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Compliance Handbook for Popular Investors

Rule NO 1

Always be fair, clear, and avoid misleading statements.

For example:

**Is the creative balanced?
Are you suggesting you can make money?**

Are you suggesting you can make money? Are you alluding to a positive outcome from the action you are encouraging the reader/viewer to make in the messaging or imagery?

If you want to use imagery or messaging promoting gain - you have to balance it with the opposite...

“For illustration purposes only”

Are you talking about or referring to investment ideas?

Perhaps you want to share something happening in the market; Again, you will need to ensure that the potential client does not interpret your post as advice or you telling them what to do;

Never promise profits or gains; AND when referring to yourself as a Popular Investor you should use the words Popular Investor and not fund or portfolio manager.

Are you talking about performance?

If you are referring to your performance or the performance of an instrument such as CopyPortfolio please note the following rules:

- 1 Performance should not be the main feature of a post. To ensure this is not the case, you can (a) not leading/opening with a performance message and (b) mixing performance messages with other non-performance based messaging (ensuring the balance is at least equal or biased towards non-performance)

2 When using performance, you must always accompany the chosen timeframe. This is in order to give the potential client a balanced view. If 5 years is not available then we must use the maximum time the stock has been around. See checklist below.

- Add the Company's name
- Launched date
- The last full day's data you have
- The source of the information

3 Finally, you must always include the risk warning: **“Past performance is not an indication of future results.”**

If you are merely stating a price of an instrument as an update, then you do not need the **past performance** risk warning. E.g. Bitcoin just hit \$50k!

Are you comparing instruments?

Are you comparing Tesla's performance to the price increase in Silver? If so, why? What is the relationship between them? If none, you must not compare the instruments.

Talking about relationships...you must always remember that Crypto and other asset classes go together as well as Heinz Baked Beans and Weetabix..... **THEY DON'T**

Do I need a risk warning?

If you answer **'yes'** to any of the following then the answer is **YES**

- Are you encouraging people to open an account or invest? (if you link back to the platform other than to a purely informative blog post, the answer is yes, you are)
- Are you talking about the performance of an instrument?
- Are you using an image of the platform?

What risk warning do I need to use?

Ah, the million-dollar question.

Read it. Internalize it. Refer to it as often as you need!

Stocks - Your capital is at risk

Zero stock commission - Your capital is at risk. Other fees apply.

CFD, Copytrading & Copyportfolio

(indices, commodities, forex) - xx% of retail CFD accounts lose money

Crypto - Cryptoassets are unregulated in some EU countries and the UK. No consumer protection.

In short, compliance is EVERYONE'S responsibility and we all need to ensure our social channel is compliant.