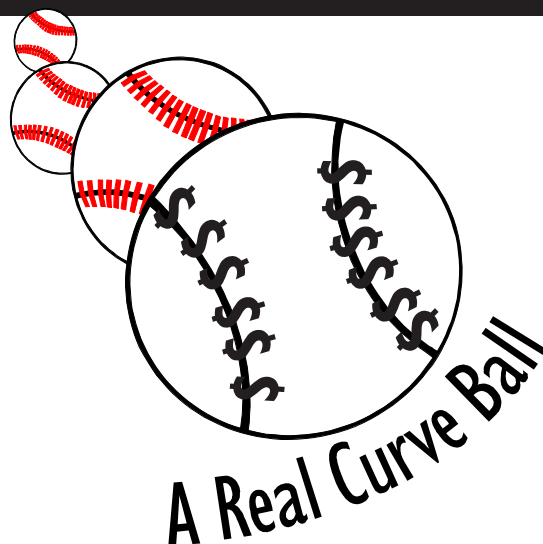


FTC FACTS for Consumers

The Seminar Pitch:



Earn up to \$100,000 per year!

At the world's most successful seminar, we'll show you how to multiply your money in 6 months or less — with little risk.

Our experts will teach you the latest insider secrets for making money fast.

You can't afford to pass up this valuable opportunity.

What a pitch!

You may have received a letter or seen an infomercial promoting a seminar or conference that promises to help you make a lot of money. Seminar hucksters say they'll give you valuable information about how to invest successfully or operate a profitable business. Their "success stories" and testimonials seem to show that anyone who attends the seminar can make money from the investment and business program they're selling. Some promoters may even claim to have gotten rich from their own investment in the program.

Facts for Consumers

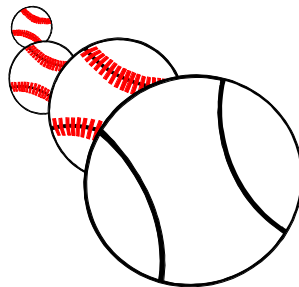
If you attend one of these seminars, you'll hear a series of sales pitches for a variety of business opportunities and investments. Consumers who invest in these "opportunities" frequently find that the pay-off isn't as promised — and they can't recoup the money they spent.

The Federal Trade Commission wants to alert you to the secrets of the seminar squeeze. Be wary of promotional materials or sales pitches that make these claims:

- \$ You can earn big money fast, regardless of your lack of experience or training.
- \$ The program or business opportunity is offered for a short time only.
- \$ The deal is a "sure thing" that will deliver security for years to come.
- \$ You'll reap financial rewards by working part time or at home.
- \$ You'll be coached each step of the way to success.
- \$ The program worked for other participants — even the organizers.

Don't Get Hit By The Pitch

Promises of quick, easy money can be a powerful lure. If you buy into a business opportunity at a seminar, you may find that the products and information you purchased are worthless and that your money is gone.



You can avoid getting hit by the seminar pitch. Here's how:

- \$ Take your time. Don't be rushed into buying anything at a seminar. Avoid high-pressure sales pitches that require you to buy now or risk losing out on the opportunity. Remember, solid opportunities are not sold through nerve-racking tactics.
- \$ Investigate the business you're considering investing in. Talk to experienced business people and experts in the field before spending your money.
- \$ Be wary of "success stories" or testimonials of extraordinary success. The seminar operation may have paid "shills" to give glowing stories.
- \$ Be cautious about purchasing from seminar representatives who are reluctant to answer questions, or who give evasive answers to your questions. Remember that legitimate businesspeople are more than willing to give you information about their investment or sales opportunity.
- \$ Ask about how much money you need to qualify for the investment or sales opportunity, and ask about the company's refund policy. Get this in writing. Keep in mind that you may never recoup the money you give to an unscrupulous seminar operation, despite the operator's stated refund policies. Taking precautions before you invest is a more effective way to safeguard your money than trying to get a refund after the investment's been made.

To File a Complaint

You may wish to contact the FTC about your complaint. The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Facts for Consumers



Federal Trade Commission
Bureau of Consumer Protection
Office of Consumer and Business Education

May 1998