

The Smart Investor Booklet 2025

Key messages from IOSCO's
World Investor Week 2025

October 2025

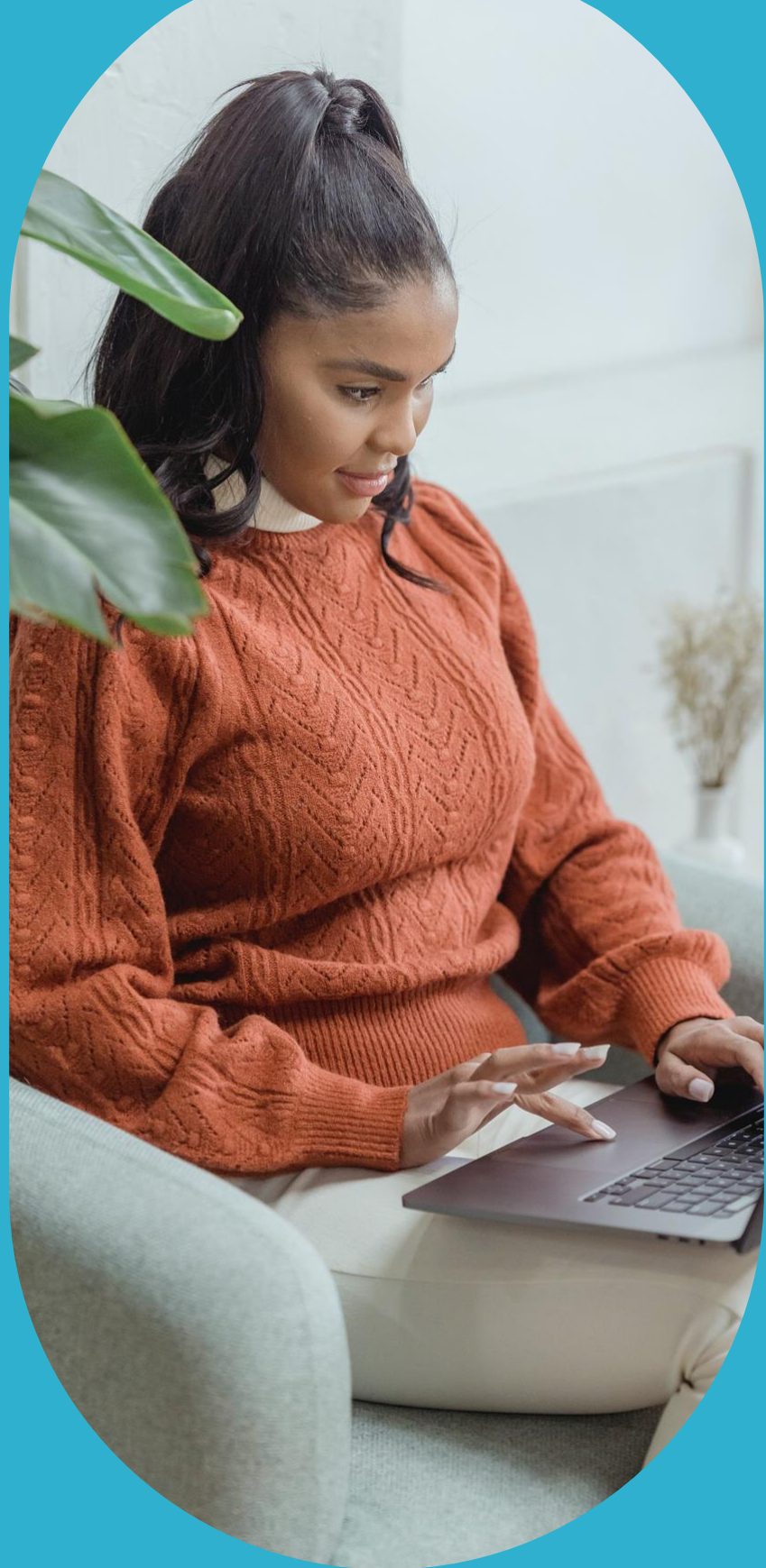


TECHNOLOGY & DIGITAL FINANCE



A Smart Investor

takes the time to do due diligence when making investment decisions, even in the context of today's fast-paced nature of investing.





A Smart Investor

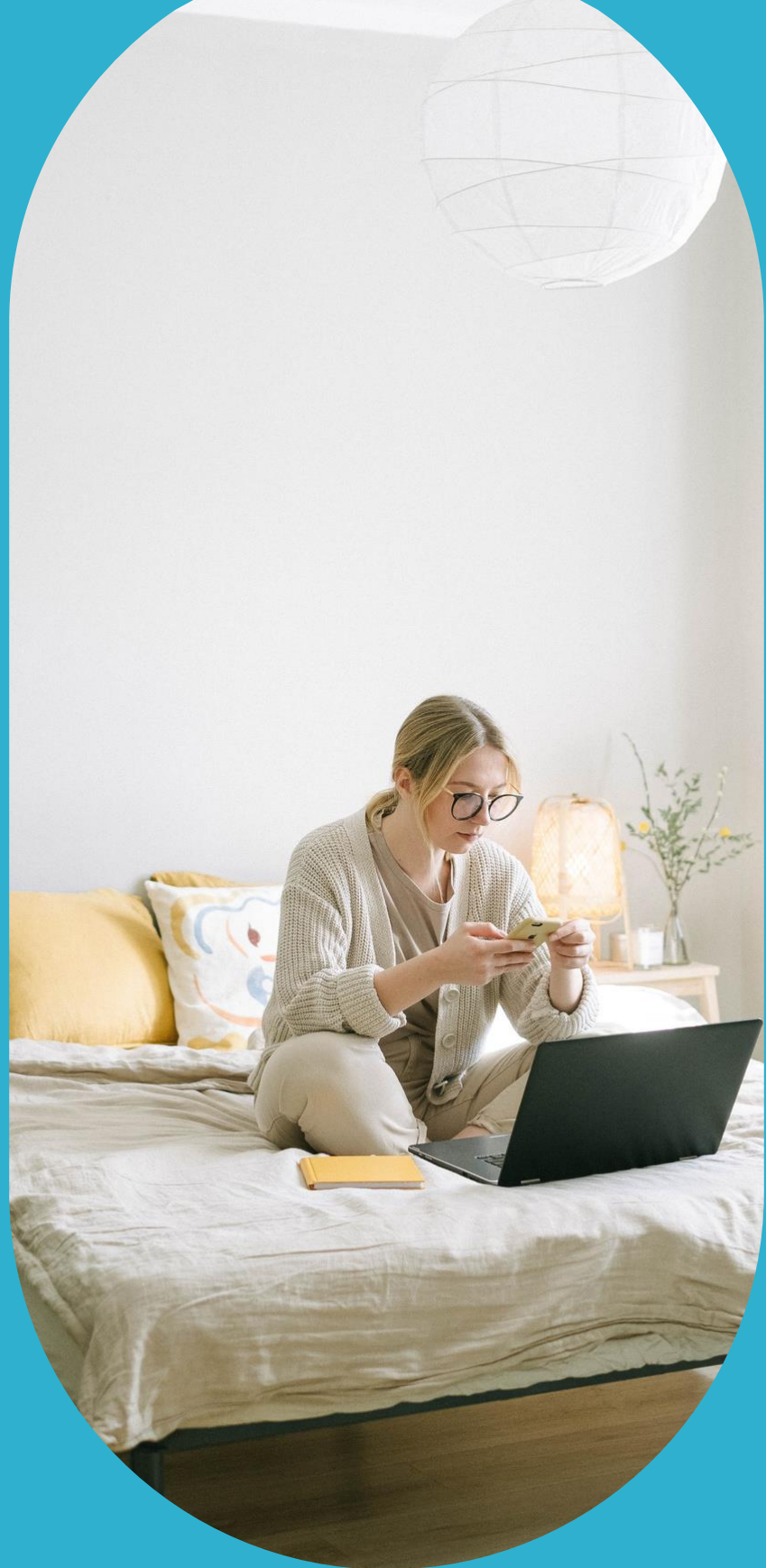
understands how to use digital tools that can help with their finances.





A Smart Investor

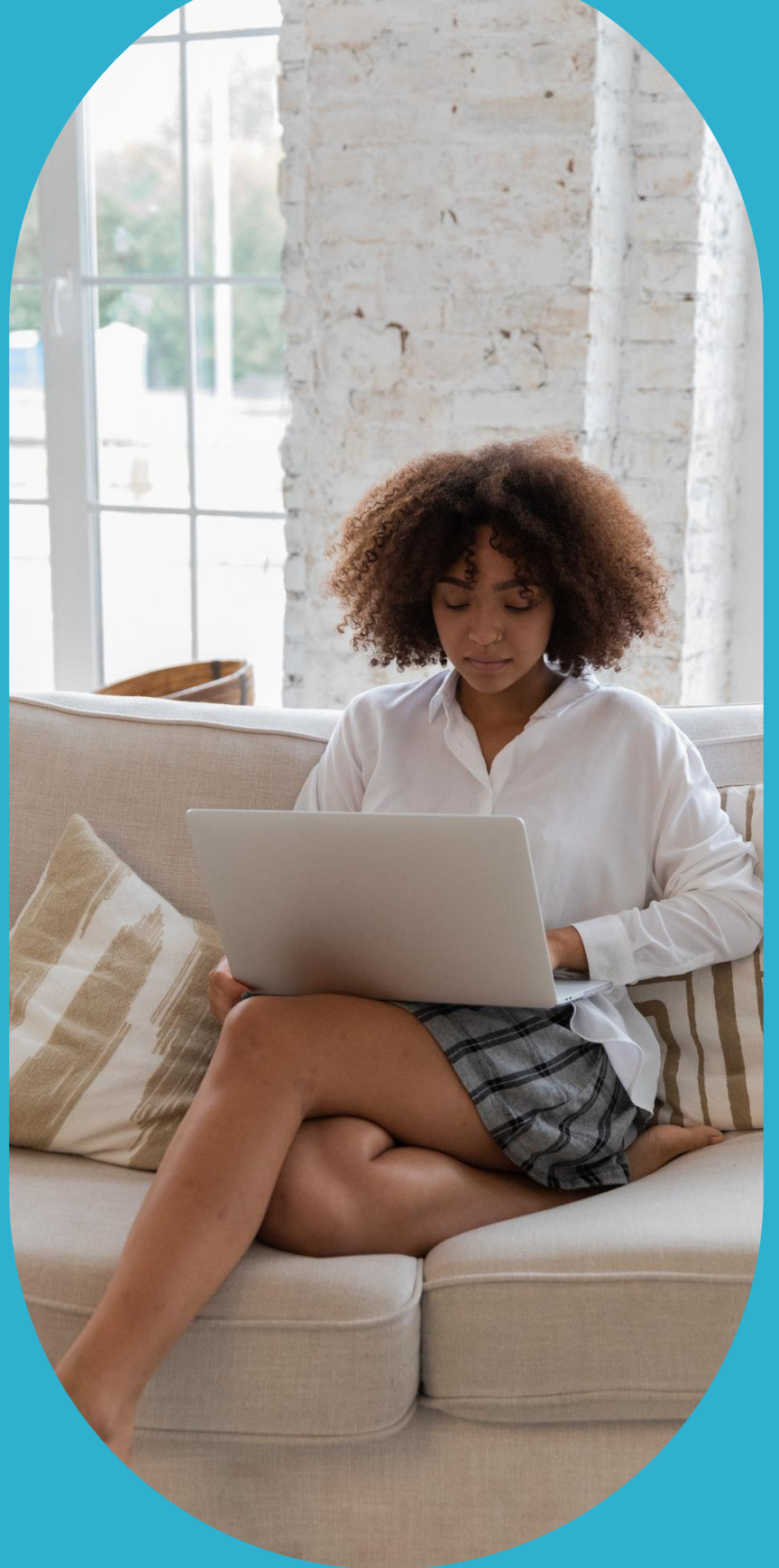
knows how to
distinguish legitimate
versus inaccurate
sources of
information online.





A Smart Investor

understands that the new possibilities that arising technologies offer for the way we invest, and is aware of any potential negatively influence on our actions due to our behavioural biases.





A Smart Investor

understands that digital tools can make investing quick and easy and help them make more informed investment decisions as they create a long-term, risk appropriate investment plan.





A Smart Investor

also knows that these tools do not prevent loss or fraud and that they must continue to conduct independent, thorough research on every investment opportunity.





ARTIFICIAL INTELLIGENCE



A Smart Investor

knows that AI may simplify communication, but always ensure that important decisions are confirmed through official, regulated channels.





A Smart Investor

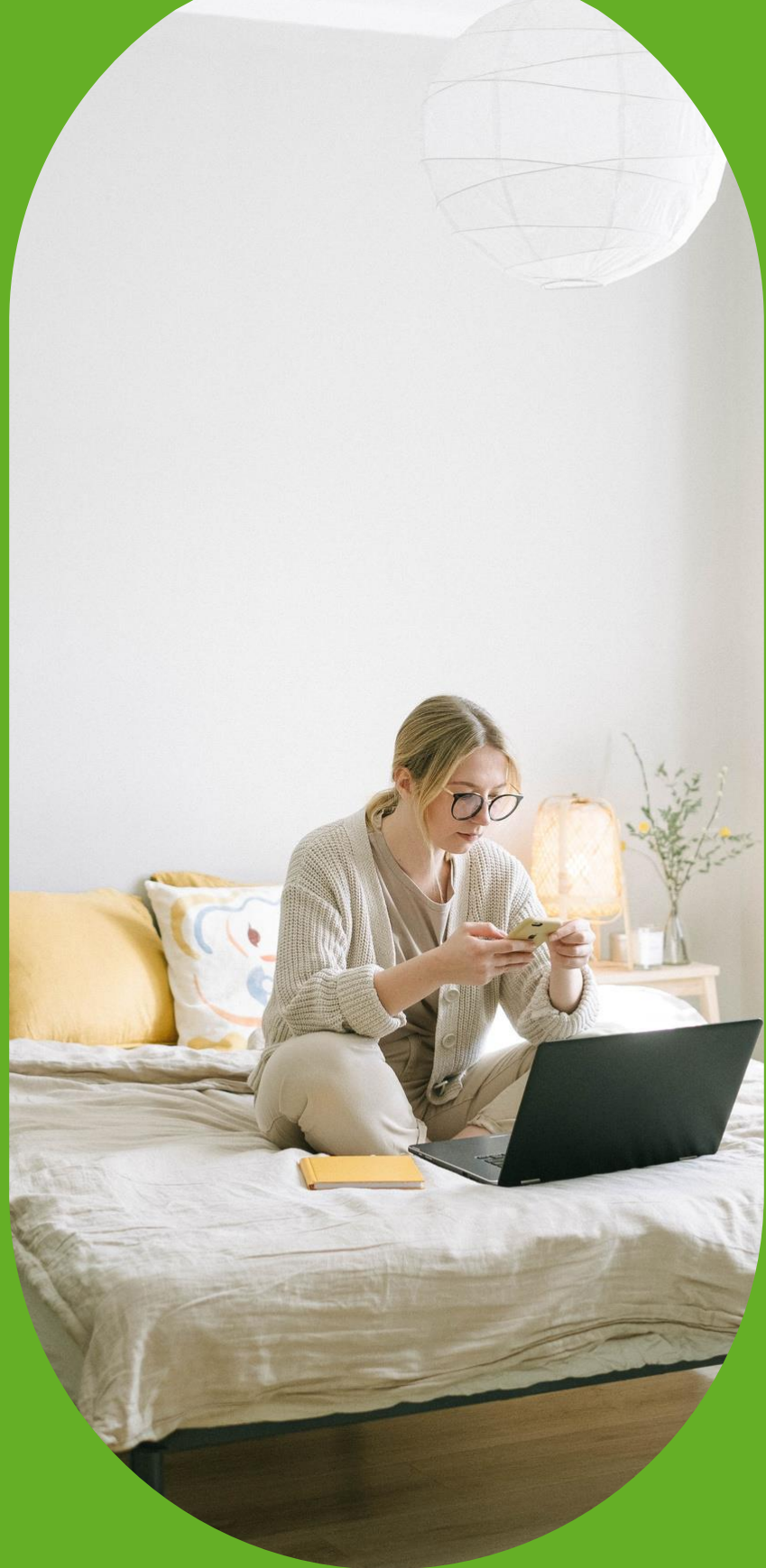
knows that AI-generated insights can be persuasive but avoid overconfidence by aligning choices with long-term goals and sound risk management in light of your personal financial situation, goals and risk tolerance.





A Smart Investor

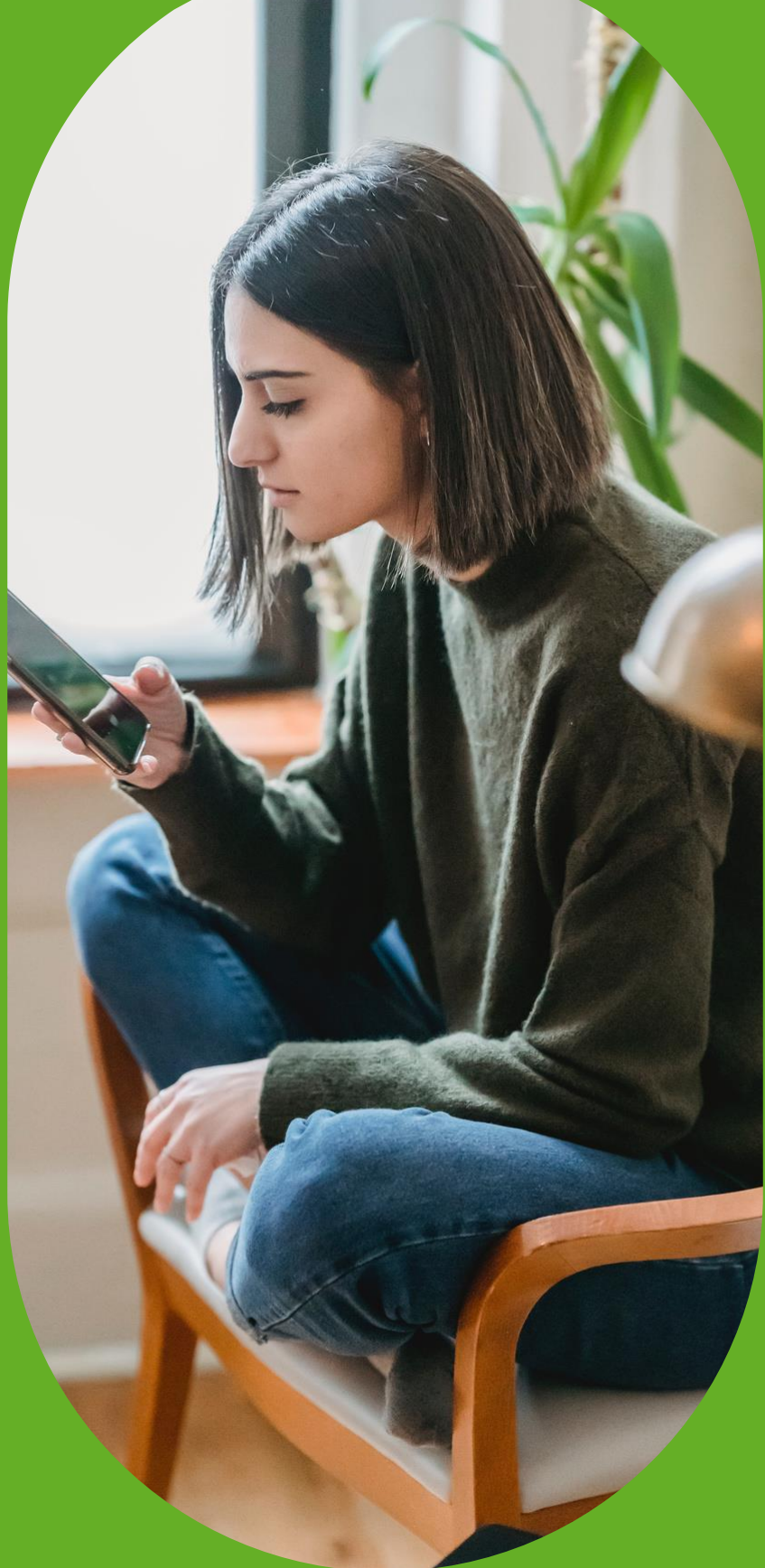
avoids impulsive decisions by sticking to a disciplined, long-term strategy by recognizing that AI-driven platforms may encourage frequent trading.





A Smart Investor

never invests based
solely on a celebrity
endorsement





A Smart Investor

understands the risks associated with crypto assets, including fraud, volatility, misleading endorsements, and potential bankruptcy or insolvency of the issuer or intermediary.





FRAUD AND SCAMS



A Smart Investor

verifies that an
investment
professional is licensed.





A Smart Investor

researches investment
opportunities
independently before
investing.



A Smart Investor

avoids "get rich quick" and "can't lose" schemes; if it looks too good to be true, it probably is.





A Smart Investor

distrust anyone who
tries to pressure
into making hurried
investment
decisions.





A Smart Investor

never feels rushed and ignores over-the-top sales pitches and pressure to invest right on the spot.



A Smart Investor

is suspicious of requests to wire money out of the country.





A Smart Investor

never discloses
personal information
on an unexpected
call or other
communication.



A Smart Investor

ensures the use of strong passwords and good data security practices such as two-factor authentication on accounts containing financial data.





A Smart Investor

is skeptical of
unsolicited
investment offers
through social media.





Join us Oct 6-12!

Securities Regulators
lead the 9th World
Investor Week! Learn
about Tech, AI and
protecting your
investments.



A Smart Investor

Verifies the source of any investment information found on the internet.



A Smart Investor

Understands the importance of:

- verifying that an investment professional is licensed;
- independent research;
- avoiding “get rich quick” and “can’t lose” schemes;
- being wary of wiring money out of the country; and
- safeguarding personal information.

