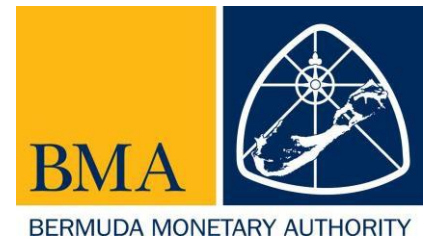


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## PRESS RELEASE

**For Release: Monday, 2 October 2023**

### **Investor Education and Protection Promoted by the Bermuda Monetary Authority for World Investor Week 2023**

HAMILTON, BERMUDA – Today, the Bermuda Monetary Authority (Authority or BMA) launches a week-long online public education campaign aimed at helping investors protect themselves by making informed choices. The campaign focuses on financial literacy and smart investor habits with information and tips featured daily on the Authority's website and social media channels. The initiative is part of the BMA's annual participation in World Investor Week 2023, which is being led by the International Organization of Securities Commission. Smart investor habits highlighted will include, but are not limited to, the following:

- 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
  - Recognises the importance of diversification, especially with respect to protecting investments from losses resulting from a single, unexpected event
  - Weathers negative financial shocks by having 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
- Digital Assets – A smart investor:
  - Understands the investment products and risks that are associated with digital assets, including fraud, volatility, misleading endorsements and the potential bankruptcy or insolvency of the issuer or intermediary
  - Does not forget about the importance of due diligence when considering any investment opportunity, including digital assets
  - Recognises the warning signs of investment fraud
  - Never invests based solely on a celebrity endorsement

- Sustainable Finance – A smart investor:
  - Realises that sustainable finance may be referred to in many different ways, such as Environmental, Social 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
  
- Fraud and Scam Prevention – A smart investor:
  - Verifies that an investment professional is regulated
  - 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
  - Distrusts anyone who tries to pressure them 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 phone call or in other communications
  - Ensures the use of strong passwords and good data security practices, such as two-factor authentication on accounts containing financial data
  - Is sceptical of unsolicited investment offers made through social media
  - Verifies the source of any investment information found on the internet

The public can find daily tips on the Authority’s following social media channels:

- Instagram: <https://www.instagram.com/bermudamonetary>
- LinkedIn: <https://bm.linkedin.com/company/bermuda-monetary-authority>

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