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Newsletter 4 | 9 July, 2014

We welcome you to our July Newsletter. As many of you start thinking about or actually going on holidays, perhaps it is a good time to provide some food for thought regarding personal finances. This month, Dr Constantinos Neophytou, Director of Investment Strategy and a Certified Investment Management Analyst (CIMA®) writes about the value that personal financial planners can add to their clients. Based on experience from working with both institutional clients and individuals, the article focuses on the value that can be gained from using the services of financial advisor as opposed to making decisions based on information and "advice" from the Internet or even our friends' postings on social media!

Dr Mike Balm, Managing Director

Adding Value With a Professional Advisor

With the proliferation of web-based trading platforms and investment information via the Internet, some people have questioned the value of professional financial advice. There is definitely a number of people that buy their investments through the Internet and make decisions based on the information they get from the media. These investors do not employ the services of a financial advisor - is that really a cost saving? Recent research suggests otherwise. For example, Vanguard released a study earlier this year showing that professional investment advisors can increase their client's net investment returns by 3 percent.

This improvement in investment performance is not the result of better stock picking, as many active managers would have you believe. Research by the investor David Dreman based on 78,695

Upcoming Events

15

July

5th Troika assessment of Cyprus starts

22

July

Eurostat: Release of General Government Gross Debt for 1Q2014

19

Sept

Emergo Wealth Conference (Hilton Park, Nicosia)

forecasts of investment returns found that from 1973 to 1993 there was just a 1 in 170 chance (0.59%) that forecasts would fall within plus or minus 5% of the actual number! As JP Morgan famously said only one thing is certain about the market's future performance: "It will fluctuate."

[Click here for more](#)

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Oct

Last day for settlement of property tax with discount of 10%

Gross Pension Replacement Rate*



Source: OECD (2014)

*Gross Pension Replacement Rate = Gross pension entitlement upon retirement/gross pre-retirement earnings (total mandatory pension schemes, public and private)

** Emergo Wealth estimation

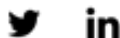
About Emergo Wealth

Emergo Wealth Ltd. is a fully-fledged financial services and investment advisory company, built on world-class professional expertise, integrity and transparency. We provide investment advisory, asset and portfolio management, brokerage and administrative services that enable our clients to rely on turnkey, total solutions to manage their business and grow their wealth.

We offer corporate finance advisory and management consulting services, including advice on debt restructuring and on M&A transactions. Our research desk offers a range of proprietary reports on a number of sectors of the Cyprus economy as well as ad hoc analysis reports upon request.

Emergo Wealth is registered with the Cyprus Securities & Exchange Commission under the provisions of the applicable legislation (License Number 232/14). More information on the Company and its products and services can be found at www.emergowealth.net.

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