

Main Themes and Key Messages

WIW2026

Main themes of the WIW campaign (2026):

- Investor Resilience
- Digital Deception
- Scam Alert

Complemented with:

- Basics of Investing
- Young Investors and Next Generation

WIW2026 Primary Themes Key Messages

Investor Resilience

Smart investors:

- Recognize that market volatility is normal; maintain a disciplined long term strategy and resist reactive decisions.
- Build financial resilience through diversification across asset classes, geographies, and investment horizons
- Establish an emergency fund and manage debt prudently before committing funds to market investments
- Recognize behavioral biases: loss aversion, herd mentality, overconfidence, and recency bias distort decisions
- Avoid emotionally driven decisions made in response to short term events, news cycles, or social media trends
- Regularly review and rebalance portfolios to ensure continued alignment with long term goals as circumstances evolve
- Seek guidance from qualified, registered financial professionals during periods of market stress or major financial change
- Maintain disciplined long term investing habits through changing market conditions to benefit from compounding over time
- Understand that investor resilience requires not just financial knowledge, but behavioral discipline and the ability to stay the course.
- Plan for unexpected challenges, such as job loss, health emergencies, and market downturns, with a resilient financial plan.

In short:

Smart investors:

- **Stay the course** during market volatility and maintain a disciplined, long term investment strategy.
- **Build financial buffers**, including an emergency fund and a diversified portfolio, before taking on additional investment risk.
- **Recognize and counteract** common behavioral biases that can lead to poor investment decisions.
- **Review and rebalance** their portfolio regularly to keep it aligned with their personal goals and risk tolerance.
- **Seek qualified, registered financial advice** when navigating market stress or major financial change.

WIW2026 Primary Themes Key Messages

Digital Deception

Smart investors:

- Understand that AI tools, including robo-advisors and algorithmic platforms, can support investment decisions but are not a substitute for independent research and sound judgment.
- Know that AI systems are only as reliable as the quality, recency, and objectivity of their training data, and that they can reflect systemic biases.
- Stay alert to deepfakes: fabricated video endorsements, synthetic influencer content, and cloned voice fraud are increasingly being used to deceive investors.
- Recognize that AI tools may generate responses that appear authoritative but can contain factual errors or fabrications, often referred to as hallucinations.
- Read and carefully consider all disclosures regarding the role of AI in generating investment recommendations before acting on any suggestion.
- Understand that AI driven platforms may be designed to maximize user engagement and trading frequency, which may not be aligned with long term investor goals.
- Be aware that AI enhanced fraud, including deepfakes, voice cloning, and AI generated documents, represents a growing and serious threat to investors.
- Critically evaluate AI generated financial content, which may prioritize persuasion and engagement over accuracy or investor interests.
- Protect their interests by critically assessing AI generated recommendations and exercising independent judgment when making decisions.
- Build AI literacy as a core and ongoing investor competency, and understand how AI can be manipulated and used against investors.

In short:

Smart investors:

- **Use AI as a decision support tool**, not a substitute for independent research and critical thinking.
- **Verify investment information independently**, even when it appears to come from a credible AI source.
- **Be alert to deepfakes**, synthetic endorsements, and cloned voice fraud designed to deceive investors.
- **Demand transparency** from any platform or advisor using AI to generate investment recommendations.
- **Protect personal data** and never share sensitive financial information with unverified digital platforms.
- **Apply consistent skepticism** to all AI generated investment content, regardless of how credible it appears.

WIW2026 Primary Themes Key Messages

Scam Alert

Smart investors:

- Verify the registration and regulatory authorization of any investment professional or platform before committing any funds.
- Research investment opportunities exclusively through verified, official, and independently credible sources.
- Understand that any promise of high returns with little or no risk is a universal and unambiguous red flag for investment fraud, with no exceptions.
- Recognize that artificial urgency is a common tactic used by fraudsters. Taking time to verify is always the most effective defense.
- Be aware that fraudsters often impersonate trusted individuals or institutions in order to gain credibility and access to investor funds.
- Never disclose financial data, account credentials, passwords, or authentication codes in response to any unexpected communication.
- Recognize Relationship Investment Scams ('pig butchering'), where online relationships are used to gradually introduce fraudulent investments.
- Use strong, unique passwords for all financial accounts and enable two-factor authentication wherever it is available.
- Understand that investment fraud evolves continuously. Sustained investor education, not one time awareness, remains the most enduring defense.
- Report suspected fraud to the relevant regulatory authority immediately to help protect yourself and other investors.

In short:

Smart investors:

- **Verify every investment opportunity** before committing any funds.
- **Slow down and take time** to think when pressured to act quickly.
- **Never share personal credentials** or financial data in response to unsolicited communications.
- **Stay alert to phishing** attempts through unsolicited emails, messages, and calls, which are common entry points for investment fraud.
- **Recognize Relationship Investment Scams** and other fraudulent investment tactics.
- **Report suspected fraud** to the relevant regulatory authority immediately.

WIW2026 Complementary Themes Key Messages

Basics of Investing

Smart investors:

- Recognize early warning signs of investment fraud and understand what they are putting their own money into.
- Recognize the proven benefits of patient, long term, regular, and appropriately diversified investment.
- Plan consistently according to personal future needs and goals, and not according to market trends or social media sentiment.
- Recognize and harness the power of compound interest: time in the market, combined with regular contributions, is the investor's most powerful long term tool.
- Assess the full impact of fees, charges, and transaction costs when evaluating and selecting investment products.
- Plan for unexpected challenges with robust budgeting strategies to manage financial risk and maintain investment discipline during difficult periods.

WIW2026 Complementary Themes Key Messages

Young Investors & Next Generation

Smart investors:

- Start early: understand the long term compounding advantage of beginning investment education and financial planning as early as possible.
- Recognize the risks of investing through social media channels, including influencers, viral investment trends, and AI generated content targeting younger audiences.
- Build healthy financial habits from the outset: save consistently, avoid high interest consumer debt, and make needs based rather than trend based decisions.
- Understand their rights as a retail investor, even as a first time participant on a low cost digital or zero commission platform.
- Engage with regulator endorsed financial education resources to build investment knowledge before, during, and after making any investment decision.