



“Smart Investor”

As a member of IOSCO, the Bermuda Monetary Authority (BMA) is pleased to share helpful information on becoming an informed investor with our “Smart Investor” tip list.

Stay in the know by:

- Verifying that an investment professional is licensed by the BMA
- Visiting www.bma.bm to confirm the licensing status of the investment professional; they MUST hold an Investment Business licence if they carry on investment business in or from Bermuda unless otherwise exempted
- Researching the websites of other regulators if dealing with a non-Bermuda based investment adviser
- Checking the background of investment professionals
- Conducting research on a product before investing
- Assessing the impact of fees when choosing an investment
- Understanding that risk exists in all investments
- Avoiding "get rich quick" and "can't lose" schemes

- Recognising the power of compound interest
- Recognising the importance of diversification
- Planning for and investing according to future needs and goals
- Recognising the benefit of long-term, regular and diversified investment
- Remembering the importance of due diligence when considering investments in online and digital environments
- Knowing that most legitimate firms will not permit customers to use their credit cards to make investments
- Never investing solely on a celebrity endorsement

World Investor Week (WIW) is a worldwide campaign to raise awareness about the importance of investor education and protection, promoted by the members of the International Organization of Securities Commissions (IOSCO). This year's campaign runs from 1 - 7 October 2018.