



## **I have extra money. What can I do with it?**

- You may place your money in an investment or insurance product

## **What should I know before I invest?**

- The investment product must be registered with the Securities and Exchange Commission. Ask for the prospectus.
- The insurance product must be approved by the Insurance Commission.
- The bank product must be approved by the Bangko Sentral ng Pilipinas.
- Invest only if you completely understand it.
- Investments always entail some degree of risk.
- The higher the return on investments, the greater the risk.
- Investments are not insured by the Philippine Deposit Insurance Corporation.

## **Reminders:**

- Deal only with solicitors, agents and brokers licensed by the SEC or by IC if the product is insurance, or with employees authorized by banks if the product is bank-issued.
- Keep in a safe place your official receipts, contract, and other proofs of investment.

## **Other Questions? Please contact the following:**

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