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## Constantinos Neophytou

InBusiness Manager of the Year nominee

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Newsletter No 19  
November 2015

We welcome you to our November Newsletter.

It was a busy month for the Emergo Wealth Team after the Investment Expert Conference. We have continued to add Members to our LifeGoals provident fund and to acquire advisory clients from established provident funds. Our hustle-free solutions offer peace of mind, better risk management and superior cost effectiveness. LifeGoals is a paradigm shift of how private retirement plans have been managed in Cyprus. Registering to the Fund or transferring from an existing plan is hustle-free and adds superb value through independent professional management, consolidation and economies of scale.

Today's article from our Research Team discusses the need for retirement planning and the impact of demographics on our retirement plans.

In another exciting development, we recently launched LifeGoals Investments, our bespoke personal portfolio management service that caters to the savings needs of individuals of all risk profiles. LifeGoals investments enables our clients to select a portfolio from a number of choices and save in (monthly) instalments. There are no large investment minimums and the portfolio performance and other information and services are available on our secure client account portal.

Our qualified investment advisors will clearly explain our recommendations and we will make sure that you are comfortable with the investment strategy that we develop to meet your life goals. We will be honest and realistic about the unpredictable nature of the investment universe, especially today. We will always keep things clear and simple: Our aim is to minimise the risks of your portfolio for the level of return required. We achieve this by diversifying your portfolio across a broad range of investments that we diligently research, monitor and manage. Achieving your LifeGoals requires a Lifetime Financial Plan.

We are pleased to announce that Constantinos Neophytou, our Director of Investment Strategy has been nominated for the InBusiness Manager of the year award. As a member of the Emergo family for close to 15 years, Constantinos has managed many different projects, companies and teams. While we acknowledge a strong bias, Constantinos is a very accomplished Manager; he would be a worthy winner and we thus encourage you to support his nomination. (Please vote at the Awards [website](#).)

As always, we would love to hear from you with any feedback on our articles or for any questions regarding our services.

Dr Mike Balm  
Managing Director

# Is Living Longer a Reason to Worry?

People are living longer today than ever before!!

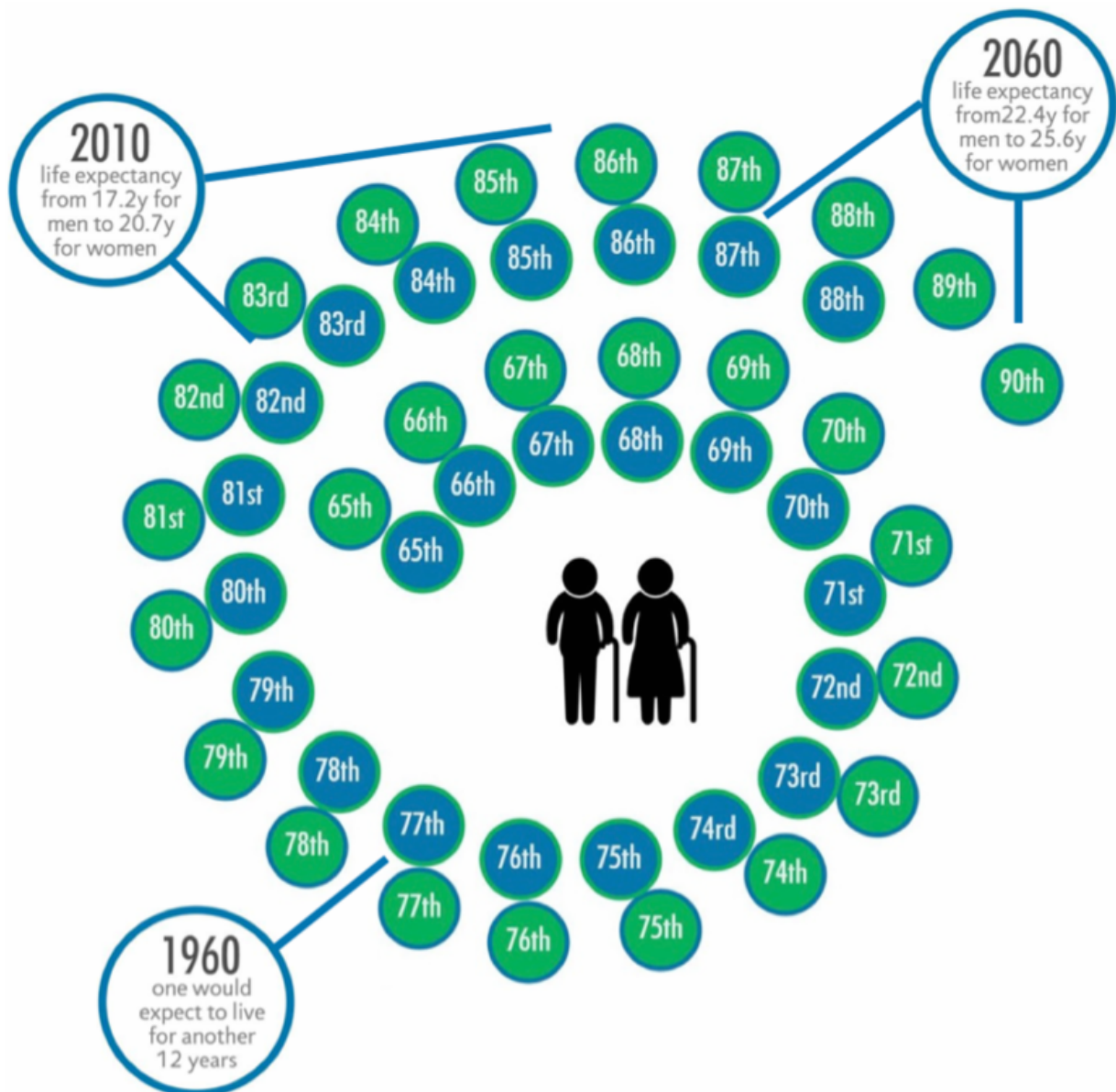
As people live longer, the number of retirees is growing; and, since birth-rate figures within the EU have declined in comparison to past generations, the number of working people is falling as well.

In 1960, one would expect to live for another 12 years after their 65th birthday. Today, life expectancy over 65 is at an average of 17.2 years for men and 20.7 years for women.

With every decade, life expectancy after 60 increases by at least another year!

Life expectancy at age 65 in the EU-27 is expected to increase by around five years by 2060, up to 22.4 years for men and 25.6 years for women. This effectively means that, on average, men will live to be 87.4 and women will surpass 90 years of age.

Read more..



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