

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

RJ Alexander



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