

Putting financial products to the test.

Your checklist for buying a financial product.

QUESTIONS	ANSWERS
What is the exact name of the product?	
What exactly am I buying? (provide an explanation in your own words)	
What is the maturity date? What happens on that date?	
Who is the issuer? What do I know about this company? Who owns it?	
Who is recommending this product? Why?	
Can I sell this asset any time? How? What would be the costs, penalties, etc.	
Is there any possibility to sell this product at a premium in the future?	

<p>Could the price of this product decrease in the future? When was the last time there was a decrease in price? What was the percentage of decrease?</p>	
<p>Can I lose all my money? What should happen for me to lose all my money? How probable is that situation?</p>	
<p>How much tax am I paying and when? Is the tax subtracted automatically or do I have to report it on my tax form? What reports will I be receiving and when?</p>	
<p>Should I report this product on my 720 form? (Spain only)</p>	
<p>Forecasted cash projection.</p>	
<p>What is the return on investment?</p>	
<p>What are the alternatives? What else can I do with this money? What would be the ROI?</p>	

NOTES:	