



DIGITAL INVESTMENT MANAGEMENT



IN SUPPORT OF



FEN FINANCIAL
EDUCATION
NETWORK

About InvestSmart



InvestSmart® is an investor empowerment initiative by the Securities Commission Malaysia (SC) that aims to:

- **Create more informed investors who are self-reliant and able to make investment decisions**
- **Educate the public on a range of investment-related topics**
- **Raise awareness on unlicensed activities and scams**

For more information, visit www.investsmartsc.my or follow us on



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What is Digital Investment Management (DIM)?

DIM is an online fund management service that uses technology and automation to manage investments.



Types of assets that DIM's may invest in



- **Equities**
- **Mutual funds**
- **Cash**
- **Real Estate Investment Trusts (REITs)**
- **Exchanged Traded Funds (ETF)**
- **Bonds**
- **Commodities**



Key features of DIM

- **Automated portfolio management service** - Based on algorithms and risk profiling
- **Low minimum investment**, as low as RM25 - RM100
- **Digital onboarding** - Sign up, KYC are all done online
- **Asset allocation & rebalancing** - chooses the right mix of investments for you



Risks associated with DIM'S



MARKET VOLATILITY

Returns are subject to market performance and economic conditions.

LIMITED CUSTOMIZATION

May not offer the same level of portfolio customization compared to a traditional fund manager

PLATFORM RISK

System failures, hacking and data breaches.



Who are the regulated DIM companies?

List of licensed DIMs approved by the Securities Commission Malaysia.

- Akru Now Sdn Bhd
- Amanah Saham Nasional Berhad
- CP Global Fintech Solutions Sdn Bhd
- GAX MD Sdn Bhd
- Kenanga Investment Bank Bhd (KIBB)
- Raiz Malaysia Sdn Bhd
- StashAway Malaysia Sdn Bhd
- UOB Asset Management (Malaysia) Bhd
- Wahed Technologies Sdn Bhd



Who is eligible to invest with DIM companies?

A DIM investment opportunities are open to all investors



Note: Please scan the QR code to check on the most updated information on DAX operators and tradable Digital Assets



GETTING STARTED

ACCOUNT SETUP

Open an account with a licensed DIM platform.

RISK ASSESSMENT

Complete an online questionnaire to assess your risk profile.

PORTFOLIO RECOMMENDATION

Receive a tailored investment portfolio based on your financial goals and risk appetite.

INVESTMENT MONITORING

Fund your account and let the DIM manage your portfolio.



REMEMBER



Review your risk profile regularly



Diversify your portfolio



Stay informed about platform's terms and conditions



Only invest with a DIM operator licensed with the SC



FOR MORE INFORMATION



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