



[WEBSITE](#) [ABOUT](#) [PRODUCTS & SERVICES](#) [HOW WE WORK](#) [WHAT'S NEW](#) [CONTACT](#)

Emergo Wealth presents



The
INVESTMENT
Expert Conference 2014



Newsletter
5 Sept, 2014

"The first rule is not to lose money. The second rule is not to forget the first rule." Warren Buffet

We welcome you to our September Newsletter. After the recent successful capitalisation of both the Bank of Cyprus and Hellenic Bank and the passing of the changes to the foreclosures legislation, there is renewed optimism that the Cypriot economy is slowly but surely coming out of the worse of the recession.

This month, Emergo Wealth is organising a conference on investments, with a distinguished group of speakers on various international and local investment themes. We expect the conference to be attended by both institutional and retail investors and we look forward to an interesting and productive day. The Conference will take place in Nicosia on the 19th of September.

An important topic that will be addressed during the Investment Expert 2014 conference is the need for international diversification and specifically how this is practically achieved for Cypriot Retirement funds. Our own research suggests that less than 5% of the investable assets of private retirement funds in Cyprus are invested internationally. This distinct lack of diversification has caused great losses for the funds that saw a large part of their portfolio value disappear after last year's haircut on deposits. Now is the time for Management Committees to look for ways that they can mitigate risks and safeguard the long-term viability and growth of the assets of their Funds. As Warren Buffet famously said the first goal is

Upcoming Events

12

Sept

Eurogroup Meeting

19

Sept

Emergo Wealth Conference
(Hilton Park, Nicosia)

31

Oct

Last day for settlement of
property tax with discount of
15%

not to lose money; and the only proven way to go about protecting your investments is by diversifying on a international level.

Our main article this month is delivered by our Director of Finance, Stelios Procopiou. From the perspective a qualified Chartered Accountant with postgraduate studies in Wealth Management, Stelios discusses the impact of some new regulations relating to the Management of the Provident Funds in Cyprus. The key message form the article is that retirement funds need to enhance their reporting to both their members and the regulator.

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

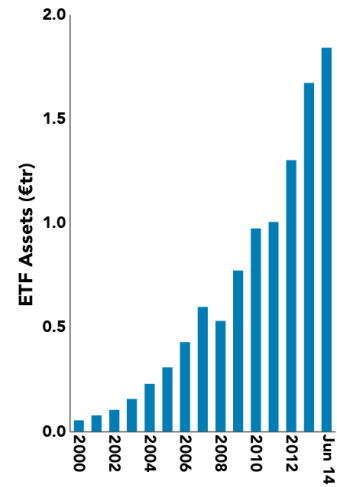
New Regulations for Cyprus Retirement Benefits Funds

Pursuant to the provisions of Article 50 of Law 208(I) of 2012, which covers the setup, operations and supervision of retirement benefits funds, the House of Representatives has recently enacted a set of new Regulations. These have become known as the 2014 Regulations on Professional Retirement Benefits Funds. Based on a recent communication from the Registrar, any provisions in the constitutions of existing funds that may contradict the new Regulations must be amended at the earliest opportunity.

[Click here for more](#)

Chart of the Month

The Vast Growth in Popularity of Exchange Traded Funds



About Emergo Wealth

Emergo Wealth Ltd. is a fully-fledged financial services and investment management 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.

Stay Connected



Join Our Mailing List

Forward To A Friend

Emergo Wealth | info@emergowealth.net |
P.O. Box 25193
Nicosia, 1307