

## Member Benefits

### WORLD-CLASS ASSET MANAGEMENT.

#### BLACKROCK

The assets of LifeGoals are invested with BlackRock, one of the leading global asset managers, with \$4.6 trillion in assets under management. The large size, liquidity, and daily rebalancing of BlackRock's globally diversified funds (iShares® Exchange Traded Funds), protect LifeGoals Members from unnecessary exposure to risk. All the details like performance, strategic asset allocation, and historical returns are always available at the Members' secure online portal.

### CHOICE & FLEXIBILITY.

LifeGoals Members may choose from several portfolios that have different risk profiles to cater to the needs of Members at different life and career stages. Members can change their portfolio choice at any time or set some "cash aside", in addition to saving with one of the investment portfolios. Members may also change the amount of their monthly contribution at any time.

### INNOVATIVE ONLINE PLATFORM.

LifeGoals has its own, custom-built Members' portal that is mobile and tablet friendly, and multi-lingual. The portal makes it easy for Members to keep track of their savings, make changes to their portfolio, take out a loan and get life insurance. LifeGoals examines all loan applications on a weekly basis and disburses the funds within 2 weeks of application.

### PERSONALISED TOOLS & SUPPORT.

The state-of-the-art, online Risk Profiler Tool uses the Member's responses to a few simple questions to calculate a "risk tolerance" score, which may help each Member decide on their portfolio choice.

Members can also connect to the LifeGoals support team. As the first of its kind in Cyprus, the LifeGoals Members support services department offers a wealth of information and provides answers on everything related to provident fund savings and benefits.

### INSURANCE BENEFITS.

In partnership with MetLife, one of the largest insurance companies in the world, LifeGoals offers free basic life insurance coverage for all Members and preferential group rates for additional life insurance coverage of up to €300,000. Members, regardless of age, can get life insurance coverage for up to €100,000 with no medical exams, by filling in a simple questionnaire.

PROTECT  
YOUR  
FAMILY  
  
AND  
YOUR  
  
FINANCIAL  
● FUTURE



## CASH PORTFOLIO.

LifeGoals is the only multi-employer provident fund that offers the choice of a cash portfolio, designed for its Members who don't need to assume any investment risk. The funds are kept at a number of different banks and cash savings are guaranteed up to €100,000 per Member per banking institution (applicable for employees of SMEs). Through the large LifeGoals membership, the cash portfolio yields by far the highest possible returns in the market (2016: 2.01%).

## LOW FEE POLICY.

LifeGoals offers a transparent and flexible pricing policy, so that Members know exactly what and how much they are paying. LifeGoals fees are 20% lower than competitive funds.

Fees are based on the Members choices. There is no monthly fee for savings in the cash portfolio (so Members only pay €2.00 per month). There are no entry or exit charges, or fees for changing portfolio or changing the amount of monthly contributions.



## GOVERNANCE, CUSTODY & AUDITING.

LifeGoals is governed for the benefit of its Members, as mandated by the legislation and EU directives for occupational retirement plans.

The assets of LifeGoals are safely kept with large international custodians, which guarantee the assets regardless of the status of the Employers, the Manager or any other service provider. LifeGoals is regularly audited at 3 levels (provident fund, investment manager, investment portfolios) by leading international accounting firms.

## SIMPLE REGISTRATION PROCESS.

Joining LifeGoals is a simple and hassle-free process. Each Company registers as an Employer by filling in a participation form and Members can register online.

The LifeGoals team manages the process of transferring existing corporate retirement plans at no cost or hassle to the Employers or Members.

## REGULATED & TRANSPARENT STRUCTURE.

The LifeGoals retirement plans invest via licensed investment funds, which are regulated by the Cyprus Securities and Exchange Commission, with independent asset managers and custodians. LifeGoals is designed to be accountable to the Members and is not aligned with any particular employer or special interest group.

**Members can manage their retirement savings, investments, and insurance through one service, save on premiums and avoid high commissions and fees.**

## EMERGO - INVESTMENT EXCELLENCE.



The Emergo Group is an international investment Group, based out of Cyprus, with a stellar 27-year track record in investment management and maintains majority stakes in businesses in the US, Canada and Europe, employing over three thousand people.

Part of the Emergo Group, Emergo Wealth, is a fully-fledged financial services firm, licensed and regulated by the Cyprus Securities and Exchange Commission and the Central Bank of Cyprus. In addition to investment advice, Emergo offers asset and portfolio management, fund administration services, brokerage and research services.

The Management Committee of LifeGoals comprises executives of Emergo. With over 100 years of combined experience in investment management, the members of the Management Committee possess the necessary specialised knowledge, expertise and professional qualifications to guarantee the sound and effective administration of LifeGoals.



LGF000191

Tel +357 7000 2424  
Fax +357 2278 0589  
Email [info@lifegoalsfund.net](mailto:info@lifegoalsfund.net)