checkbox"/> Insurance Firm License	State License No:
<input type="checkbox"/> Investment Adviser License	IARD No:
<input type="checkbox"/> Investment Adviser Rep. License	IARD No:
<input type="checkbox"/> Accountant License	State CPA No:
<input type="checkbox"/> Real Estate License	State RE License No:

II. The Product:

What investment are you considering?

<input type="checkbox"/> Annuity (See next page)	<input type="checkbox"/> Real Estate
<input type="checkbox"/> Mutual Fund/ ETF	<input type="checkbox"/> Stock
<input type="checkbox"/> Bond	<input type="checkbox"/> Promissory Note
<input type="checkbox"/> Other Private or Public Investment:	

1. How does the investment make you money?

2. What are the risks involved in this investment?

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3. What are the costs (commissions/fees) connected with the purchase?

4. What is the expected return after all costs?

5. When will you see a return?

6. What written information will you receive about this investment before deciding?

7. How often and when will you receive investment account statements?

III. Additional questions if the investment is an annuity:

Type of Annuity:

<input type="checkbox"/> Immediate	<input type="checkbox"/> Fixed/Rate:	<input type="checkbox"/> Equity-Index (Indicate Index):
<input type="checkbox"/> Deferred	<input type="checkbox"/> Variable/List Funds	

Company: _____

Date by which you may cancel without obligation. (Free Look period): _____

Company /Agency rating: _____

Amount, if any, that can be withdrawn without penalty during the accumulation period? _____

Penalties/fees for withdrawing money? _____

What period of time will you receive payments? _____

Annuity fees and commissions:

☐ Percentage of premium charge. Describe: _____

☐ Percentage of net assets charge. Describe: _____

☐ Contract fee. Describe: _____

☐ Transaction fee. Describe: _____

CAUTION: Have you checked the licensing status, disciplinary history, and professional background of the person selling the insurance product? ☐ YES ☐ NO

To check, visit:

For all insurance products and annuities except variable annuities (insurance.utah.gov)

For variable annuities, an agent must hold both a securities license and an insurance license to sell (securities.utah.gov)

IV. Additional Considerations:

CAUTION: If the person selling the investment recommends that you liquidate securities to purchase an insurance product or any other investment, ask about their securities qualifications to provide investment advice. Confirm that their securities license is active.

Does this product meet your investment objectives or goals? Explain: _____

Are there similar investments available that carry lower fees? _____

Are you certain this investment is legitimate and may be lawfully sold in Utah? _____

Once the Pre-Investment Checklist has been completed, contact the Utah Division of Securities to confirm that the person/company holds a valid securities license. Contact us at 801-530-6600 or securities@utah.gov.





UTAH | COMMERCE

Division of Securities

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