



A smart investor:

- Verifies that an investment professional is licensed by Bermuda Monetary Authority (BMA):
 - Visit www.bma.bm to confirm Investment Business licence; they **MUST** hold an Investment Business licence if they carry on investment business in or from Bermuda unless otherwise exempted
 - Research the websites of other regulators
 - Check the background of investment professionals
- Conducts research on a product before investing
- Assesses the impact of fees when choosing an investment
- Understands that risk exists in all investments
- Avoids "get rich quick" and "can't lose" schemes
- Recognises the power of compound interest
- Recognises the importance of diversification
- Plans for and invests according to his/her future needs and goals
- Recognises the benefit of long-term, regular and diversified investment