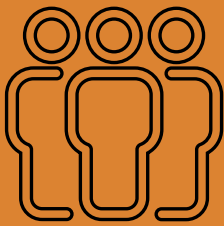


INVESTOR EDUCATION INITIATIVES UNDER INVESTSMART®

In 2025, the SC continued to empower investors through its InvestSmart® initiatives, enabling Malaysians to make informed and confident investment decisions. This year's efforts were characterised by extensive nationwide outreach, targeted programmes for underserved communities and strategic use of digital platforms to ensure investor education remained relevant, accessible and impactful.

As the Co-Chair of the Financial Education Network (FEN), the SC's investor education initiatives throughout 2025 remained focus on enhancing Malaysians' financial capability across key areas including financial knowledge, saving and budgeting, readiness for unexpected life events, and retirement planning. The SC's programmes complemented FEN's broader efforts to equip Malaysians with the knowledge and skills to make informed financial decisions and foster responsible financial behaviour.

2025 at a Glance



7M+
persons reached

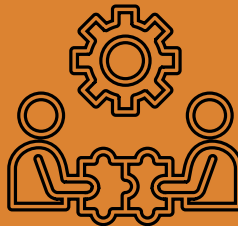
39K+ visitors
at InvestSmart® flagship events
(record high)



58 events
across
13 states



97 partner organisations
across government,
industry and
community sectors



72% collaborative initiatives
with
key partners;
28% InvestSmart®-led events



36K+ students
engaged through AR
Financial Literacy
Programme across 5
university campuses

Nationwide Engagement

The SC maintained a strong on-ground presence throughout 2025, demonstrating commitment to investor education across Malaysia:

Northern Region

Perlis

- Ajen Bijak Labor Desa (ABJAD)
- PKD Kuala Perlis Jelajah 2025

Penang

- InvestSmart® x University
- Minggu Perpaduan Peringkat Kebangsaan Tahun 2025
- Karnival Celik Kewangan Penang
- My Money & Me
- Ajen Bijak Labor Desa (ABJAD)

Kedah

- Karnival Saham Kedah MITRA 2025
- FEN TTT for Teachers
- Ajen Bijak Labor Desa (ABJAD) Karnival Saham Kedah MITRA 2025
- Program Pencegahan Jenayah Kewangan dan Kempen Kesedaran Mengenai Penipuan Dalam Talian (Online Scam)

East Coast

Pahang

- Bersama InvestSmart®
- InvestSmart® @ University
- My Money & Me
- Ajen Bijak Labor Desa (ABJAD)

Terengganu

- FEN TTT for Teachers
- Ajen Bijak Labor Desa (ABJAD)

Kelantan

- Ajen Bijak Labor Desa (ABJAD)



Southern Region

Melaka

- Ajen Bijak Labor Desa (ABJAD)
- My Money & Me
- InvestSmart® x GRAB

Johor

- My Money & Me
- InvestSmart® x GRAB
- Ajen Bijak Labor Desa (ABJAD)

Central Region

Klang Valley

- InvestSmart® Fest
- InvestSmart® x GRAB
- My Money & Me
- Collaborative events
- InvestSmart® @ JAIS/MAB/PSN
- Ajen Bijak Labor Desa (ABJAD)

Perak

- Karnival Saham Bersama Bursa - Perak
- InvestSmart® x GRAB
- My Money & Me
- Ajen Bijak Labor Desa (ABJAD)

Negeri Sembilan

- Ajen Bijak Labor Desa (ABJAD)

East Malaysia

Sabah

- Karnival Celik Kewangan Tawau
- Seminar Kesejahteraan: Smart Financial Management for Future Security
- My Money & Me
- FEN TTT for Teachers
- Ajen Bijak Labor Desa (ABJAD)

Sarawak

- My Money & Me
- FEN TTT for Teachers
- Ajen Bijak Labor Desa (ABJAD)

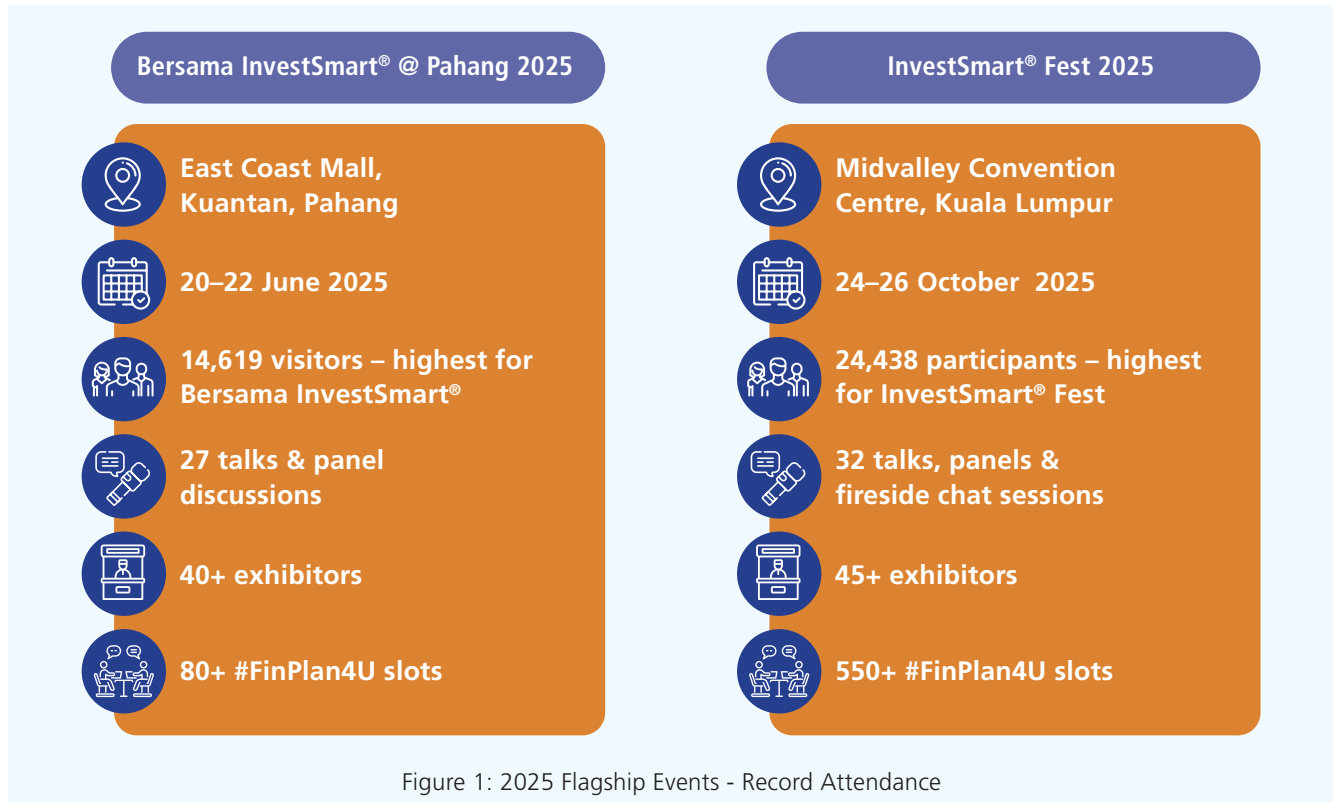
Target audiences included youths, gig workers, non-urban communities, persons with disabilities, religious groups and retirees. These engagements ranged from financial literacy workshops and investment clinics to scam awareness talks and retirement planning seminars, ensuring that diverse segments of Malaysian society had access to essential investment knowledge and tools for financial decision-making regardless of location, background, or circumstance.

Building on this broad geographic coverage, the SC's flagship events served as anchor platforms for large-scale public engagement.

InvestSmart® Led Programmes

Flagship Events

The SC's flagship investor education events anchored the 2025 outreach strategy, serving as comprehensive platforms where investors could access the full spectrum of capital market education under one roof.



Bersama InvestSmart® @ Pahang 2025 marked a strategic expansion to the East Coast region, validating the SC's commitment to reaching Malaysians beyond urban centres. Officiated by Dato' Mohamad Nizar Dato' Sri Mohamad Najib, Pahang State Executive Council and Chairman of Investment, Industrial Development, Science, Technology and Innovation Committee for the state of Pahang, the event demonstrated strong commitment from the state on financial literacy recognising that regional communities have distinct financial education needs that require localised approaches.



InvestSmart® Fest 2025 achieved record attendance in the Klang Valley, with the surge reflecting both the event's growing reputation and heightened public concern about financial security in an increasingly complex landscape. Strategically timed with FEN's Financial Literacy Month, the event aligned with the newly launched National Strategy for Financial Literacy 2026-2030, particularly its priority on encouraging investment for wealth creation. This positioning reinforced the SC's leadership role in the national financial literacy ecosystem while capitalising on elevated public attention during the month-long campaign.



Across both events, visitors were exposed to the full spectrum of capital market investment opportunities, from traditional instruments like stocks, bonds and unit trusts to innovative platforms including Digital Investment Manager (DIM) and DAX. By presenting these options side-by-side with clear regulatory context, the events helped visitors understand that wealth-building opportunities exist across risk profiles and investment amounts, breaking down the misconception that capital market participation requires significant wealth or sophisticated knowledge.

Panel discussions and expert sessions addressed diverse investor needs, from Islamic investing and fintech innovations to retirement planning and dispute resolution. Topics were deliberately designed to be relevant to both regional and Klang Valley audiences, addressing practical concerns Malaysians face when navigating investment decisions.

The Anti-Scam Zone featuring the #JanganKenaScam initiative by the Association of Banks in Malaysia (ABM) and Association of Islamic Banking and Financial Institutions Malaysia (AIBIM), and the National Scam Response Centre (NSRC) provided practical, hands-on education on scam tactics, while the #FinPlan4u[®] service offered personalised financial planning consultations in collaboration with the Financial Planning Association of Malaysia (FPAM), Malaysian Financial Planning Council (MFPC), and Association of Financial Advisers Malaysia (AFA).



Gamified activities including investment games, quizzes and booth-based challenges-helped sustain engagement and made financial learning approachable. The record turnout for both events reaffirmed that accessible, engaging and credible financial education continues to resonate strongly with Malaysians.

Targeted Community Outreach

While flagship events provided mass reach, targeted programmes ensured depth of engagement with specific communities facing unique financial challenges.

Gig Economy Workers

Recognising the unique financial vulnerabilities faced by Malaysia's growing gig economy workforce, InvestSmart[®] partnered with Grab to deliver investor education at four key Grab centres in Kuala Lumpur, Melaka, Johor Bahru and Ipoh. These sessions featured speakers from licensed intermediaries providing a holistic view of their investment journey, while InvestSmart[®] addressed investment scams and unlicensed activities.



Persons with Disabilities

InvestSmart[®] employed both digital and experiential learning approaches to reach persons with disabilities. On 19 March 2025, InvestSmart[®] partnered with the Malaysia Independent Living Association for Disabled (MILAD) to conduct a webinar titled 'Investment Scams: Learn How', ensuring digital accessibility for participants to learn from the safety of their homes. Building on this, an in-person session on 24 May 2025 in collaboration with the Malaysian Association of Blind (MAB) combined *Silap Labur Duit Lebur*⁴ presentations

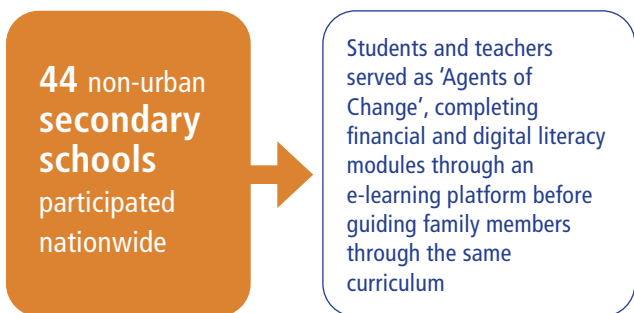
⁴ *Silap Labur Duit Lebur* equips participants with practical skills to identify common investment scam tactics and protect themselves from fraudulent schemes.

with interactive roleplay exercises where participants took on scammer and victim roles to better understand manipulation tactics demonstrating how experiential learning can make scam awareness more effective than passive information delivery.



Non-Urban Communities

The **Ajen Bijak Labor Desa (ABJAD)** programme's Phase 2, conducted in collaboration with the Ministry of Education (MOE) and Kementerian Kemajuan Desa dan Wilayah (KKDW), was completed by October 2025.



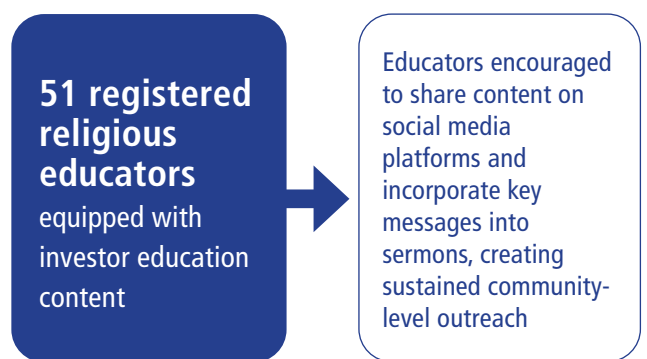
This cascade model amplified the programme's impact exponentially, with each trained student potentially influencing multiple family members and creating lasting behavioural change across generations. The programme was completed by 8,076 students, teachers and adults.



Religious Communities

On 28 April 2025, InvestSmart® collaborated with Jabatan Agama Islam Negeri Selangor (JAIS) through a Train-the-Trainer approach.

The initiative culminated in InvestSmart®'s *Silap Labor Duit Lebur* content being featured in Friday sermons on 3 October 2025, reaching congregations across Selangor state. By partnering with religious leaders who already have established relationships and credibility within their communities, this approach ensured investor education messages reached audiences who might be sceptical of government communications, particularly in addressing the prevalence of religiously themed investment scams.



To ensure inclusivity across all faith communities, InvestSmart® also reached out to the Malaysian Consultative Council of Buddhism, Christianity, Hinduism, Sikhism and Taoism (MCCBCHST), sharing materials for dissemination at their respective places of worship.

Youth and University Engagement

A landmark initiative in 2025 was the UnBound Advanced by InvestSmart® x SC Augmented Reality (AR) Financial Literacy Programme, representing a paradigm shift in how the SC engages digital-native youths.

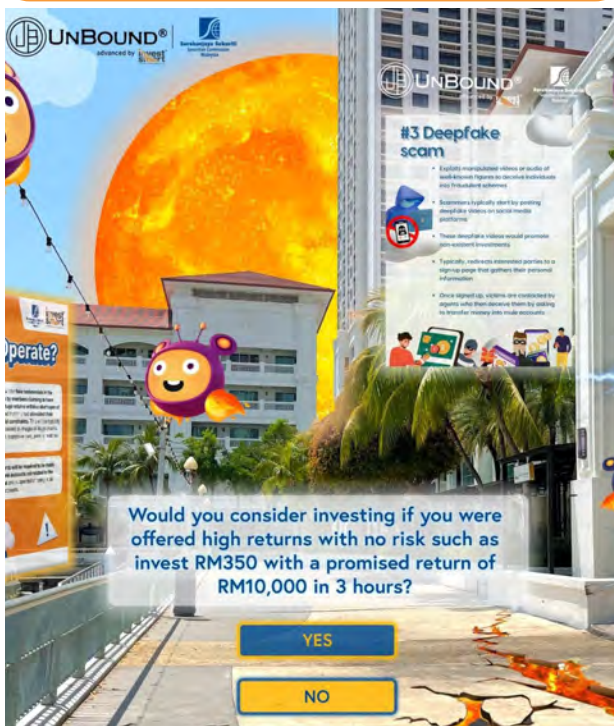
This collaboration embedded AR-powered storytelling and interactive game-based modules into UnBound’s learning management system across Malaysian universities. By allowing students to experience scam scenarios in immersive, consequence-free environments, the programme achieved significantly higher engagement and knowledge retention than traditional lecture formats.



Beyond the AR programme, InvestSmart® continued traditional university engagement. On 20 March 2025, in conjunction with OECD’s Global Money Week, InvestSmart® organised a public webinar titled Secure Your Financial Wellbeing – Learn How to Avoid Scams, raising awareness among youths and the public. On 14 November 2025, InvestSmart® conducted a *Silap Labur Duit Lebur* webinar with Universiti Sains Malaysia (USM) School of Management, reaching students beyond the Klang Valley.

Pilot phase
(May-June)

Total reach:
2 universities,
5 campuses, over
36,000 students



SECURE YOUR FINANCIAL WELLBEING

LEARN HOW TO AVOID SCAMS

20 MARCH 2025

1:00PM - 2:00PM

Siti Sara Taufik

Securities Commission Malaysia

LIVE Webinar

SCAN ME

Join this webinar to learn how to spot red flags, avoid common investment scams, and protect your money.

IN SUPPORT OF

Furthermore, on 29 November, Bursa Malaysia invited the SC to speak at the Bursa’s Skuad ANTI-SCAM Bootcamp creating awareness to over 115 students from University Sultan Zainal Abidin (UniSZA) Terengganu.



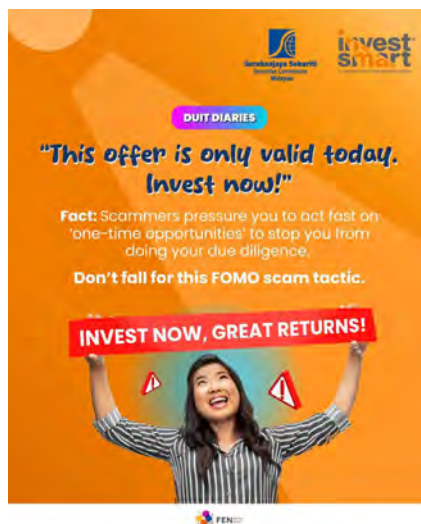
Digital Engagement and Social Media Campaigns

Complementing on-ground programmes, digital platforms multiplied the SC’s reach exponentially.

Social Media

InvestSmart® leveraged social media platforms Facebook, Instagram, X (formerly Twitter), and TikTok to deliver bite-sized, accessible content on capital market products, investment fundamentals and scam awareness. InvestSmart® has reached over 7 million users, providing trustworthy financial information amid growing scam concerns.

A significant innovation in 2025 was the launch of *Duit Diaries*, a new content series designed to demystify investing and combat common misconceptions. Each post employs a myth-busting format, presenting a widespread misconception such as ‘All investments are high risk’ followed by factual clarification. This approach directly addresses psychological barriers to investment participation, particularly fear and perceived complexity, gradually reshaping public perceptions through relatable storytelling.



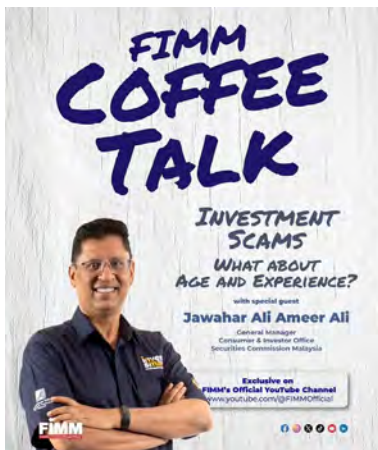
Podcast and Radio

InvestSmart® expanded its digital reach through strategic podcast partnerships. In collaboration with the FIMM, InvestSmart® was featured on The FIMM Coffee Talk podcast series, discussing common scam tactics, red flags, and insights from complaints and inquiries received by the SC.

On 3 November 2025, InvestSmart® launched the InvestSmart® Podcast, a series featuring 90-minute sessions with representatives from registered market operators, combining expert insights with practical guidance on investing safely through legitimate channels. The inaugural episode, 'Nak Melabur? Senang je!', introduced listeners to fundamental investment concepts and safe investing practices.

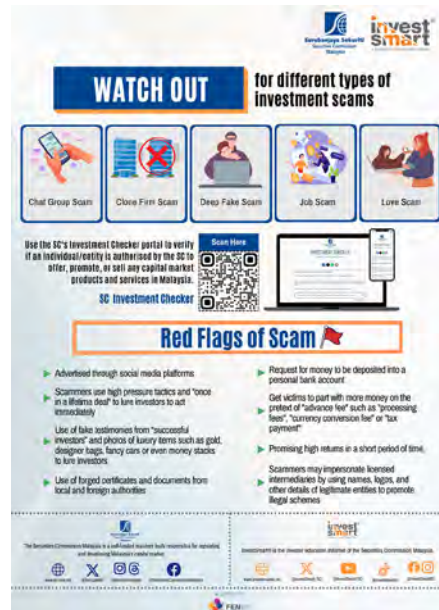
InvestSmart® partnered with radio stations including Selangor FM and Hot FM to share key scam awareness messages and investor education messages while also promoting FEN's Financial Literacy Month and the launch of National Strategy 2.0 (NS 2.0) through trusted local media channels.

Collaboration with Pahang FM extended radio-based financial education to non-urban and remote areas with limited digital access, recognising that traditional broadcast media remains crucial for reaching populations who may not be active on digital platforms.



Communications and Publications

InvestSmart® developed a full-page poster for SUARA Police Administrative and Civilian Staff Union (PACSU) special edition no. 128, published in conjunction with the 218th Police Day celebrations. The poster showcased different types of investment scams, warning signs, and information about the SC's investment checker tool strategically placing investor education content where it would reach law enforcement officers who often serve as community first responders to fraud complaints, multiplying the impact of scam awareness messaging.



Collaborative Programmes

The SC's investor education impact in 2025 was significantly amplified through strategic partnerships across multiple sectors, enabling broader reach, diverse expertise and more effective delivery of financial literacy programmes.

Shaping National Financial Literacy Policy

On 3 October 2025, Prime Minister Dato' Seri Anwar Ibrahim officially launched the *National Strategy for Financial Literacy 2026-2030* (NS2.0) and the Financial Literacy Month (FLM) 2025 at Sasana Kijang. The launch was attended by Minister of Education, YB Fadhlina Sidek; BNM Governor, Dato' Sri Abdul Rasheed Ghaffour; SC Chairman, Dato' Mohammad Faiz Azmi and members of the FEN High-Level Inter-Agency Steering Committee (HLSC) demonstrating the highest level of government commitment to advancing financial literacy as a national priority.

NS2.0 sets a renewed direction for advancing financial literacy, building on the foundation of the first *National Strategy 2019-2023*. Drawing from past lessons, NS2.0 adopts a more adaptive approach in responding to diverse target segments and emerging challenges shaped by digitalisation, economic shifts and changing lifestyles. The strategy promotes a whole-of-nation approach to equip Malaysians with strong financial capabilities for resilience and well-being.



In collaboration with FEN members, the SC contributed to the development of the NS2.0 which has the following five strategic priorities:

Five Strategic Priorities (SP) for 2026 – 2030

<p>SP1 Promote wise financial planning and preparation for retirement</p>	<p>SP2 Foster smart and responsible debt management</p>	<p>SP3 Secure financial future with risk protection</p>	<p>SP4 Promote safe, confident and meaningful usage of digital financial services</p>	<p>SP5 Encourage investments for wealth creation</p>
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The SC will contribute to the success of all five strategic priorities, with particular focus on Strategic Priority 5 - Encourage investments for wealth creation, given the SC's role and mandate as the capital market regulator.

To enhance awareness and visibility, FEN set up a booth with participation from BNM, SC, Pertubuhan Keselamatan Sosial (PERKESO), Employees Provident Fund (EPF), Agensi Kaunseling & Pengurusan Kredit (AKPK), Financial Markets Ombudsman Service (FMOS), Ministry of Education (MOE) and Perbadanan Insurans Deposit Malaysia (PIDM) at Parliament from 1-3 December during the parliamentary sitting, engaging with over 90 Members of Parliament.

Expanding Geographical Reach

Several collaborative initiatives extended investor education beyond urban centres to underserved communities. BNM organised the Karnival Celik Kewangan series at two locations; Tawau, Sabah (5-6 July) and George Town, Penang (14-16 November)-as part of the FEN Street initiative. InvestSmart® maintained dedicated presence at both locations, reaching over 37,000 visitors in regions where access to financial services and information is typically limited.

The Ministry of Rural and Regional Development (KKDW) organised the 'Program Pusat Komuniti Desa (PKD) Mobile Kuala Perlis Tahun 2025', aimed at creating awareness on government services, women empowerment, and community wellbeing. InvestSmart® participated as an exhibitor, extending investor education to populations often overlooked by mainstream financial literacy efforts.



money&me
 Berfikir Sebelum Mengikuti, Demi Masa Depan
 "Think Before You Follow, Wise Money Tomorrow"

REGISTER ONLINE
FREE ADMISSION
PENANG
 26th APRIL 2025
 8.00am - 1.00pm

Dianjurkan oleh: MFPC (Majlis Fintech Malaysia)

Disokong oleh: FEN (Fondasi Pendidikan Masyarakat)

Academic Partner: ANEX (ANEX SCHOOL OF MANAGEMENT), UUM (Universiti Utara Malaysia), BHEPA (Banking & Finance Education Partnership), HDC (Higher Education Development Council), TARUMT (TARUMT)

WELCOME
 PENANG GOLF CLUB
 Hadiah Menarik Untuk Dimeriahkan!

Collaborators: LHDN MALAYSIA, FIMM (Federation of Investment Brokers in Malaysia), Invest Smart, AKPK (Agensi Kaunseling & Pengurusan Kredit), SATURNA MALAYSIA

SAMPAI PAGI 26 APR 8.00 AM
 Sila layari laman web untuk daftar secara online:
<https://www.mfpc.org.my/education/mymoneyme>

Targeting Underserved Segments

Civil Service Financial Literacy

InvestSmart® worked closely with government agencies to enhance financial resilience among public sector employees, recognising the importance of financial wellbeing to workforce productivity and public service delivery.

These collaborations demonstrated growing recognition across the government that employee financial wellness is not merely a personal concern but an organisational priority. By strengthening the capacity of civil servants across diverse functions from audit and customs to enforcement and development agencies, the SC ensured that public sector employees could recognise scam red flags, guide their communities as trusted intermediaries and safeguard their own financial wellbeing.



Inclusive Community Engagement

InvestSmart® partnered strategically with organisations representing diverse segments of Malaysian society to ensure financial literacy reached those who might otherwise be overlooked by mainstream programmes.

These partnerships expanded the SC's presence across demographic groups who may have accumulated savings but limited experience with digital investment platforms and emerging fraud tactics. Through these diverse touchpoints, InvestSmart® reinforced that financial literacy is a shared national agenda, ensuring all Malaysians have equitable access to trustworthy financial education regardless of background, circumstance, or stage of life.



Building Industry Capability and Youth Engagement

Capital Market Industry Partnerships

Collaborations with industry bodies strengthened the professional capacity of financial intermediaries while expanding public investor education.

These partnerships demonstrated the SC's ecosystem approach in working with stock exchanges, fund management bodies and financial planning councils to reach investors at multiple touchpoints. The Karnival Saham series brought stock market education to diverse communities nationwide, with collaborations addressing financial inclusion gaps within ethnic communities and Bumiputera investors.

World Investor Week (WIW) 2025 showcased InvestSmart®'s commitment to international best practices. The 'Ring the Bell' panel garnered significant media coverage, while webinars with Bursa Young Investor Club (BYIC) engaged university students to build the next generation of informed investors. InvestSmart® supported the IOSCO global campaign on Relationship Investment Scams through daily social media content, demonstrating active participation in the IOSCO Working Group. FIMM's annual convention addressed unit trust safety concerns, rebuilding trust amid rising scam awareness, while MFPC's My Money & Me series reached communities across eight states with hands-on financial planning education.



Professional Development for Educators

Under FEN's Train-the-Trainer Programme for Personal Financial Management, conducted in collaboration with Financial Industry Collective Outreach (FINCO) and MOE, 209 master trainers were equipped to cascade training to approximately 10,080 teachers across five states (Sarawak, Kuala Lumpur, Kedah, Terengganu, and Sabah), ultimately reaching an estimated 292,320 students nationwide. This multiplier model positioned teachers as financial literacy role models while embedding investor education within Malaysia's formal education system.



Media Professional Training

The Malaysian Press Institute (MPI) invited InvestSmart® to deliver training for 20 to 25 media professionals, strengthening journalists' understanding of investment scams, rising trends and red flags. By enhancing the quality of financial journalism, this initiative recognised that media serves as a critical bridge between regulators and the public, where accurate reporting can prevent victimisation.

