

## INVESTOR EDUCATION IN THE RECESSION: INVESTOR PROTECTION TRUST UPDATES MATERIALS TO REFLECT ECONOMIC DOWNTURN

*More Than a Dozen Key IPT Materials Updated to Reflect Changed Economic Circumstances; Overhauled Materials Include Seven “Nuts and Bolts” Investing Guides and High School Curriculum.*

WASHINGTON, D.C. – September 21, 2010 – With investors facing new realities, questions and challenges in today’s recession, the nonprofit Investor Protection Trust (IPT) has overhauled many of its core investor education materials to reflect the impact of the recession.

The Trust partnered with the editors of Kiplinger’s Personal Finance magazine to update seven investor education booklets as part of IPT’s investor education and protection programs in communities nationwide. The investor education booklets tackle the basics of several key investor topics such as stocks, bonds and mutual funds. Now updated to reflect recession-related considerations, the booklets are designed for the beginning and intermediate investor, as well as the long-term investor who never learned the basics.

Investor Protection Trust President and CEO Don Blandin said: **“This is all about remaining relevant and credible. Investor education needs to be kept current with what is going on in the market to remain useful to investors, particularly those who feel ‘burned.’ Our goal here is to make sure that the hard lessons of the recession are reflected in what it is that we communicate to the public. The concern is that, if investor education materials ignore the impact of the recession, investors will not have the tools to make wise and safe decisions in today’s challenging environment. What we have done is to look at the basic advice investors need and then filtered that through the tough economic times of the last two years.”**

The following updated materials for investors are now available from IPT:

- ***Five Keys to Investing Success.*** Available directly at [www.investorprotection.org/downloads/pdf/learn/IPT\\_Five\\_Keys\\_2010.pdf](http://www.investorprotection.org/downloads/pdf/learn/IPT_Five_Keys_2010.pdf), this booklet covers what an individual needs to know to be a better investor, with simple steps provided to help readers reach their goals. Even while acknowledging the recent downturn in the stock market, this overhauled brochure continues to underscore the importance of investing in stocks for long-term growth, as well as the importance of maintaining a diversified portfolio.
- ***The Basics for Investing in Stocks.*** Available directly at [www.investorprotection.org/downloads/pdf/learn/IPT\\_Stocks\\_2010.pdf](http://www.investorprotection.org/downloads/pdf/learn/IPT_Stocks_2010.pdf), this booklet explains how stocks – although they are unpredictable in the short term – have delivered superior returns over the long haul. In recognition of the economic slowdown, the long-term expectation on returns is revised in this brochure from 10 percent to 8 percent on an annualized basis.
- ***A Primer for Investing in Bonds.*** Available directly at [www.investorprotection.org/downloads/pdf/learn/IPT\\_Bonds\\_2010.pdf](http://www.investorprotection.org/downloads/pdf/learn/IPT_Bonds_2010.pdf), this booklet details how bonds can provide a steady stream of income that can be used for living expenses. Included here is a new discussion of “taxable tax-exempt” Build American Bonds, which were created by Congress as a weapon to help fight the recession.
- ***Mutual Funds and ETFs: Maybe All You’ll Ever Need.*** Available directly at [www.investorprotection.org/downloads/pdf/learn/IPT\\_Mutual\\_Funds\\_2010.pdf](http://www.investorprotection.org/downloads/pdf/learn/IPT_Mutual_Funds_2010.pdf), this booklet focuses on how America’s most popular investment choice can help investors meet most of their financial goals.
- ***Getting Help With Your Investments.*** Available directly at [www.investorprotection.org/downloads/pdf/learn/IPT\\_Getting\\_Help\\_2010.pdf](http://www.investorprotection.org/downloads/pdf/learn/IPT_Getting_Help_2010.pdf), this booklet focuses on the question of how to find and choose a financial professional.
- ***Where to Invest Your College Money.*** Available directly at [www.investorprotection.org/downloads/pdf/learn/IPT\\_College\\_2010.pdf](http://www.investorprotection.org/downloads/pdf/learn/IPT_College_2010.pdf), this booklet focuses on getting a head start on a child’s education kitty in order to meet the challenge of paying tomorrow’s tuition bills.

- **Maximize Your Retirement Investments.** Available directly at [www.investorprotection.org/downloads/pdf/learn/IPT\\_Retirement\\_2010.pdf](http://www.investorprotection.org/downloads/pdf/learn/IPT_Retirement_2010.pdf), this booklet is a step-by-step guide to building a secure nest egg either through an employer-based plan or on a solo basis.

All seven booklets are available on one Web page at [www.investorprotection.org/learn/?fa=booklets](http://www.investorprotection.org/learn/?fa=booklets).

Each booklet includes a glossary of terms used in the booklet and information on the role of State Securities Regulators and how to contact their Regulator. For more information about contacting your State Securities Regulator, go to the North American Securities Administrators Association (NASAA) Web site at: [www.nasaa.org/QuickLinks/ContactYourRegulator.cfm](http://www.nasaa.org/QuickLinks/ContactYourRegulator.cfm).

For high school educators, IPT also announced that has revised “The Basics of Saving and Investing: Investor Education 2020,” as well as a related “train the trainer” PowerPoint presentation. “The Basics” and related materials are available at: [www.investorprotection.org/teach/?fa=basics](http://www.investorprotection.org/teach/?fa=basics).

With its unique classroom focus on how to spot and avoid investment swindles, “The Basics” has been field tested in hundreds of classrooms in towns and cities across the United States.

IPT has also has several investor education and protection publications developed specifically for members of the military and their families. The “Personal Finance for Military Families” guide ([www.investorprotection.org/downloads/pdf/learn/IPT\\_Military\\_Families\\_2009.pdf](http://www.investorprotection.org/downloads/pdf/learn/IPT_Military_Families_2009.pdf)) was developed by the editors of Kiplinger’s Personal Finance magazine and IPT for distribution to American military bases worldwide through a partnership with BBB Military Line.

### **ABOUT IPT**

The Investor Protection Trust ([www.investorprotection.org](http://www.investorprotection.org)) is a nonprofit organization devoted to investor education. The primary mission of IPT is to provide independent, objective information needed by consumers to make informed investment decisions. Founded in 1993 as part of a multi-state settlement to resolve charges of misconduct, IPT serves as an independent source of unbiased and non-commercial investor education materials. The IPT provides investor education at both the state and national levels under its “Investor Education in Your Community®” program.

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