



SMART INVESTOR BOOKLET



ΕΠΙΤΡΟΠΗ
ΚΕΦΑΛΑΙΑΓΟΡΑΣ
ΚΥΠΡΟΥ

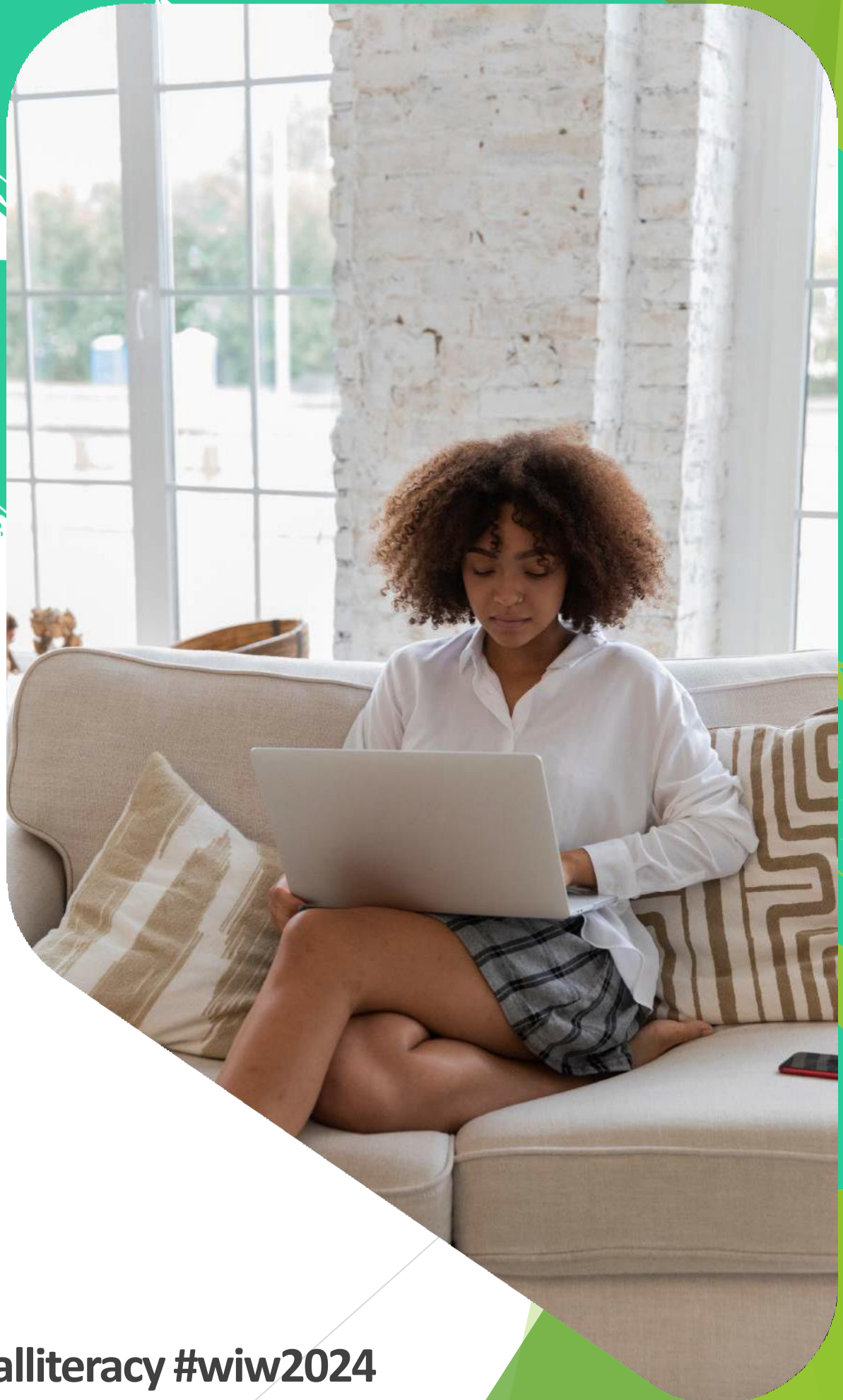
CYPRUS SECURITIES AND EXCHANGE COMMISSION

**Key messages from IOSCO's
World Investor Week 2024**



A Smart Investor

checks whether an investment professional is licensed.



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A Smart Investor

conducts research on investment opportunities independently before investing.

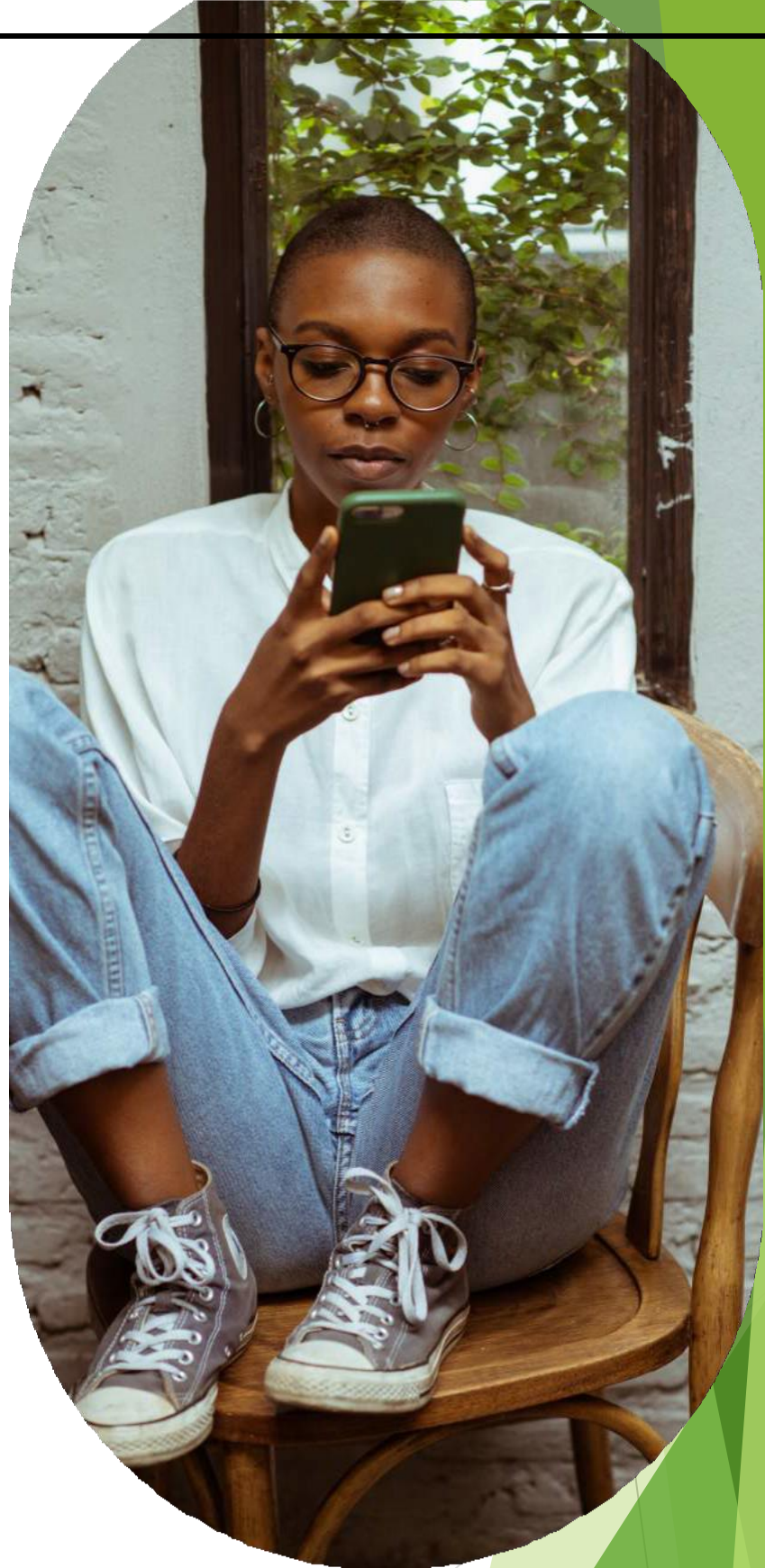


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A Smart Investor

understands that social media influencers cannot know the personal circumstances of their followers, so their recommendations could be unsuitable.



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A Smart Investor

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

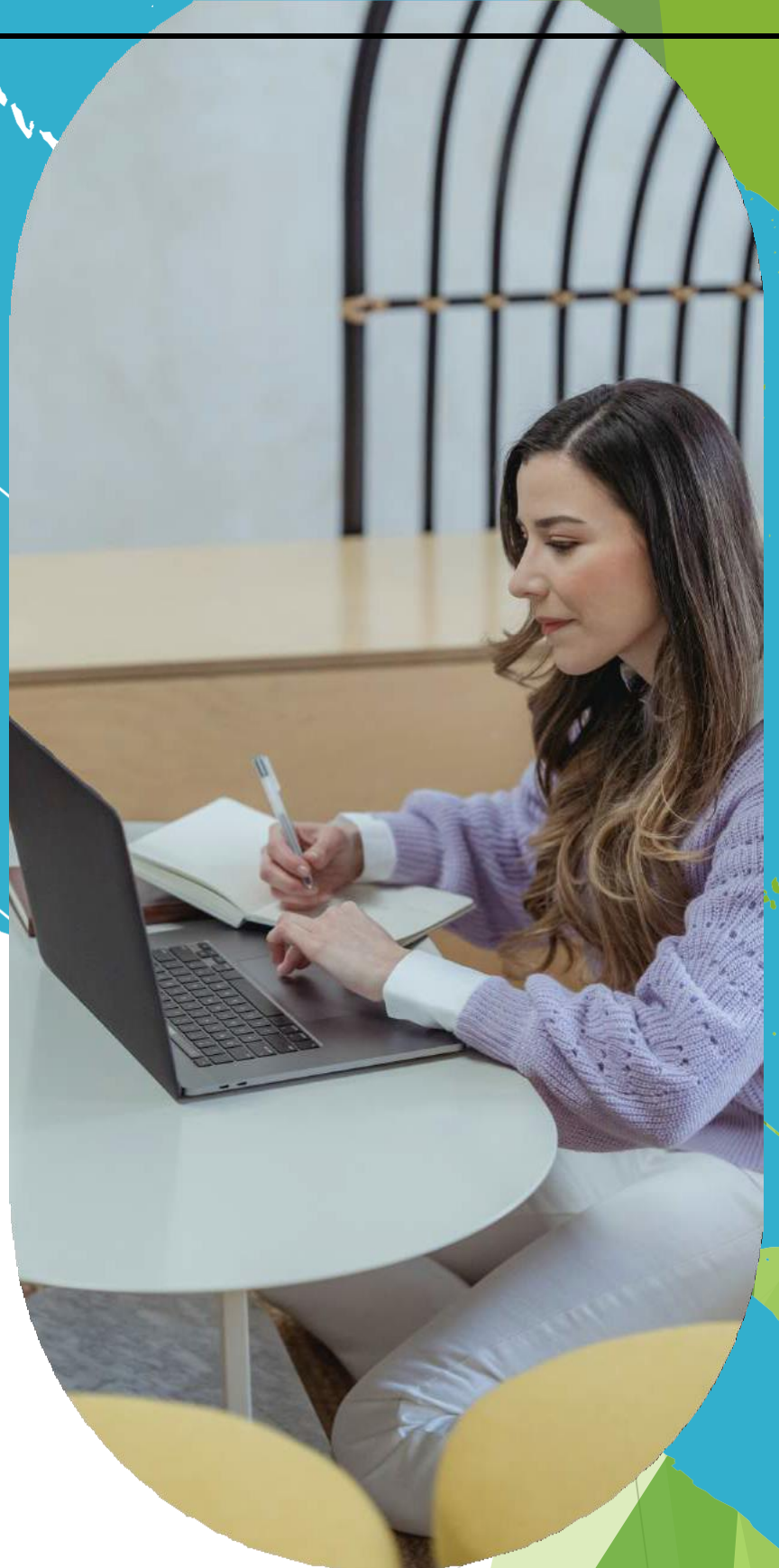


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A Smart Investor

understands the benefit of long-term, risk-appropriate, diversified, and regular investing.



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A Smart Investor

doesn't follow influencers' recommendations without question and checks the profile of any financial content creator, including their education, experience, and credentials.



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A Smart Investor

understands that influencers can have conflicts of interest and might receive payment for the investment opportunities they promote online.



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A Smart Investor

recognizes the importance of diversification, especially with respect to protecting investments from losses from a single, unexpected event.

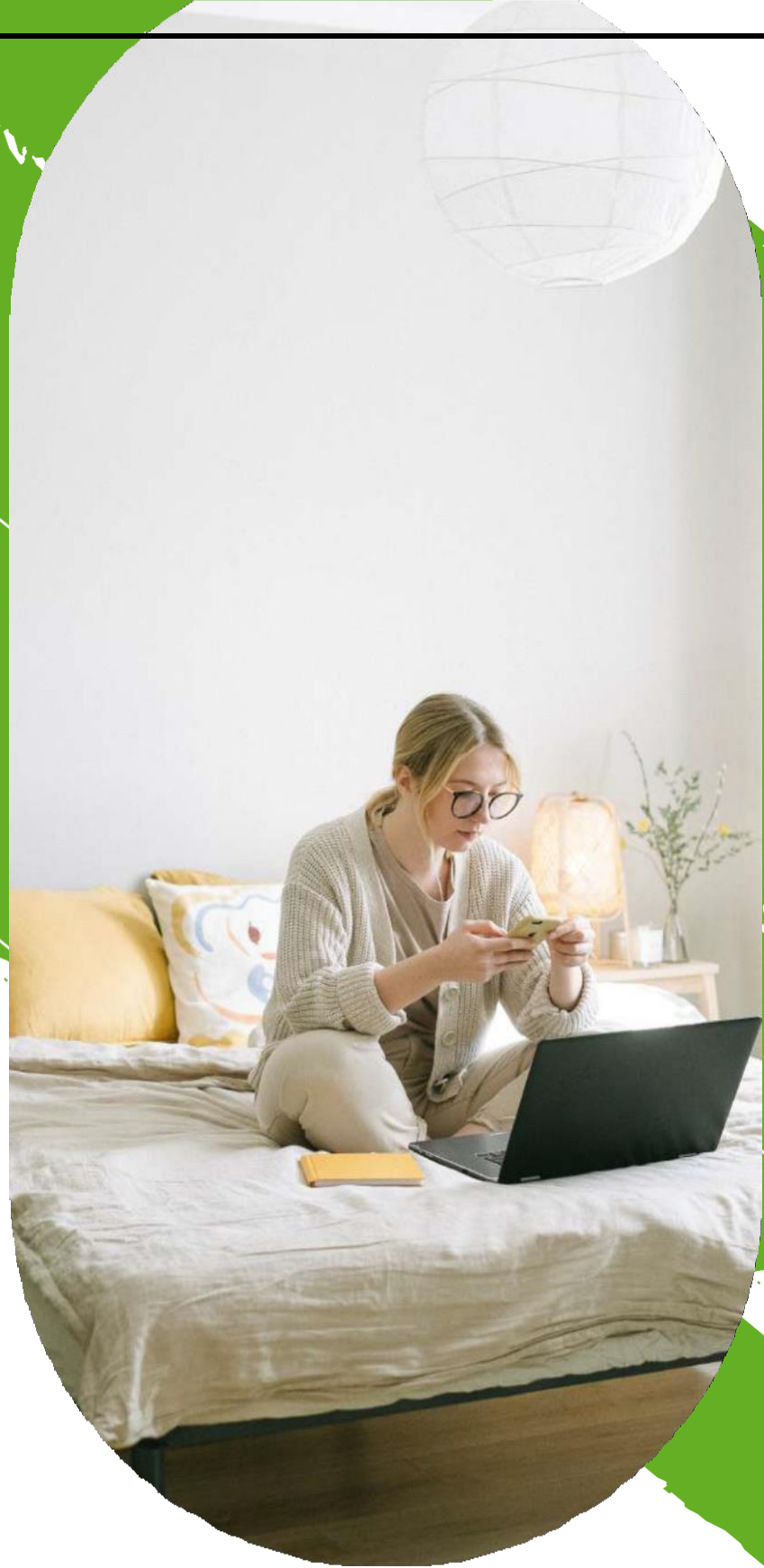


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A Smart Investor

recognizes the warning signs of investment fraud.

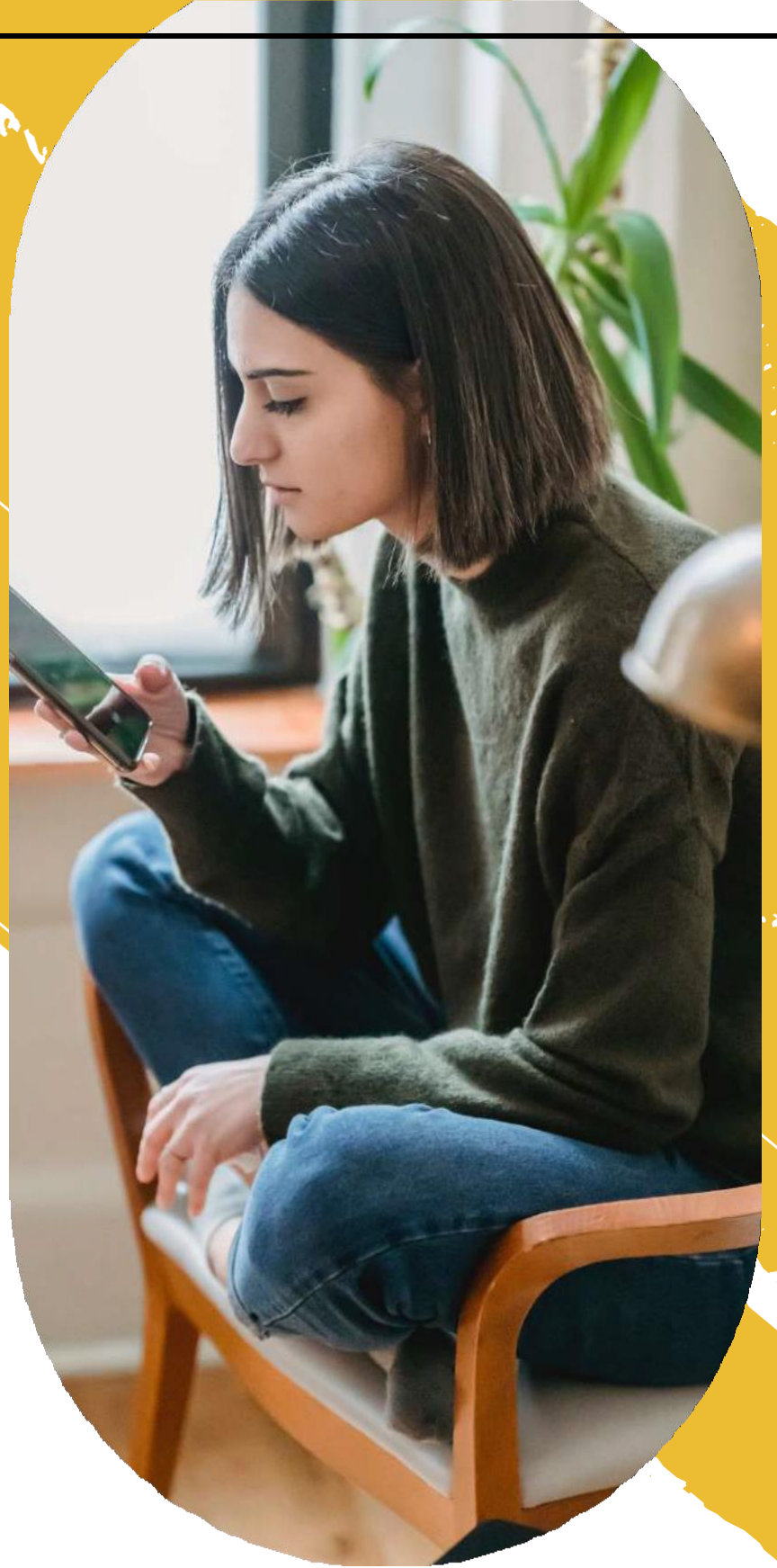


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A Smart Investor

never invests based solely on a celebrity endorsement.

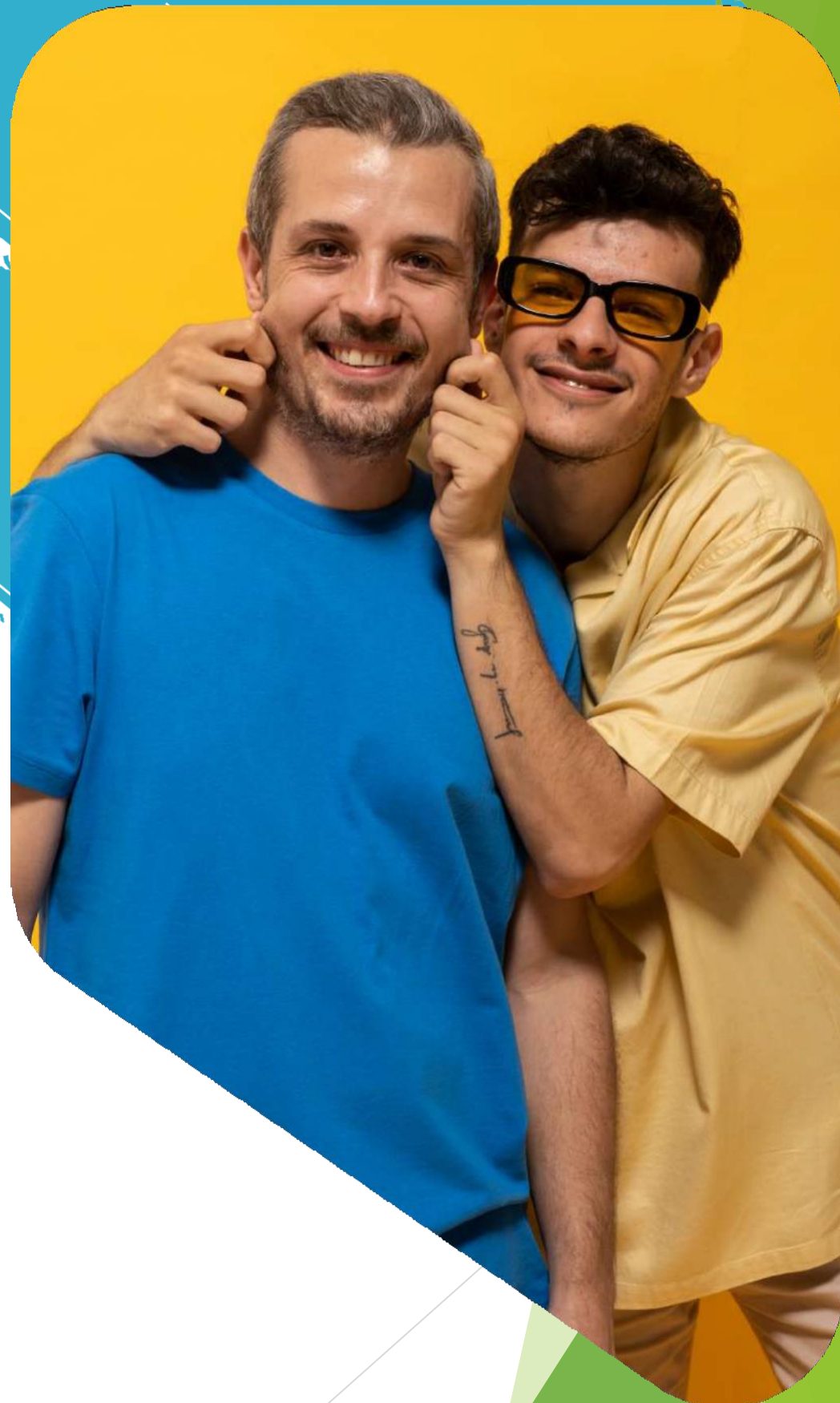


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A Smart Investor

weathers negative financial shocks with an adequate emergency fund.



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A Smart Investor

understands that risk exists in all investments.



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A Smart Investor

understands that expected returns can't be guaranteed. The promise of "guaranteed" (extremely) high returns with little or no risk is a common red flag and should raise concerns.

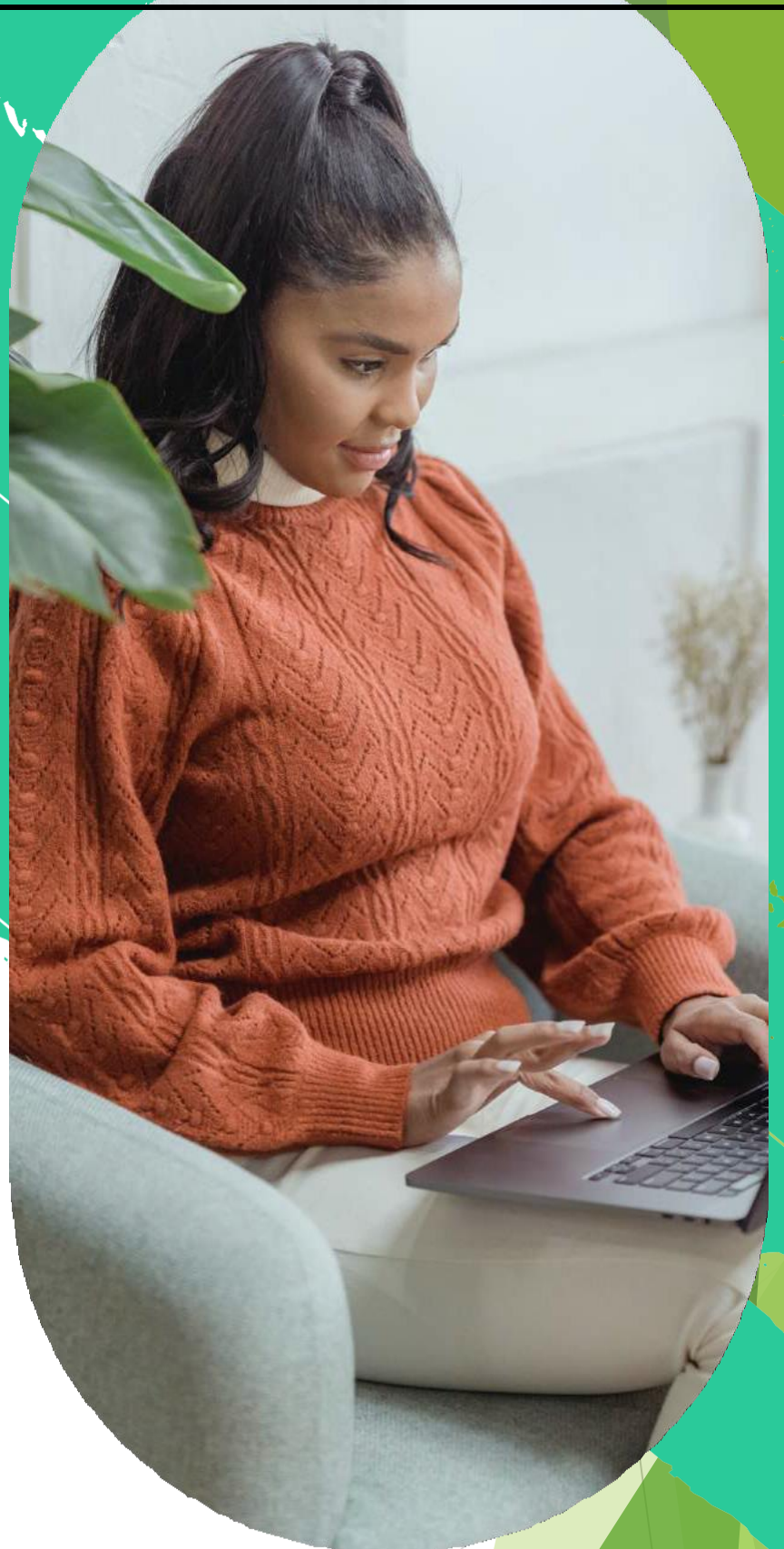


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A Smart Investor

assesses the impact of fees when choosing an investment.



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A Smart Investor

avoids "get rich quick" and "can't lose" schemes by slowing down their decision-making and asking many questions.



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A Smart Investor

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



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A Smart Investor

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



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A Smart Investor

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

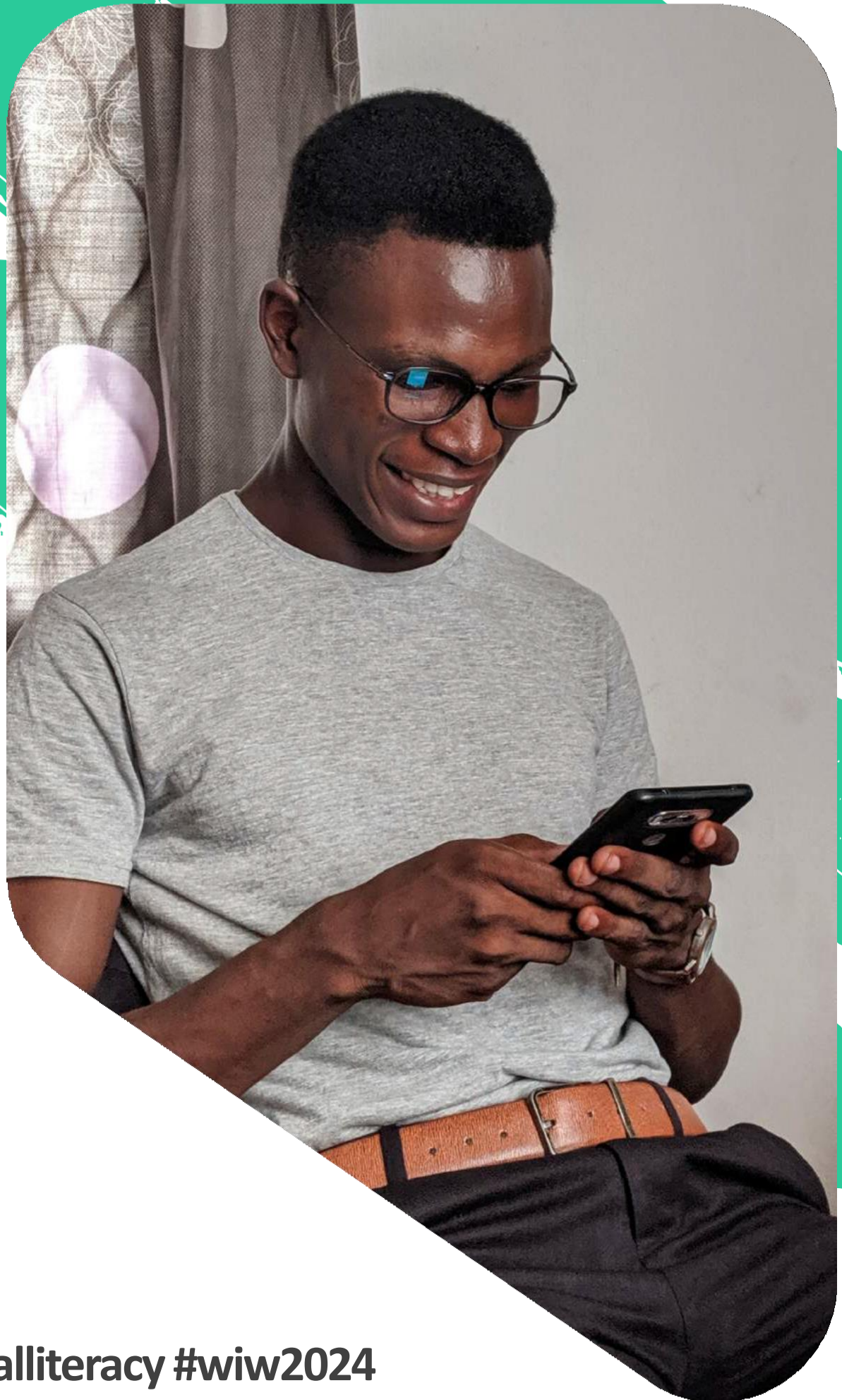


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A Smart Investor

is skeptical of unsolicited investment offers through social media.



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A Smart Investor

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



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A Smart Investor

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



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A Smart Investor

considers whether an investment's stated approach to sustainable finance matches the investor's investment goals, objectives, risk tolerance and preferences.

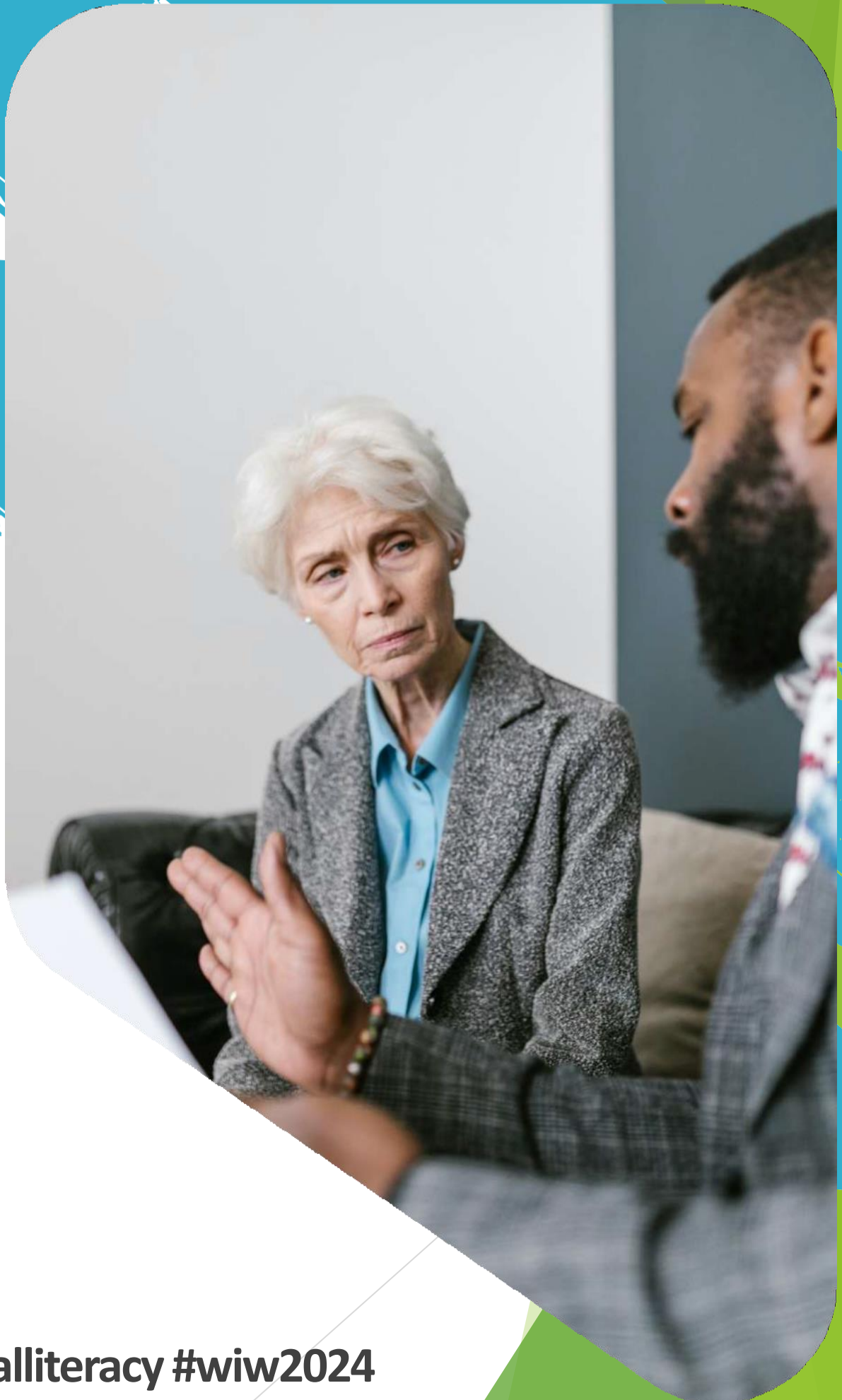


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A Smart Investor

Reviews an investment's disclosure documents to see how relevant disclosures weigh various ESG or sustainable finance factors.



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DO YOU HAVE A QUESTION OR A SUGGESTION;

Drop us an email at

financial.education@cysec.gov.cy

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