

Smart Investor Booklet

Key messages
from the IOSCO
World Investor
Week 2023



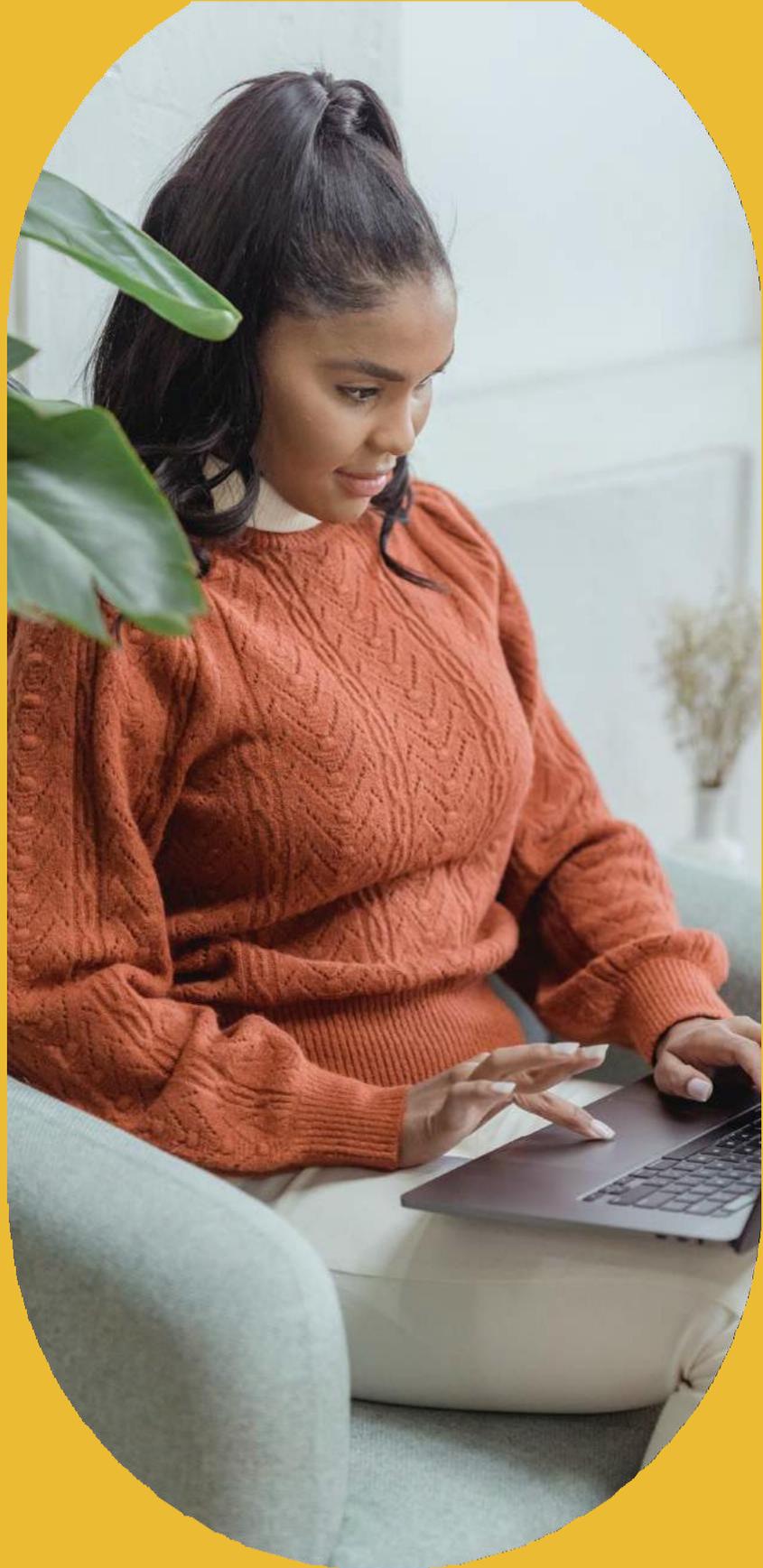
ΕΠΙΤΡΟΠΗ
ΚΕΦΑΛΑΙΑΓΟΡΑΣ
ΚΥΠΡΟΥ

CYPRUS SECURITIES AND EXCHANGE COMMISSION



A Smart Investor

recognizes the benefit of long-term, regular and diversified investment.





A Smart Investor

plans for and invests according to his/her future needs and goals.





A Smart Investor

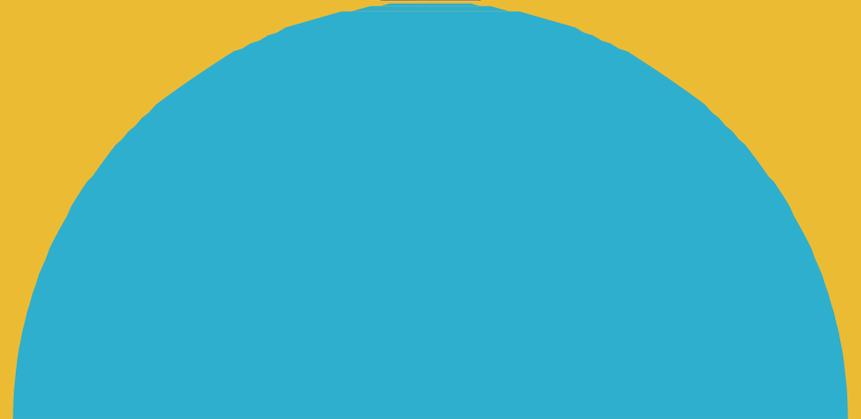
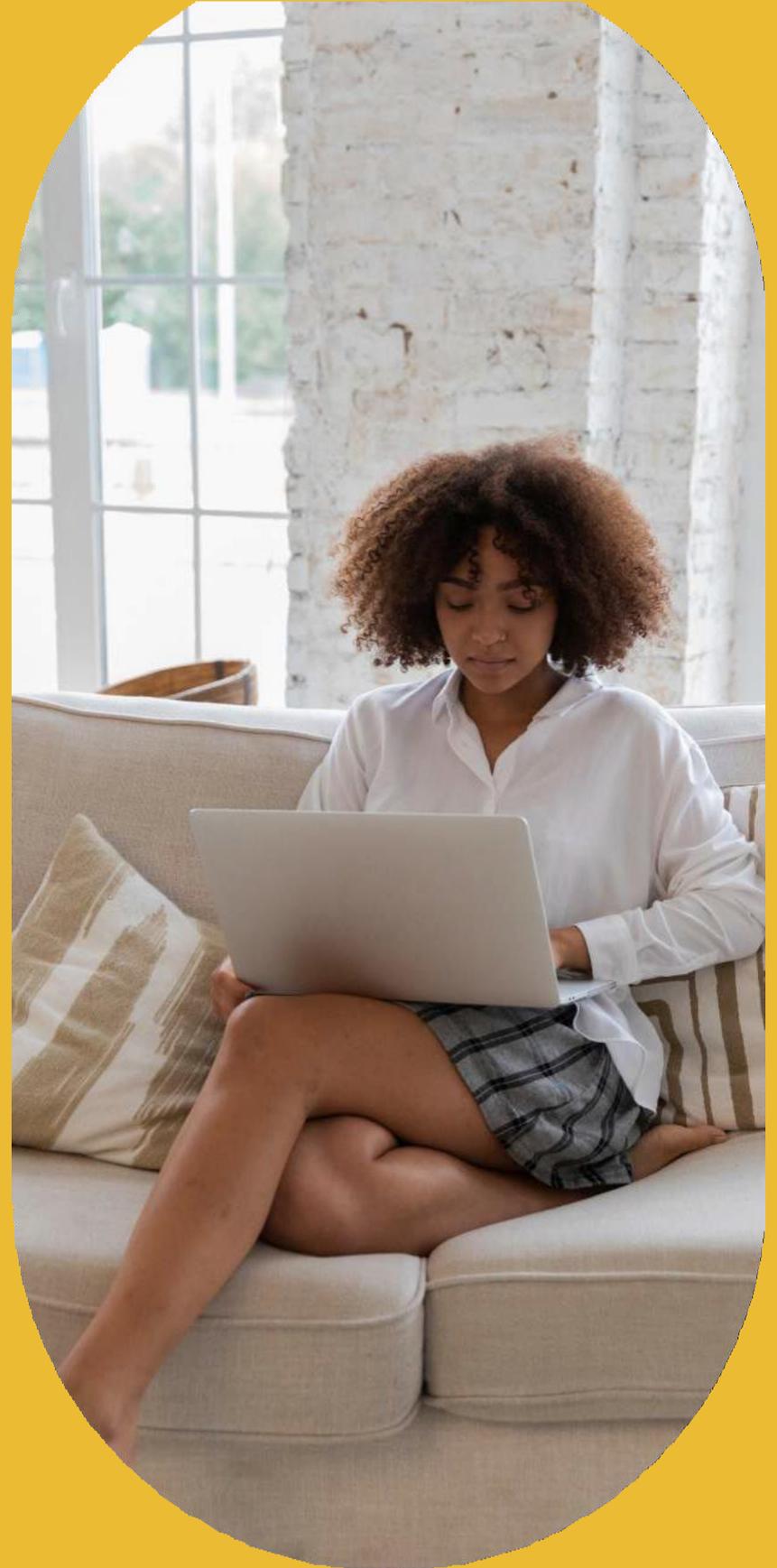
understands what he/she is putting the money into (“Look before you leap”).





A Smart Investor

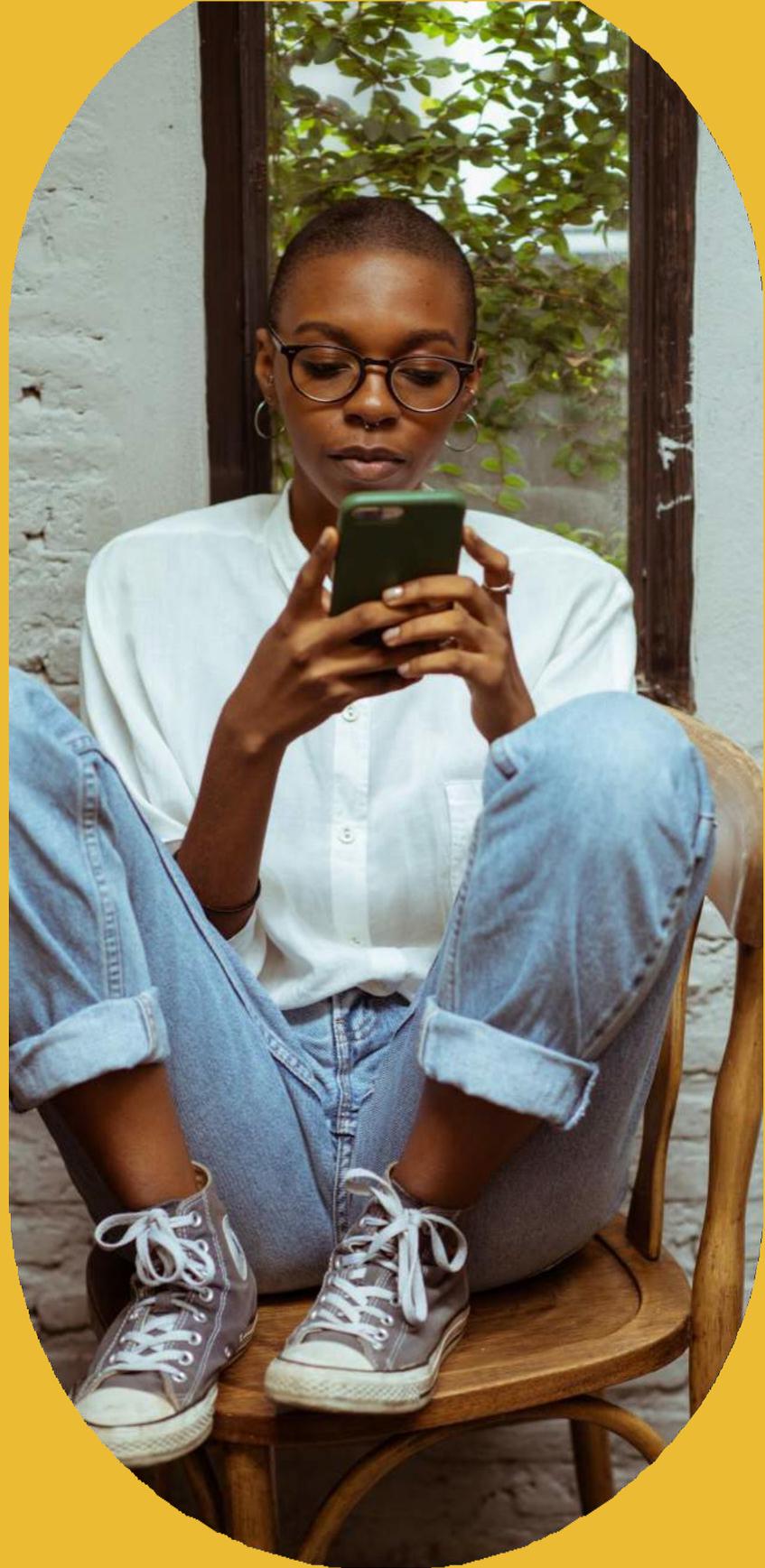
recognizes the power of compound interest





A Smart Investor

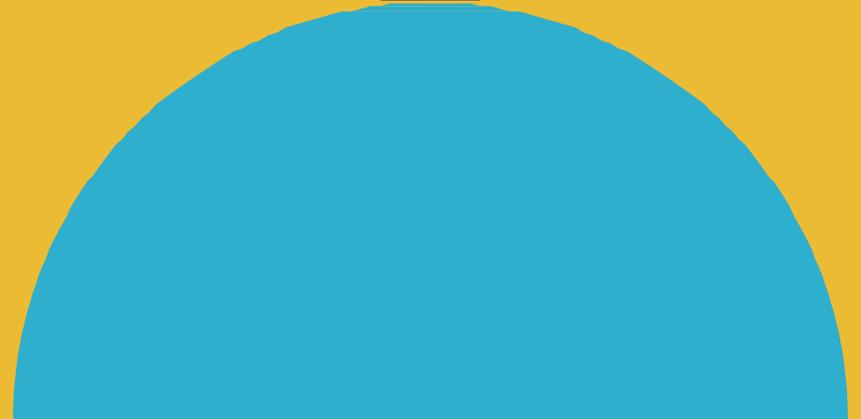
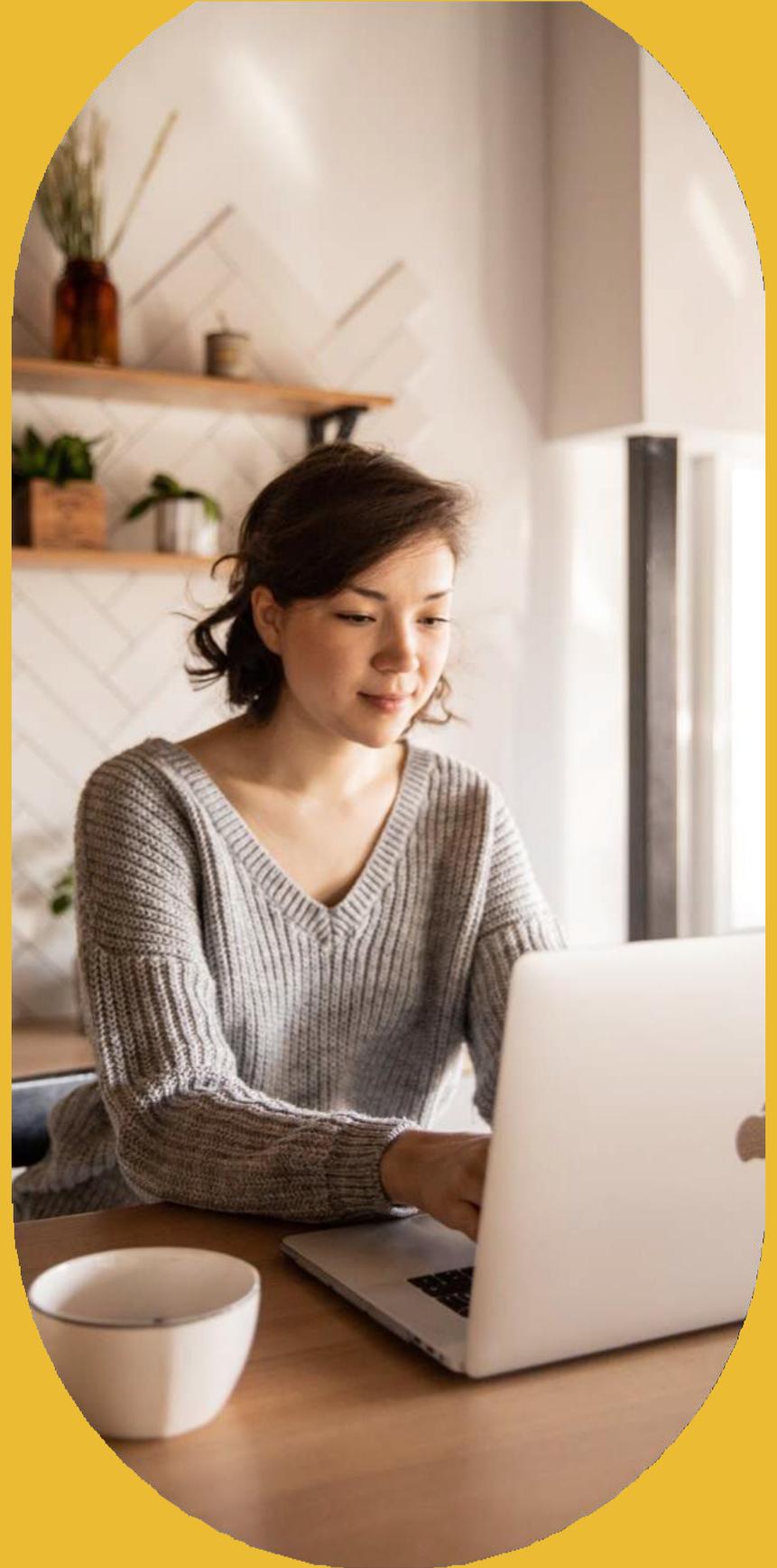
understands that digital tools can make investing quick and easy and help them make more informed investment decisions as they create a long-term, risk appropriate investment plan.





A Smart Investor

assesses the impact of fees when choosing an investment.





A Smart Investor

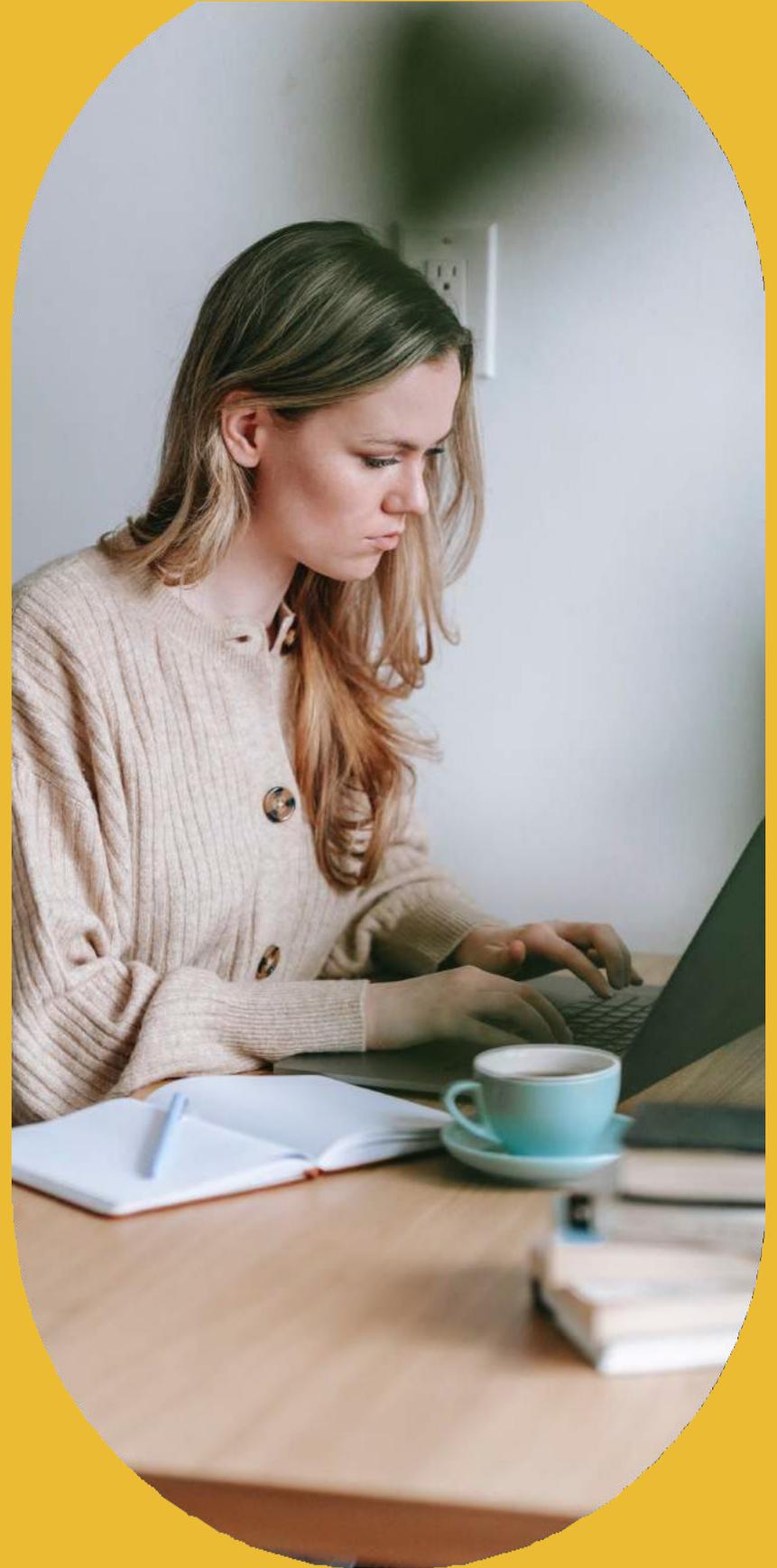
understands the benefit of long-term, risk-appropriate, diversified, and regular investing.





A Smart Investor

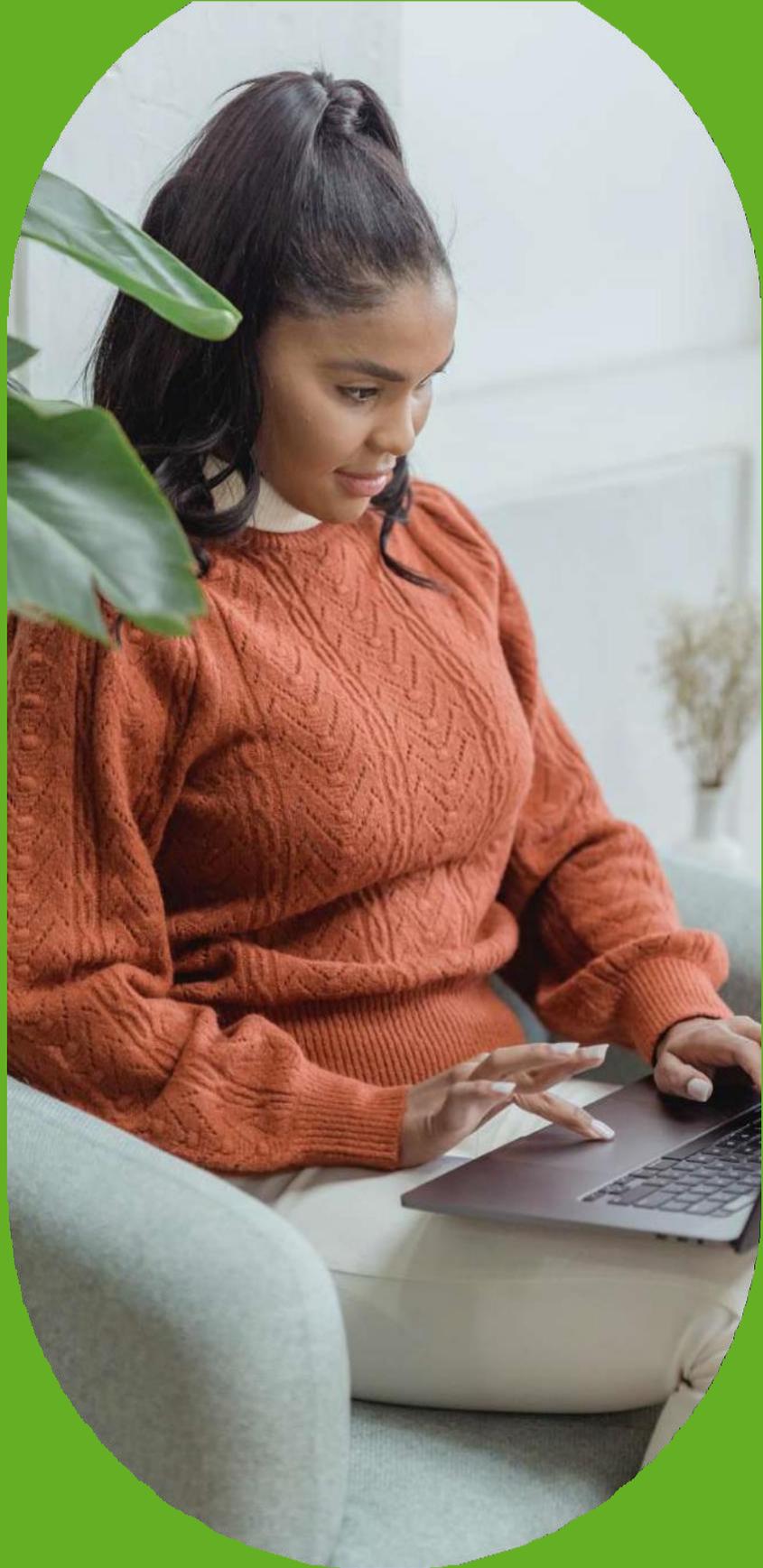
considers the impact of fees and the effect of compound interest – and always understands an investment before they make a decision.





A Smart Investor

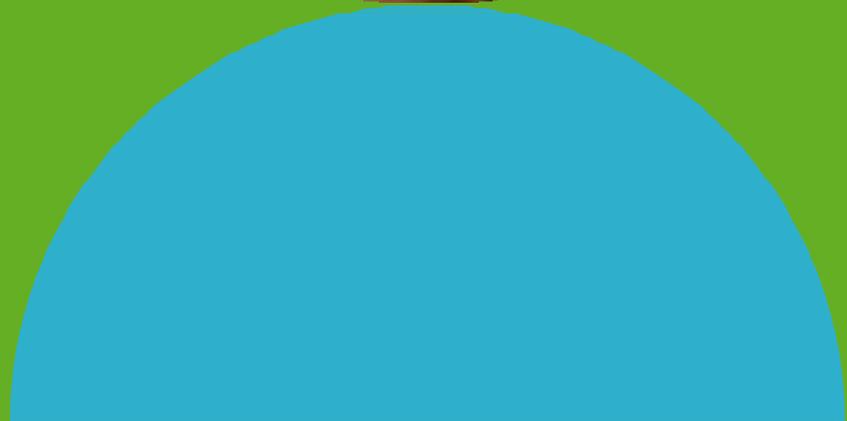
understands the investment products and risks that are associated with crypto assets.





A Smart Investor

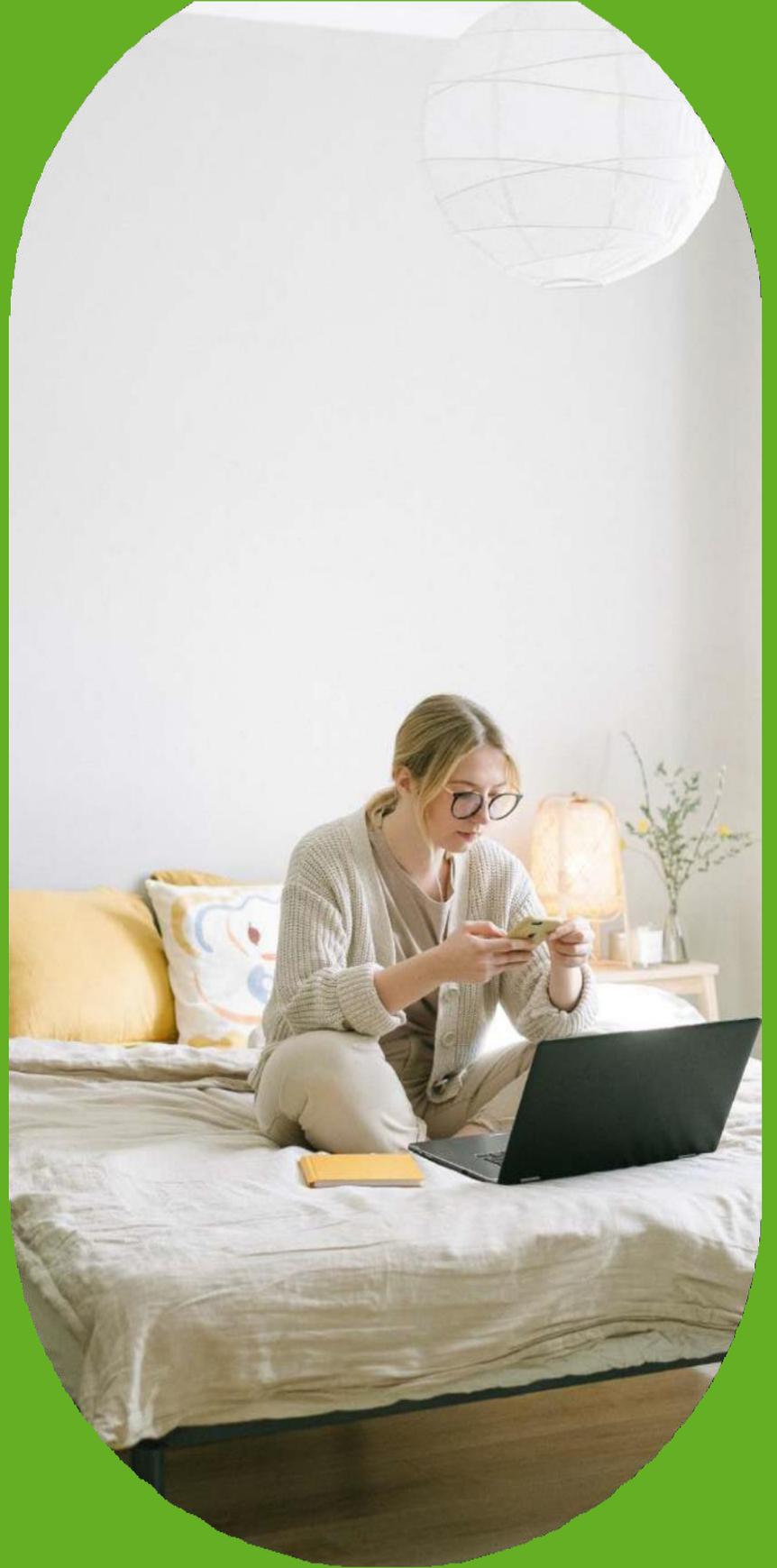
does not forget about the importance of due diligence when considering any investment opportunity, including crypto assets.





A Smart Investor

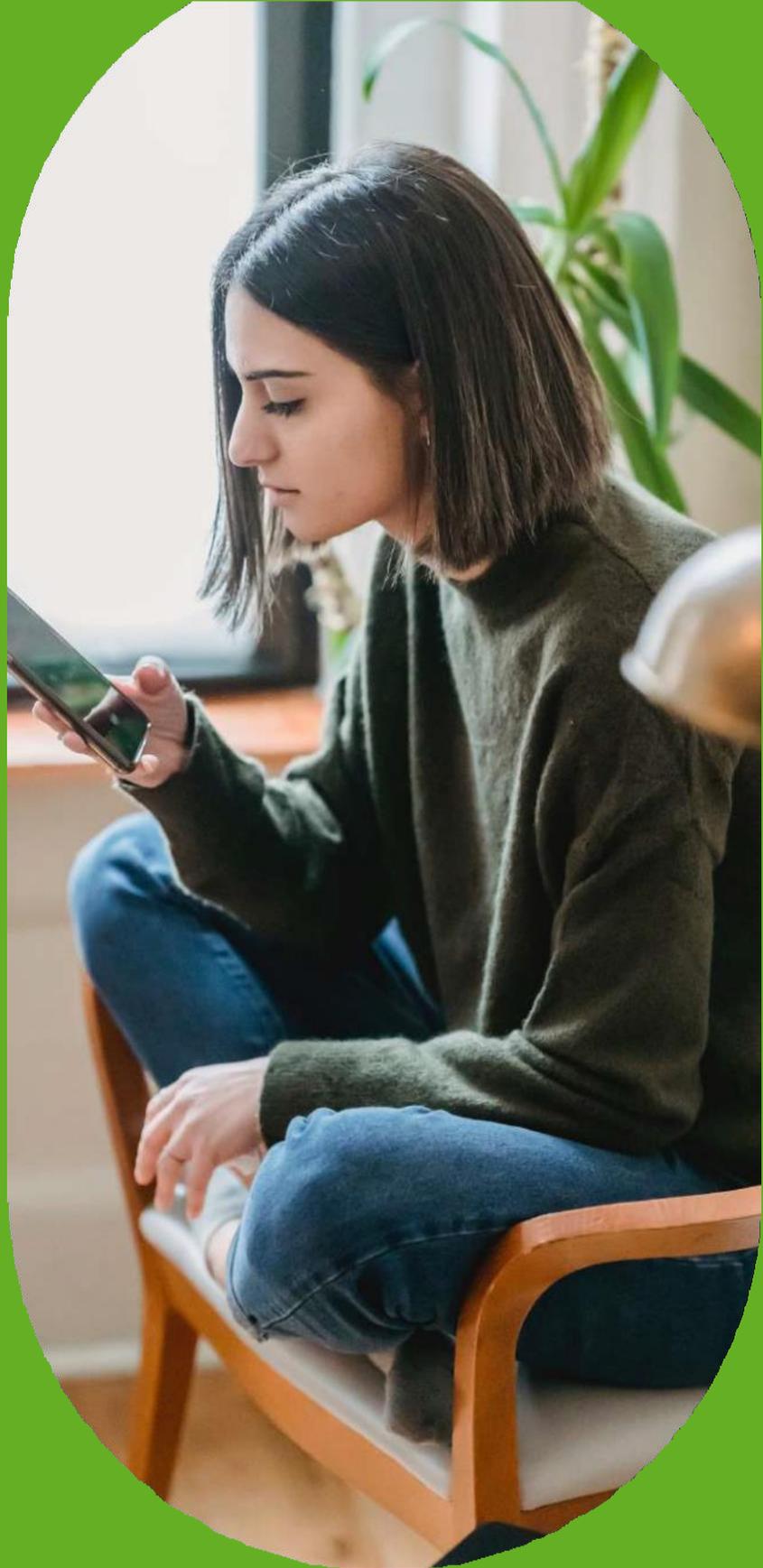
recognizes the warning signs of investment fraud.





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.





A Smart Investor

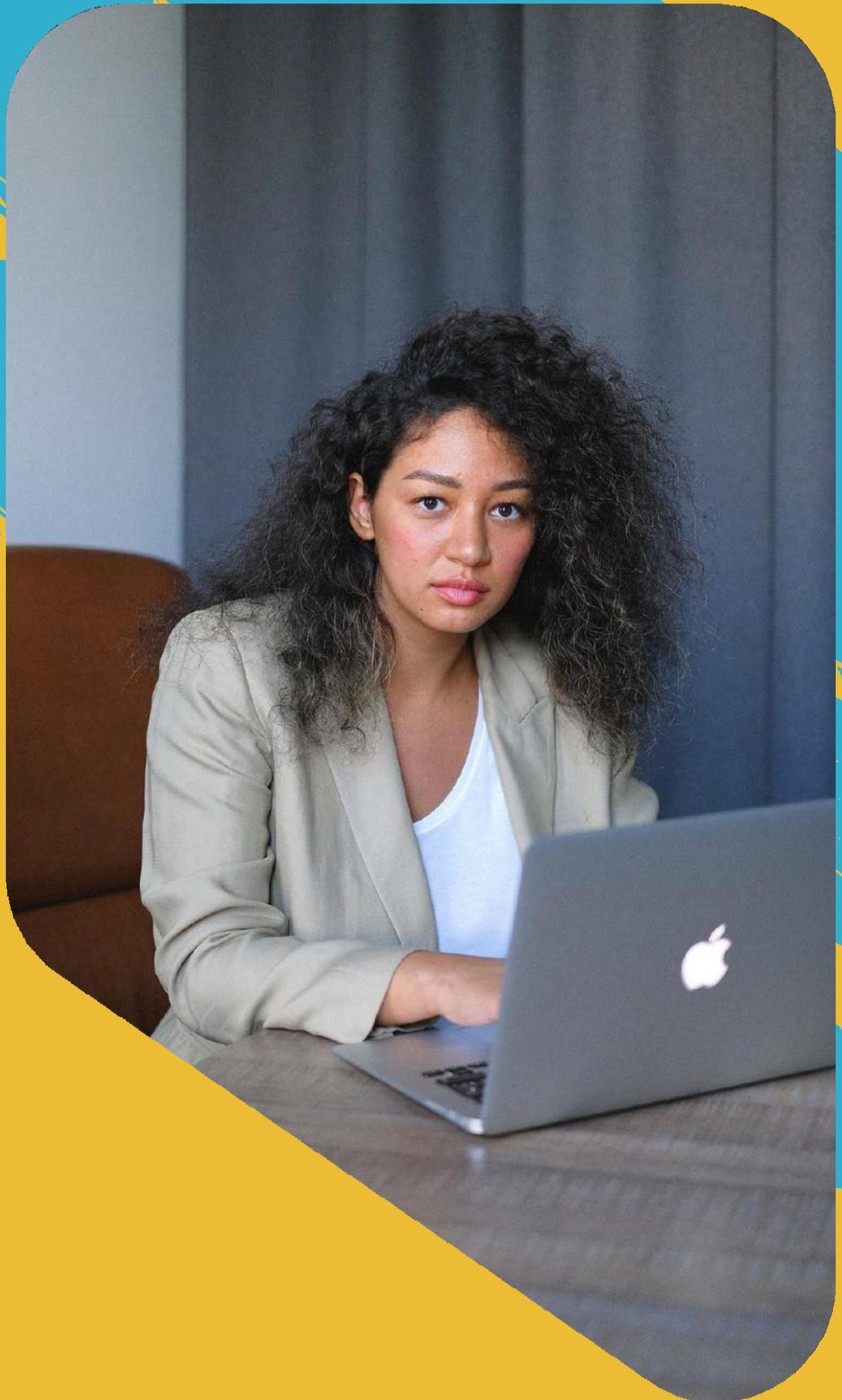
focuses on the impact of inflation on purchasing power and uses real rates of return to assess investment performance.





A Smart Investor

understands the way asset classes may behave in a persistent inflation environment and the impact on their attractiveness.





A Smart Investor

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





A Smart Investor

weathers negative financial shocks with an adequate emergency fund.





A Smart Investor

understands that risk exists in all investments.





A Smart Investor

plans for life's unexpected challenges with budgeting strategies to manage risk, reduce the impact of inflation, and avoid high-interest debt.

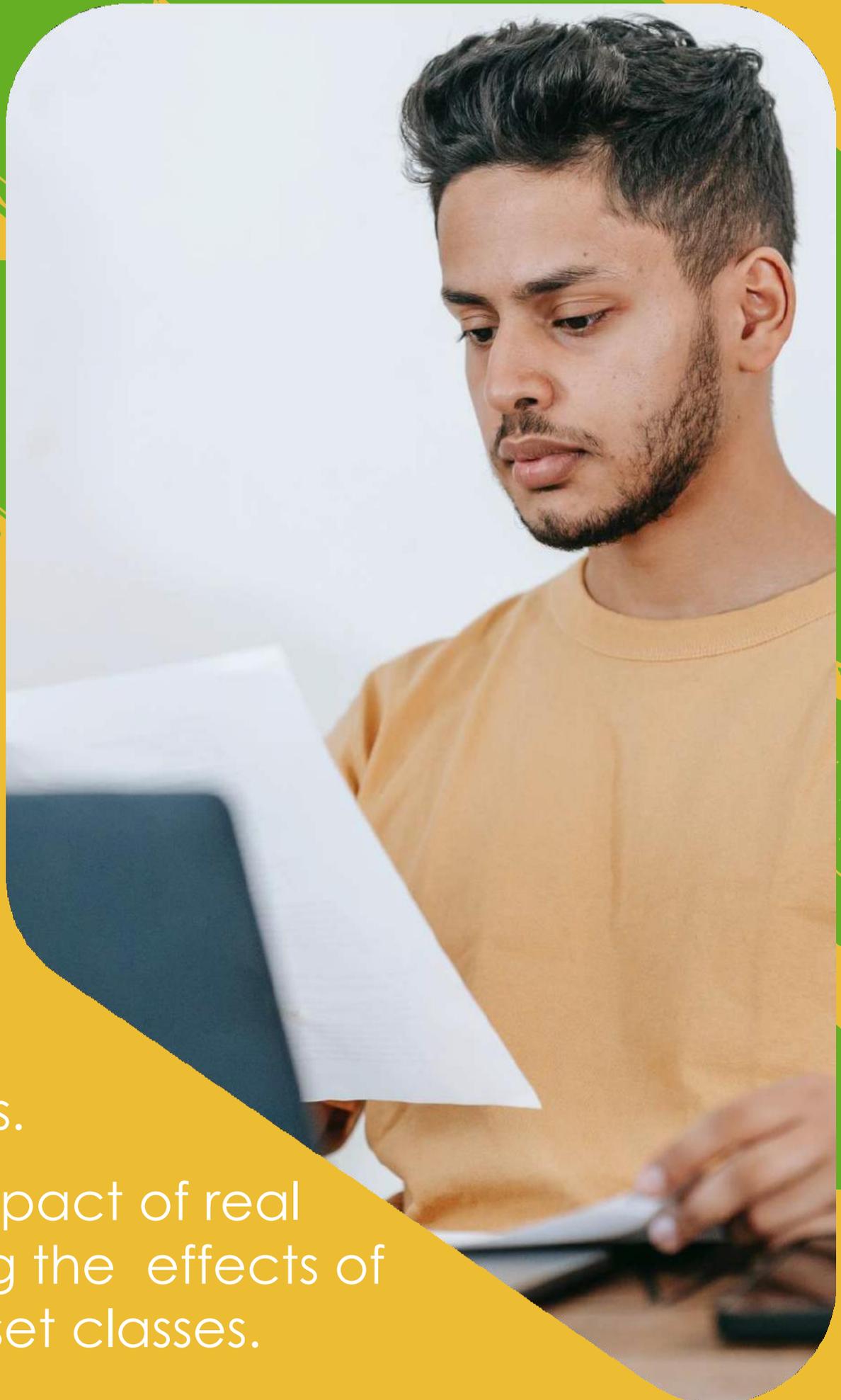




A Smart Investor

Knows that a risk-appropriate, long-term, and diversified investment plan can help them navigate changing economic conditions and market fluctuations.

They understand the impact of real rates of return, including the effects of inflation on different asset classes.





A Smart Investor

verifies that an investment professional is licensed.





OICU-IOSCO
INTERNATIONAL ORGANIZATION OF SECURITIES COMMISSIONS

WORLD
INVESTOR
WEEK 2023

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.





OICU-IOSCO
INTERNATIONAL ORGANIZATION OF SECURITIES COMMISSIONS

WORLD
INVESTOR
WEEK 2023

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.





OICU-IOSCO
INTERNATIONAL ORGANIZATION OF SECURITIES COMMISSIONS

WORLD
INVESTOR
WEEK 2023

A Smart Investor

is skeptical of unsolicited investment offers through social media.





A Smart Investor

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

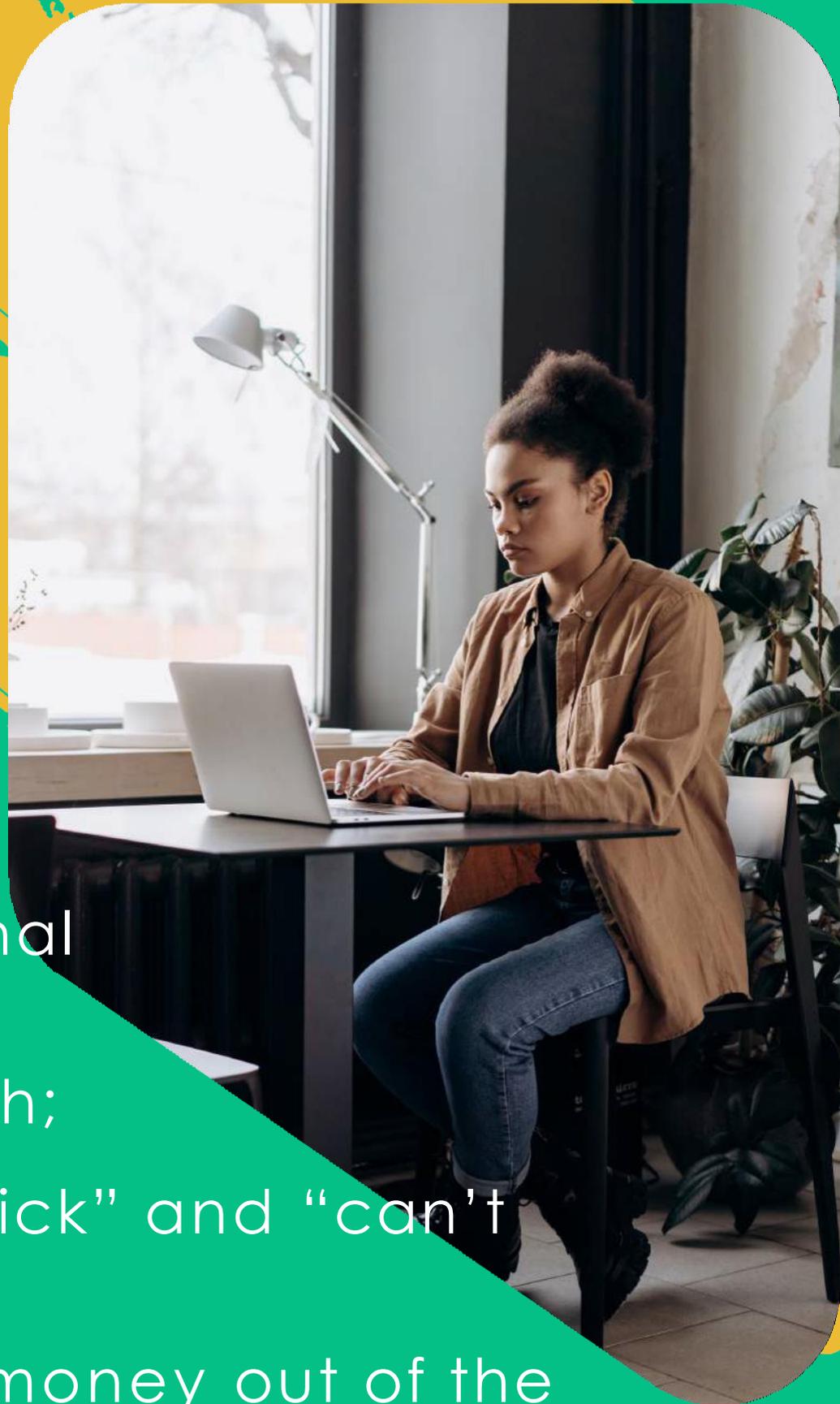




A Smart Investor

Understands the importance of:

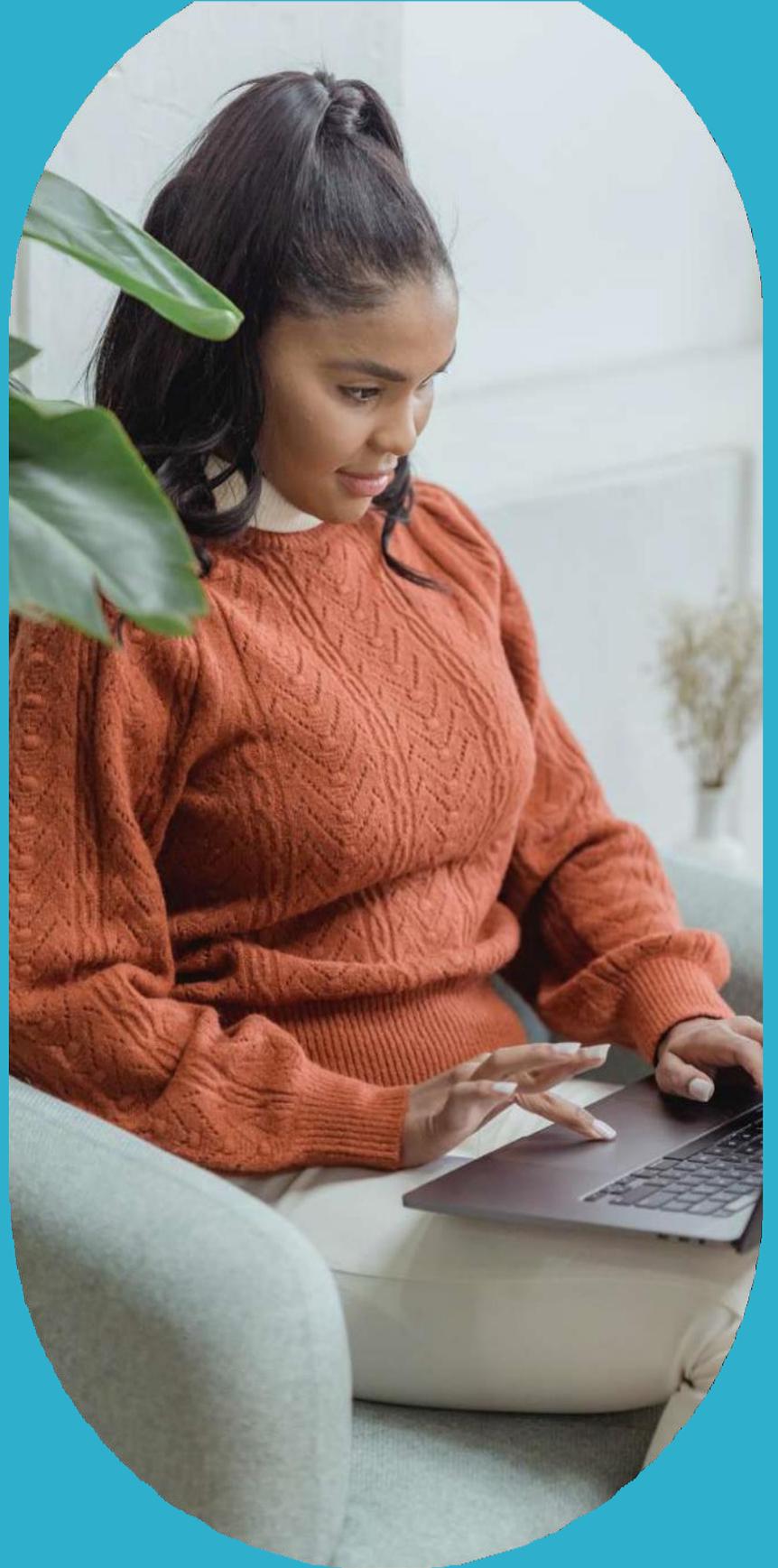
- verifying that an investment professional is licensed;
- independent research;
- avoiding “get rich quick” and “can’t lose” schemes;
- being wary of wiring money out of the country; and
- safeguarding personal information.





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

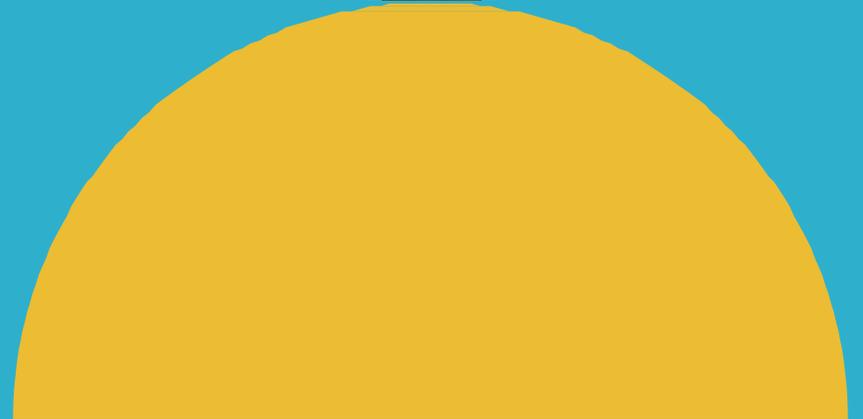
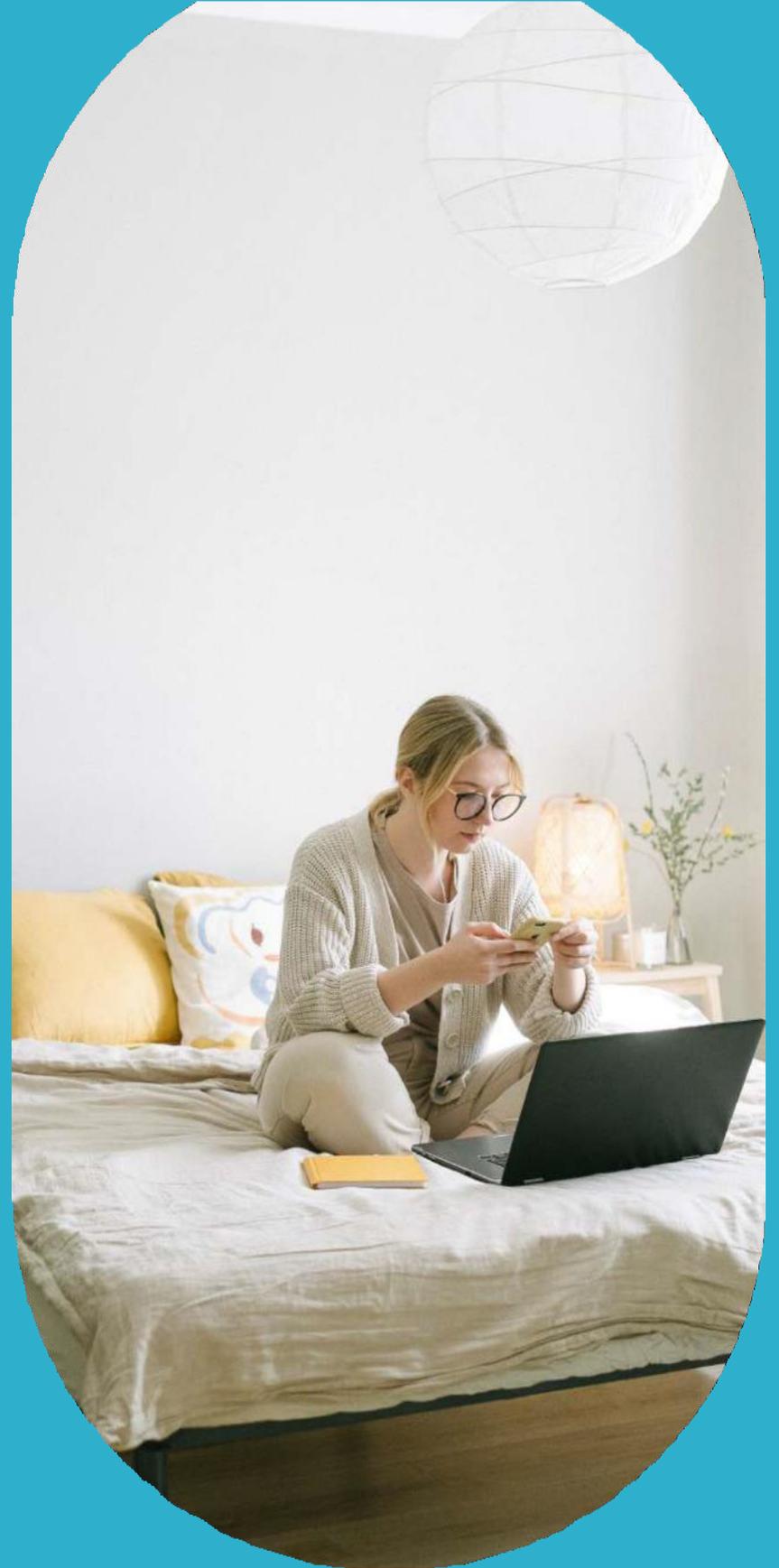
understands how to use digital tools that can help with their finances.





A Smart Investor

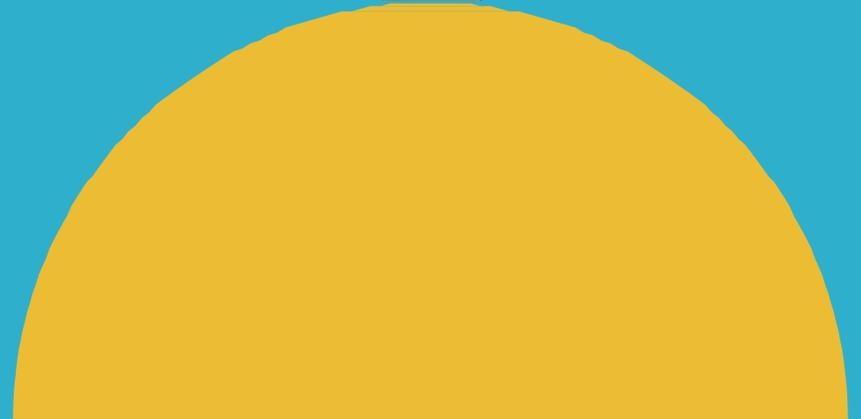
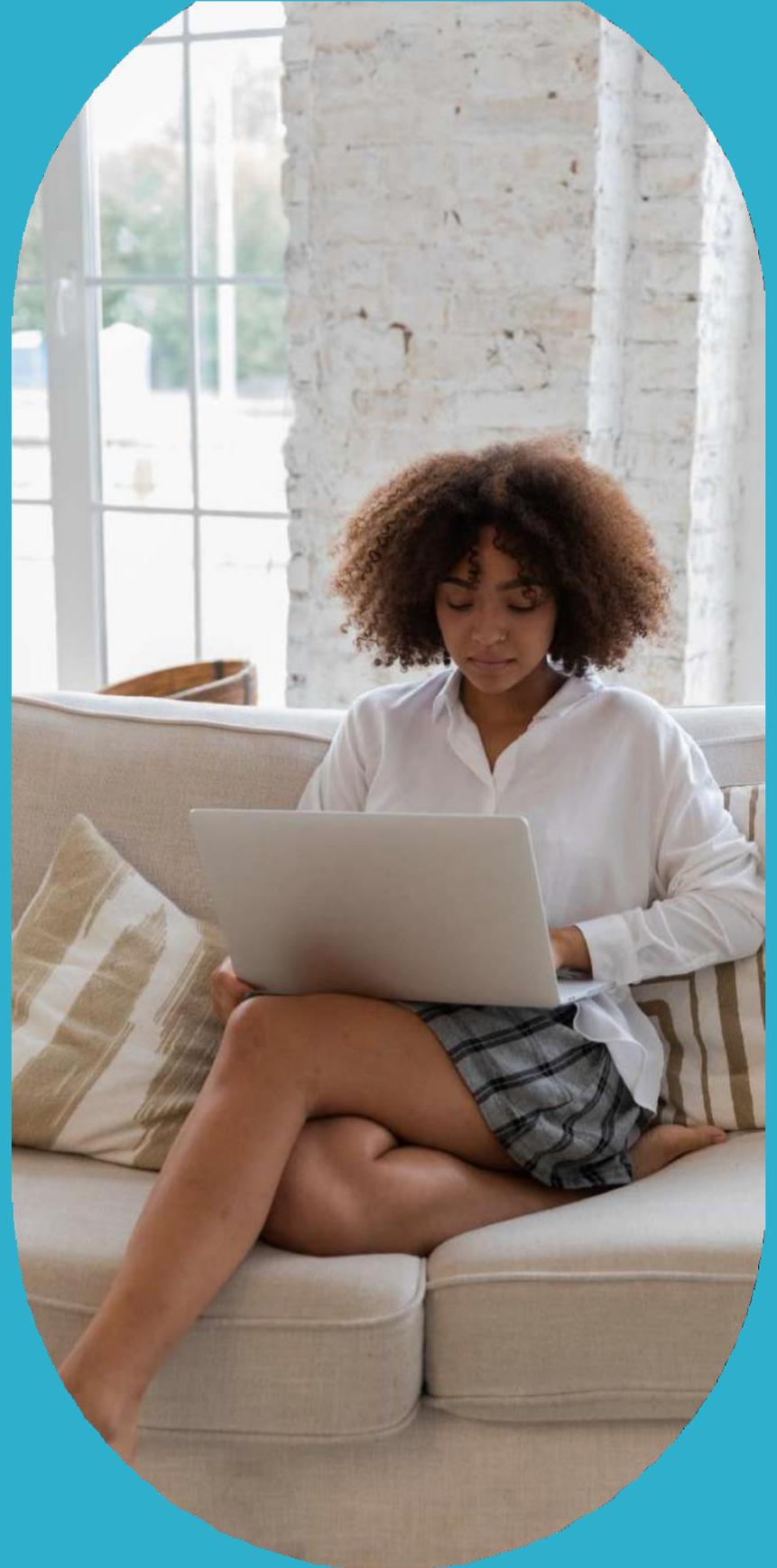
knows how to distinguish legitimate versus inaccurate sources of information online.





A Smart Investor

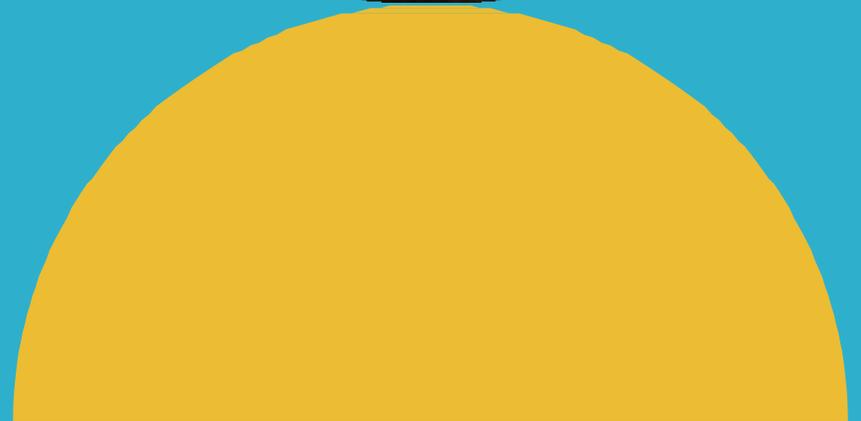
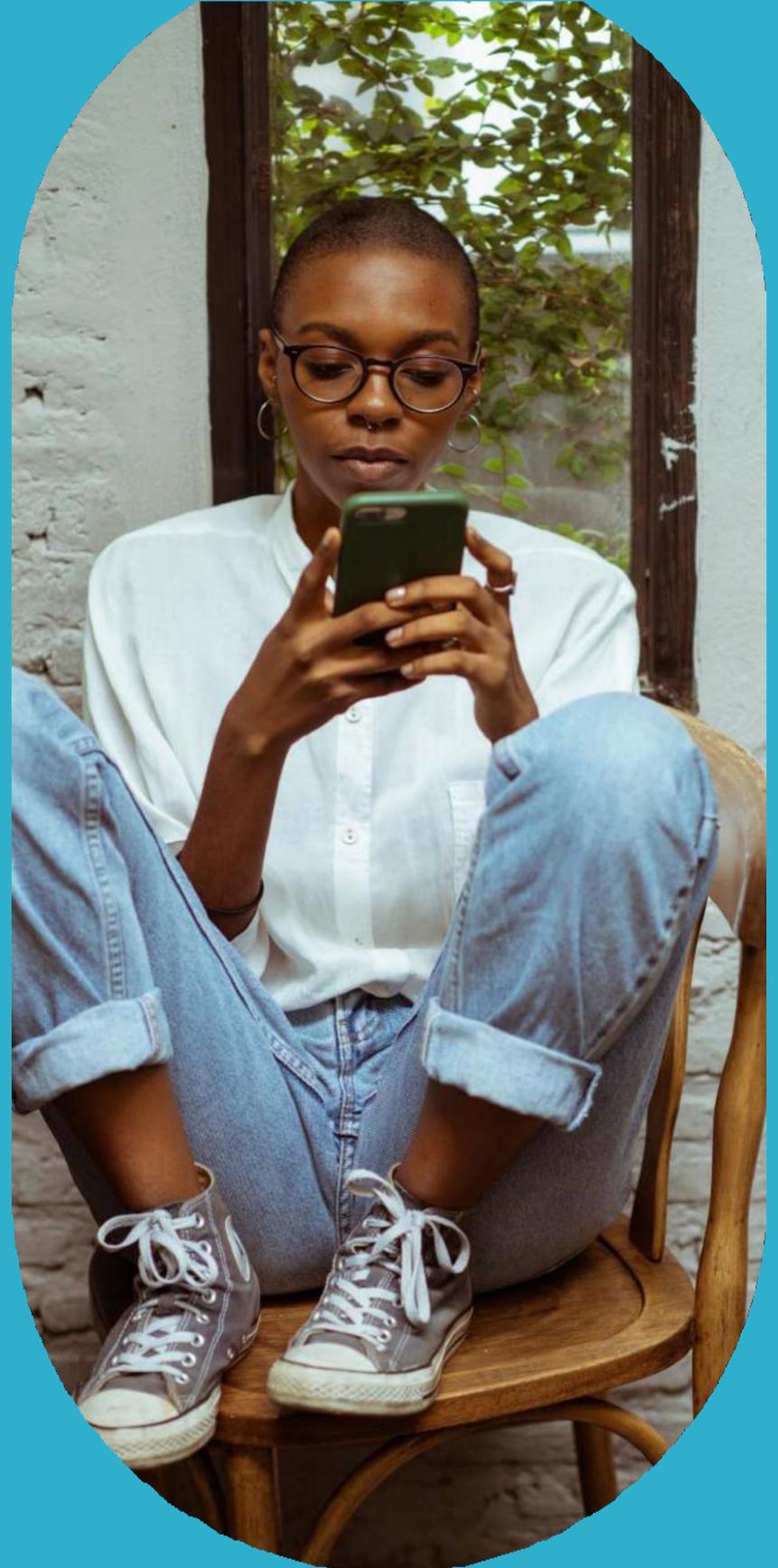
understands that the new possibilities that arising technologies offer for the way we invest, and is aware of any potential negatively influence on our actions due to our behavioural biases.





A Smart Investor

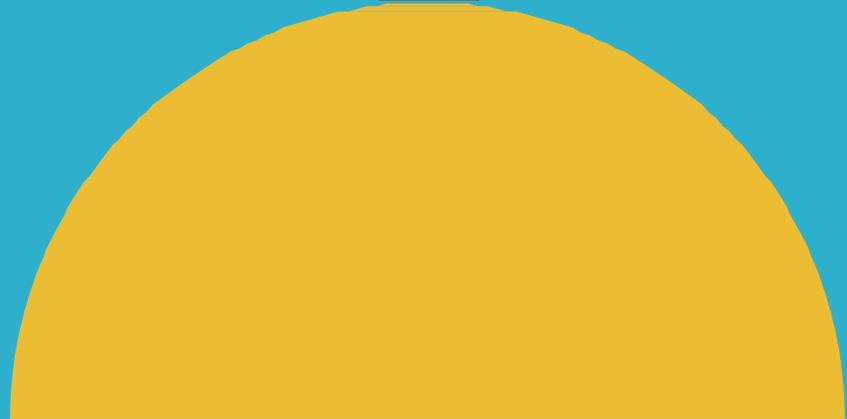
understands that digital tools can make investing quick and easy and help them make more informed investment decisions as they create a long-term, risk appropriate investment plan.





A Smart Investor

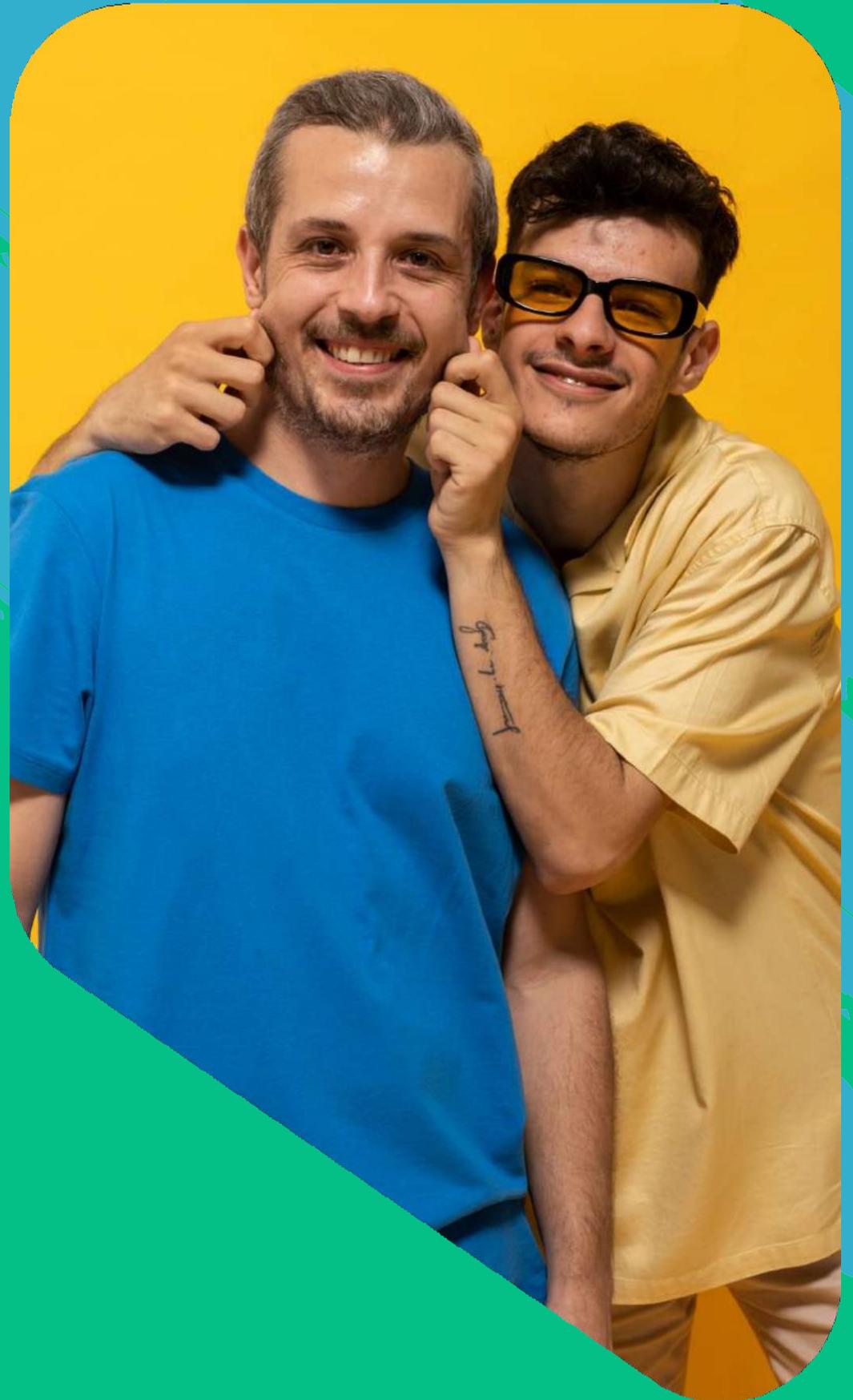
also knows that these tools do not prevent loss or fraud and that they must continue to conduct independent, thorough research on every investment opportunity.





A Smart Investor

realizes that sustainable finance may be referred to in many different ways, such as environmental, social, and governance (ESG) investing, socially responsible investing, and impact investing.





A Smart Investor

reviews an investment's disclosure documents to see how it weighs various ESG or sustainable finance factors.





A Smart Investor

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





A Smart Investor

understands that each sustainable finance investment opportunity is unique, and should be evaluated on its own terms.





A Smart Investor

understands that while sustainable investing may be described in different ways (such as ESG investing, socially responsible investing, or impact investing), it is important to consider whether an investment matches the investor's goals, objectives, and risk tolerance.





A Smart Investor

reviews disclosure documents, and understands that investments in sustainable finance may significantly differ from one another, and need to be evaluated on their own terms.

