



Before Investing or Getting Advice

have the person offering products/services complete this form, sign it, and return it to you.



Verify

both the salesperson/advisor and their company are licensed and authorized to sell/offer the specific type of product. Remember to keep this completed form for your records.



Contact

the appropriate California licensing agency below (or call the California Department of Business Oversight for referral to other agencies).

<i>Agency</i>	<i>Responsibilities</i>	<i>Contact Information</i>	
CA Department of Business Oversight	Licenses and regulates individuals and companies conducting various financial activities, including investment advisors, brokers, escrow/titles, mortgages, payday lenders and sellers of franchises.	Toll-Free TTY www.dbo.ca.gov	1-866-275-2677 1-800-735-2922
CA Department of Insurance	Licenses and regulates insurance agents, brokers, companies, viaticals and annuities.	Toll-Free www.insurance.ca.gov	1-800-927-HELP (1-800-927-4357)
CA Bureau of Real Estate	Licenses and regulates real estate brokers and salespeople, and mortgage lender/broker activities.	Fresno Los Angeles Oakland San Diego www.bre.ca.gov	(559) 445-5009 (213) 620-2072 (510) 622-2552 (619) 525-4192
State Bar of California	Information to help you find an attorney, including elder law or trust specialists. Also, file complaints and get assistance with reimbursement for attorney misconduct.	License verification & complaints Toll-Free Senior Information Hotline Toll-Free www.calbar.ca.gov	1-800-843-9053 1-888-460-7364
CA Board of Accountancy	Licenses and regulates certified public accountants, public accountants and accounting firms.	Sacramento www.dca.ca.gov/cba	(916) 263-3680
CA Contractors State License Board	Licenses and regulates 43 classifications of contractors and home improvement specialties.	Toll-Free www.cslb.ca.gov	1-800-321-2752



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CA Department of Consumer Affairs	Licenses and regulates over 100 professions including accountants, real estate professionals, and contractors.	Toll-Free 1-800-952-5210 www.dca.ca.gov
CA Department of Justice –Attorney General’s Office	Prosecutes consumer complaints, related to fraud, and identify theft. Investigates Medi-Cal fraud and elder abuse in long-term care facilities.	Public Inquiry Unit Toll-Free 1-800-952-5225 TTY 1-800-735-2929 www.oag.ca.gov Medi-Cal Fraud and Elder Abuse Reporting Hotline Toll-Free 1-800-722-0432
CA Department of Veterans Affairs	Provides benefits and services to California veterans, including dependents and survivors, from residency in state Veterans Homes to assistance purchasing a home. Also advocates for veterans, providing information and representation before the U.S. Department of Veterans Affairs.	Toll-Free 1-800-952-5626 www.calvet.ca.gov
CA Public Utilities Commission	Regulates privately-owned utilities, telecommunications, transit, and transportation companies.	Consumer Affairs Bureau Toll-Free 1-800-649-7570 www.cpuc.ca.gov
U.S. Department of Veterans Affairs	Provides benefits and services to U.S. veterans, including dependents and survivors. Benefits include disability compensation, pension, education, home loans, life insurance, vocational, rehabilitation, survivors’ benefits, medical benefits, and burial benefits.	VA Benefits Toll-Free 1-800-827-1000 www.va.gov
U.S. Federal Trade Commission (FTC)	Provides consumer protection on loans, credit cards, identity theft, telemarketing, funerals and cemeteries.	Toll-Free 1-877-FTC-HELP (1-877-382-4357) www.ftc.gov
U.S. Internal Revenue Service (IRS)	Provides information on legitimate charities, tax-related fraud schemes, fraudulent federal tax returns, and other information.	Hotline for Charities Information Toll-Free 1-877-829-5500 Hotline for Tax Fraud Reporting Toll-Free 1-800-829-0433 www.irs.gov
U.S. Securities and Exchange Commission (SEC)	Regulates national securities exchanges, investment companies, and investment advisors who manage over \$100M in client assets.	Toll-Free 1-800-732-0330 www.sec.gov

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Consumer Financial Protection Bureau (CFPB)	Congress established the CFPB to protect consumers by carrying out federal consumer financial laws. They work to give consumers the information they need to understand the terms of their agreements with financial companies and are working to make regulations and guidance as clear and streamlined as possible so providers of consumer financial products and services can follow the rules on their own.	Toll-Free (855) 411-2372 www.consumerfinance.gov
Eldercare Locator	The Eldercare Locator, a public service of the Administration on Aging, U.S. Department of Health and Human Services, is a nationwide service that connects older Americans and their caregivers with information on senior services.	Toll-Free 1-800-677-1116 www.eldercare.gov
Federal Deposit Insurance Corporation (FDIC)	The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring depositors for at least \$250,000 per insured bank; by identifying, monitoring and addressing risks to the deposit insurance funds; and by limiting the effect on the economy and the financial system when a bank or thrift institution fails.	Toll-Free 1-877-275-3342 (ASK-FDIC) www.fdic.gov
Financial Industry Regulatory Authority (FINRA)	FINRA is the Financial Industry Regulatory Authority. FINRA is dedicated to investor protection and market integrity through effective and efficient regulation of the securities industry. FINRA is not part of the government. We're an independent, not-for-profit organization authorized by Congress to protect America's investors by making sure the securities industry operates fairly and honestly.	Toll-Free 1-800-289-9999 www.finra.org
Office of the Comptroller of the Currency (OCC)	The OCC's primary mission is to charter, regulate, and supervise all national banks and federal savings associations. They also supervise the federal branches and agencies of foreign banks. Their goal in supervising banks and federal savings associations is to ensure that they operate in a safe and sound manner and in compliance with laws requiring fair treatment of their customers and fair access to credit and financial products.	Toll-Free 1 (800) 613-6743 or TDD Number (713) 658-0340 www.occ.gov www.HelpWithMyBank.gov