

Securities Regulation Outline

I. Intro to Securities Regulation

- Securities regulation focuses on regulating capital raising—companies raising capital to finance themselves by getting money from public investors
 - Either through organized marketplace or through private offering
- Policy & reason for regulation:
 - **Investor protection**
 - Keep investors away from bad companies
 - Give investors confidence to invest
 - Systematic risk and financial stability
 - **Disclosure**
- Institutional investors v. Retail investors—public offerings focused to institutions
 - Treat them differently, don't need as much disclosure for institutions
- Disclosure based system—all companies must disclose (mandatory) so investors and research analysts can compare for investment decisions
 - Policy—protect consumers and accurate pricing of companies value
 - Standardized disclosure
- Markets—Equity
 - Primary market—where initial capital raising takes place. Primary offerings
 - Secondary market—trading securities that have been obtained i.e. NASDAQ and NYSE
- Broker/Dealers—agents that help to buy or sell a security
- Regulators
 - Securities Act of 1933 (more focused on this one)
 - Exchange Act of 1934—market structure act
 - Created the SEC to administer securities laws
- **SEC:**
 - Securities Act enforced by division of **corporate finance**
 - 5 commissioners—3 from dominant party and 2 from opposite and below is staff
- **FINRA**—self-regulatory organization that regulates broker-dealers
 - Underwriters regulated by the SEC and FINRA
 - FINRA screens who is using crowdfunding
- **Blue Sky law**—state law regulating the sale of securities, intended to protect public from fraud. Trumped by federal law
- §3 is exemptions of securities
- §4 exempt transactions
- §5: prohibits unregistered sales of securities and prescribes rules for compelling full disclosure (rules for each period)- **12(a)(1) right to rescind if section 5 violated.**
- Sections 11, 17 and 12a2: prohibit fraud or misrepresentation. 17= criminal sanctions.
- Registration statement: defined in 2a8- Section 6-8 set forth the procedures for registering.
- Prospectus: section 10, defined in 2a10.
- Section 11 and 12= private remedies civil liability. Added to by 13 and 14 (can't contract out of remedies), 15 (joint and several liability).
- Section 18: preempts state law
- Section 19a- good faith defense, 19 and 20 give SEC powers.

Securities Regulation 003

RC Schank



Securities Regulation 003:

The Top Books of the Year Securities Regulation 003 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the engaging narratives that have charmed audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Securities Regulation 003 : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Securities Regulation 003 : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and thrilling novel that will keep you guessing until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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