



UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

OFFICE OF INVESTOR EDUCATION  
AND ASSISTANCE

TEL: 1-800-732-0330  
FAX: (202) 772-9295  
WWW.SEC.GOV

Dear Investor:

Thank you for contacting the U.S. Securities and Exchange Commission (SEC).

Enclosed is our investor complaint form and our Investor Bulletin on Investor Complaints, which explain how the SEC handles investor complaints and describe other ways you may be able to resolve a securities-related dispute.

If you choose to submit the enclosed investor complaint form, please note:

- If you complete the form by hand, print or write neatly.
- You may include copies of documents, letters, and other materials you believe would be helpful in understanding your complaint, but do not send originals.
- Once you have completed the form (two pages, double-sided):
  1. Fold the pages in half so that only the business reply card is showing.
  2. Securely tape the sides of the form closed.
  3. Drop the form in any U.S. mailbox. The postage has been prepaid.

We will let you know when we have received your complaint. In the meantime, please visit our website, [Investor.gov](http://Investor.gov), for tools and resources on investing.

Sincerely,  
Office of Investor  
Education and Assistance

Enclosures  
Investor Complaint Form  
Investor Bulletin: Investor Complaints



U.S. Securities and Exchange Commission

## Office of Investor Education and Assistance

OMB Number: 3235-0547  
Expires: August 31, 2026  
Estimated average burden  
hours per response: 0.25

### Investor Complaint Form

You may use this form to send your complaint to the SEC. Although we use secure socket layer encryption, do not hesitate to print this form and send it by mail or fax if you have any concerns about security. Please read our Privacy Act Notice to learn more about how we may use the information you send to us.

Please read Investor Bulletin: Investor Complaints for information on what we will do with your complaint and other options for resolving your complaint.

- Yes, send the form to the firm or company.       No, do not send the form to the firm or company. If you choose "no", we will record your complaint in our database, but we cannot help you any further.

### Tell Us About Yourself (\*You must complete this information)

Title \_\_\_\_\_ First name\* \_\_\_\_\_  
Middle initial \_\_\_\_\_ Last name\* \_\_\_\_\_  
Street Address\* \_\_\_\_\_  
Address (cont.) \_\_\_\_\_  
City\* \_\_\_\_\_ State/Province (required if US or Canada)\* \_\_\_\_\_  
Zip/Postal Code\* \_\_\_\_\_ Country\* \_\_\_\_\_  
Daytime phone \_\_\_\_\_ Alternate phone \_\_\_\_\_ Fax \_\_\_\_\_  
E-mail\* \_\_\_\_\_ Are you a \_\_\_\_\_

### Tell Us About the Firm or Individual You Have a Complaint Against

Firm Name \_\_\_\_\_ Type of Firm \_\_\_\_\_  
Broker, Advisor, or Salesperson \_\_\_\_\_  
Street Address\* \_\_\_\_\_  
Address (cont.) \_\_\_\_\_  
City\* \_\_\_\_\_ State/Province (required if US or Canada)\* \_\_\_\_\_  
Zip/Postal Code\* \_\_\_\_\_ Country\* \_\_\_\_\_



Have you taken legal action? If so, what type:

Mediation

Arbitration

Court Action

Describe the details of the legal action you have taken.

To mail back to the SEC, please fold this document in half, secure with tape, and mail.



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NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**

FIRST CLASS MAIL PERMIT NO. 101 WASHINGTON DC

POSTAGE WILL BE PAID BY ADDRESSEE

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
ATTN:OIEA  
100 F ST NE  
WASHINGTON DC 20549





# Investor Complaints

*The SEC's Office of Investor Education and Assistance (OIEA) is issuing this Investor Bulletin to inform investors about how OIEA handles investor complaints and other ways investors may be able to resolve a securities-related dispute.*

## Types of Complaints

OIEA receives many types of complaints from individual investors, including complaints against brokers, brokerage firms, investment advisers, transfer agents, mutual funds, and other market participants. You can submit an [investor complaint form](#) to OIEA to report problems with investments, an investment account, or a financial professional, including problems involving:

- Order handling, trade execution, or confirmations;
- Delivery of funds or securities;
- Dividends;
- Fees, commissions, or mark-ups;
- Inaccurate or misleading disclosures by financial professionals;
- Margin;
- Suitability, or excessive trading or other account abuses; and
- Opening, transferring, or closing an account, or redeeming or transferring mutual funds.

You also may send OIEA copies of documents, letters, and other materials you believe would be helpful in understanding your complaint, but do not send originals. The copies may be emailed to [help@sec.gov](mailto:help@sec.gov), faxed to (202) 772-9295, or mailed to U.S. Securities and Exchange Commission, Office of Investor Education and Assistance, 100 F Street, N.E., Washington, DC 20549-0213.

OIEA will inform you when it receives your complaint and will note the file number assigned to your complaint. You should reference this file number when contacting OIEA.

To provide the SEC with information about [fraud or wrongdoing](#) involving potential violations of the federal securities laws, use the [Tips, Complaints and Referrals Portal](#).

## Process for Handling Complaints

OIEA helps ensure that individuals and entities regulated by the SEC respond to investor complaints when appropriate. If an investor selects the option on the complaint form consenting to OIEA's sending the complaint to the firm ("Yes, send the form to the firm..."), OIEA typically forwards the complaint, requesting the firm to send a written report to the investor and to OIEA that addresses the issues raised. However, the SEC cannot act as an investor's attorney or personal representative.

OIEA may refer an investor complaint to other Offices or Divisions within the SEC, including the Division of Enforcement. The Division of Enforcement generally conducts [investigations](#) on a confidential basis. As a result, OIEA will not confirm or deny the existence of an investigation and will not update an investor on the status of a complaint.

## Use of Complaint Information

OIEA's principal use of information from an investor complaint is to resolve the complaint, but OIEA may also share the information with other Offices and Divisions in the SEC or outside of the SEC where appropriate. Records and information may be used by the SEC or disclosed outside the SEC pursuant to 5 U.S.C. 552a(b) for multiple purposes, including to assist with SEC examinations or investigations to determine whether an entity or person is complying with, or has violated, the federal securities laws or certain rules, and civil or administrative proceedings. The SEC often makes its files, including complaint information, available to other government agencies.

Complaint information submitted to OIEA is subject to Privacy Act System of Records Notice SEC-31 ([SORN SEC 31, Investor Response Information System](#)), which is published and updated regularly. Read [SEC Web Site Privacy and Security Policy](#) to learn more about how OIEA may use information from investor complaints.

## Other Options for Resolving a Complaint

Federal and state securities laws provide investors with important legal rights and remedies that may apply to a dispute with an individual or entity regulated by the SEC. You can seek to resolve a complaint through the courts, arbitration, or mediation.

You may want to hire a lawyer who specializes in securities law. If you cannot afford a lawyer, a law school [arbitration/mediation clinic](#) may be able to help you resolve a securities-related dispute free of charge.

In some cases, the Financial Industry Regulatory Authority, Inc. (FINRA) can help you resolve a conflict with a financial services professional. To learn more, read [Initiate an Arbitration or Mediation](#).

## Additional Information

To ask a question or report a problem concerning your investments, your investment account or a financial professional, contact us [online](#) or call the SEC's toll-free investor assistance line at (800) 732-0330 (if outside of the U.S., call 1-202-551-6551).

Visit [Investor.gov](#), the SEC's website for individual investors.

Receive Investor Alerts and Bulletins from OIEA by [email](#) or [RSS feed](#).

The Office of Investor Education and Assistance has provided this information as a service to investors. It is neither a legal interpretation nor a statement of SEC policy. If you have questions concerning the meaning or application of a particular law or rule, please consult with an attorney who specializes in securities law.