

Main themes of the WIW campaign (2023):

- Investor Resilience
- Crypto Assets
- Sustainable Finance

Complemented with:

- Frauds and Scams Prevention
- Basics of Investing
- Technology and Digital Finance.

Investor Resilience

IOSCO World Investor Week 2023 Key messages – Investor Resilience

A smart investor:

- Focuses on the impact of inflation on purchasing power and uses real rates of return to assess investment performance.
- Understands the way asset classes may behave in a persistent inflation environment and the impact on their attractiveness.
- Recognizes the importance of diversification, especially with respect to protecting investments from losses from a single, unexpected event.
- Weathers negative financial shocks with an adequate emergency fund.
- Understands that risk exists in all investments.
- Plans for life's unexpected challenges with budgeting strategies to manage risk, reduce the impact of inflation, and avoid high-interest debt.

Complemented with:

Investor Resilience in Changing Economic Conditions:

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.

IOSCO World Investor Week 2023

Key messages – Crypto Assets

A smart investor:

- Understands the investment products and risks that are associated with crypto assets.
- Does not forget about the importance of due diligence when considering any investment opportunity, including crypto assets.
- Recognizes the warning signs of investment fraud.
- Never invests based solely on a celebrity endorsement.

Complemented with:

Crypto Assets – Use Caution

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.

IOSCO World Investor Week 2023 Key messages - Sustainable Finance

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.
- Reviews an investment's disclosure documents to see how it weighs various ESG or sustainable finance factors.
- Considers whether an investment's stated approach to sustainable finance matches the investor's investment goals, objectives, risk tolerance and preferences.
- Understands that each sustainable finance investment opportunity is unique, and should be evaluated on its own terms.

Complemented with:

Sustainable Finance/Investing:

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.
- 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.

IOSCO World Investor Week 2023 Key messages - Frauds and Scams Prevention

A smart investor:

- Verifies that an investment professional is licensed.
- Researches investment opportunities independently before investing.
- Avoids "get rich quick" and "can't lose" schemes; if it looks too good to be true, it probably is.
- Distrust anyone who tries to pressure into making hurried investment decisions.
- Never feels rushed and ignores over-the-top sales pitches and pressure to invest right on the spot.
- Is suspicious of requests to wire money out of the country.
- Never discloses personal information on an unexpected call or other communication.
- Ensures the use of strong passwords and good data security practices such as two-factor authentication on accounts containing financial data.
- Is skeptical of unsolicited investment offers through social media.
- Verifies the source of any investment information found on the internet.

Complemented with:

Frauds and Scam Prevention:

A smart investor:

- Understands the importance of: (i) verifying that an investment professional is licensed; (ii) independent research; (iii) avoiding "get rich quick" and "can't lose" schemes; (iv) being wary of wiring money out of the country; and (v) safeguarding personal information.

IOSCO World Investor Week 2023

Key messages – Basics of Investing

A smart investor:

- Recognizes the benefit of long-term, regular and diversified investment.
- Plans for and invests according to his/her future needs and goals.
- Understands what he/she is putting the money into (“Look before you leap”).
- Recognizes the power of compound interest.
- Assesses the impact of fees when choosing an investment.

Complemented with:

The Basics of Investing

A smart investor:

- Understands the benefit of long-term, risk-appropriate, diversified, and regular investing.
- Considers the impact of fees and the effect of compound interest – and always understands an investment before they make a decision.

Complemented with:

Look before you leap - understand what you're putting your money into:

- Sometimes investors are attracted to higher returns and perceived lower risk.
- For some complex investments (e.g. binary options, CFDs, crypto, etc.) and for scams promoting higher return/low risk, the return shines brighter than the risk of losing money, so become very attractive.

IOSCO World Investor Week 2023

Key messages – Technology and 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
- Understands how to use digital tools that can help with their finances.
- Knows how to distinguish legitimate versus inaccurate sources of information online.
- 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.

Complemented with:

Technology and Digital Finance

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.
- 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.

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