



# Emergo Wealth at IMCA 2014

Last month, we participated in the Investment Management Consultants Association annual conference in Boston. The meeting was well attended, with more than 3,000 delegates, mostly from North America, Australia and Europe.

One of the key messages from the conference was the “mass customisation” of wealth management products. Services and products that have traditionally been available just to high net worth individuals and the ultra wealthy are increasingly becoming accessible to almost everybody. The use of technology and the sheer increase in competition in the industry has both increased quality and accessibility of service and reduced the fees for the client.

Increasingly, people realise the importance of developing a coherent financial plan earlier in their career. Personal (and family) financial planning is one of the fastest growing segments in the financial services industry and with good reason. Clients see immediate tangible value

from simply taking the time to work with an advisor and develop a financial “road map”; not least because by using professional financial advisors they avoid the common behavioural biases that normally lead to making the wrong decision at the wrong time.

Another example of the changes that are taking place is the rise in popularity and use of liquid exchange traded funds (ETFs) in the portfolio construction process for institutional and individual clients alike. ETFs are now available for almost all asset classes, styles and geographies, they are relatively cheap, liquid and provide increased opportunities for diversification of even “small” portfolios.

Our investment management team routinely uses these instruments to achieve the desired levels of diversification and risk-adjusted returns for our clients. We would love to hear from you if you want to learn more or if you would like to see how the use of ETFs could help you improve your portfolio.

If you have any questions regarding our services please do not hesitate to contact us at [info@emergowealth.net](mailto:info@emergowealth.net) or +357 22 449122.

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