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Newsletter 9 | December, 2014

We welcome you to the December 2014 edition of the Emergo Wealth newsletter. In this month's newsletter Dr. Neophytou, our Director of Investment Strategy, poses the question whether we can afford not to invest.

Deep down, we all know the answer, retirement planning is probably the most important financial planning exercise we all have to do - sooner rather than later. In a world of increased volatility and seemingly ever diminishing investment returns, responsible preparation and disciplined execution of an investment plan is key.

There are many ways to start saving and your Emergo Wealth investment professional is here to help. Call or e-mail us to find out more.

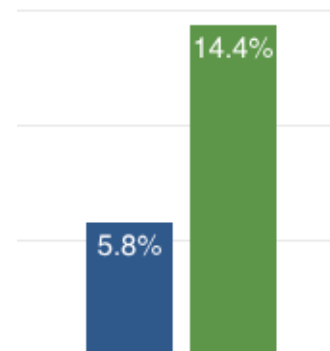
Dr. Mike Balm
Managing Director

Can we afford not to invest?

"A person who has not made peace with his losses is likely to accept gambles that would be unacceptable to him otherwise"

Chart of the Month

Cyprus - Unemployment Rate Comparison



2008-2011 2012-2014
Average Unemployment Rate

Stay Connected

Kahneman & Tversky

Human memory is not a mere record of facts. It is mostly a recollection of emotions invoked by events and this makes people remember actual events inaccurately or even "forget" events that invoked bad feelings.

One example of this well studied behavioural effect is our tendency to simply delete from our memory losses incurred from past investment decisions. For example, investors who lost a fortune during the Cyprus stock market collapse of 2000 were the same people that drove the bull market in 2007. On the flip side, overconfidence and herd behaviour drive people to buy high and keep buying high ignoring the most basic rule of investing that dictates that we "buy low and sell high".

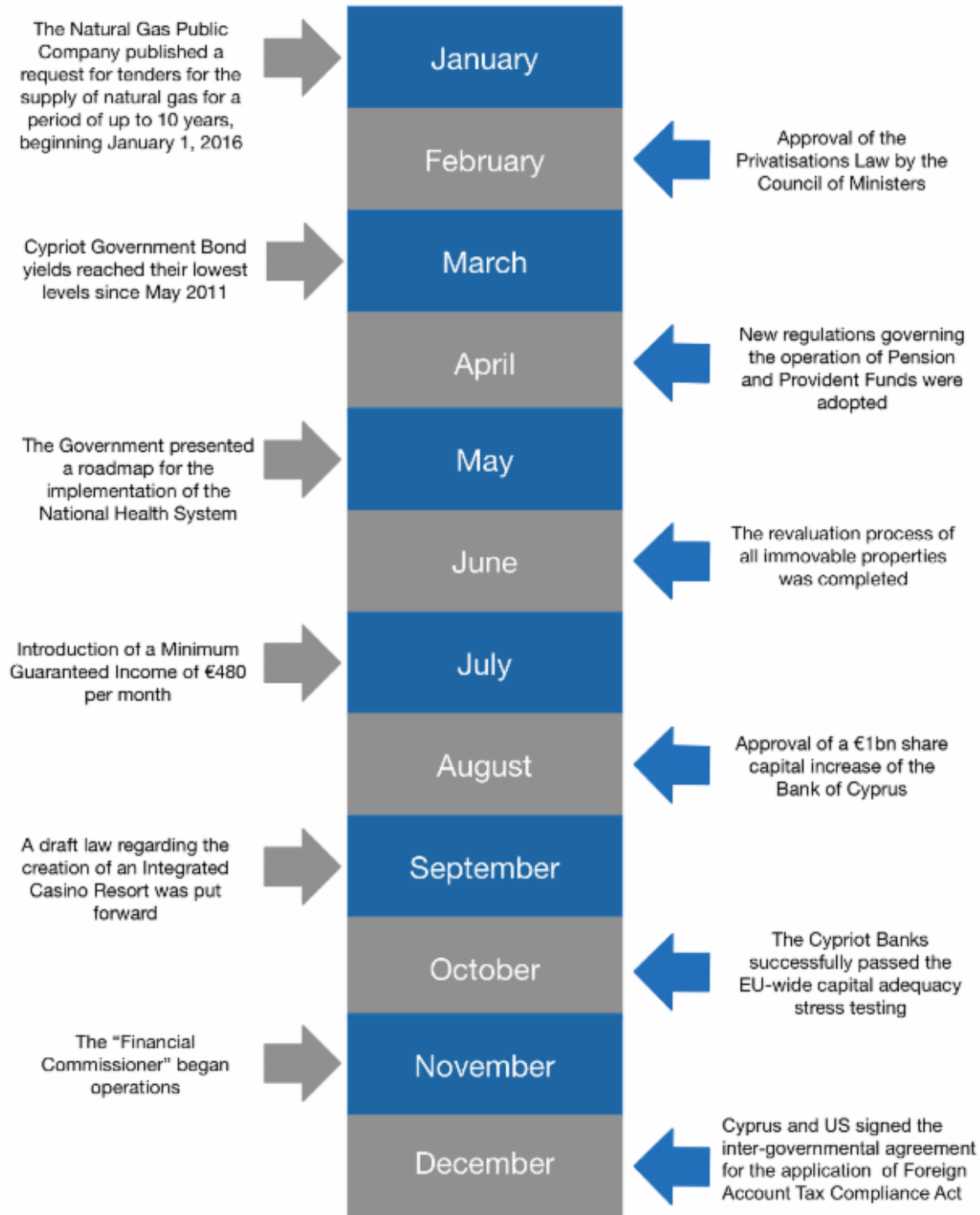
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2014



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