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Portuguese Version



Ensure The Future of Your Company and Your Employees: Understanding Pension Funds

Planning for retirement is a critical aspect of financial management, both for employers and employees. Among retirement planning options available, pension funds stand out as a reliable way to ensure a secure financial future. On the upcoming paragraphs, we'll thoroughly explain how pension funds work, the benefits they offer for both companies and employees, and why partnering with an insurance advisory broker is essential in serving the best interests of both parties.

How Pension Funds Work:

Pension funds are retirement plans funded by employers, employees, or both. These funds are invested to provide employees with income during retirement. Contributions to the pension fund are typically made throughout an employee's tenure with the company, with the funds growing over time through investment returns.

Benefits for Companies:

For employers, offering pension funds as part of employee benefits packages can have several advantages:

Attracting and Retaining Talent: A robust pension plan can enhance the attractiveness of the company as an employer, helping attract and retain top talent in a competitive job market.

Employee Loyalty and Morale: Providing employees with a secure retirement plan demonstrates a commitment to their long-term financial well-being, fostering loyalty and morale within the workforce.

Reduced Turnover Costs: By offering a comprehensive retirement plan, companies can reduce turnover costs associated with hiring and training new employees, as existing employees are more likely to stay with the organization.

Benefits for Employees:

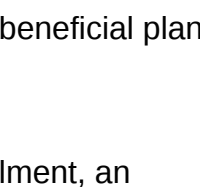
Employees also stand to gain significant advantages from participating in pension funds:

Financial Security in Retirement: Pension funds provide employees with a reliable source of income during retirement, ensuring financial security and peace of mind in their golden years.

Employer Contributions: Many pension plans involve employer contributions, effectively increasing the value of the employee's retirement savings without additional cost to them.

Professional Investment Management: Pension funds are typically managed by professional investment managers, who aim to optimize investment returns while managing risk, potentially leading to higher returns compared to individual retirement savings.

The Role of an Insurance Broker



Selecting the right pension fund plan for your company and employees can be complicated. This is where an experienced insurance broker plays a crucial role. A specialized broker can:

Offer Expert Guidance: An insurance broker can provide expert guidance on selecting the most suitable pension plan tailored to the needs and objectives of your company and employees.

Evaluate Options: Brokers can evaluate various pension fund options from different providers, ensuring you have access to the most competitive and beneficial plans available.

Assist with Implementation: From plan setup to employee enrollment, an insurance broker can assist with all aspects of implementing a pension fund, streamlining the process for both employers and employees.

Provide Ongoing Support: Beyond implementation, brokers offer ongoing support and assistance, helping manage the pension plan effectively and addressing any issues or concerns that may arise.

Pension funds play a vital role in securing the financial future of both companies and employees. By offering comprehensive retirement plans, companies can attract and retain talent while providing employees with financial security in retirement. Partnering with an insurance broker ensures that both employers and employees have access to expert guidance and support in selecting and managing the right pension fund.

Ready to secure the future of your company and your employees? Let us help you selecting the right pension fund plan for your company and employees.

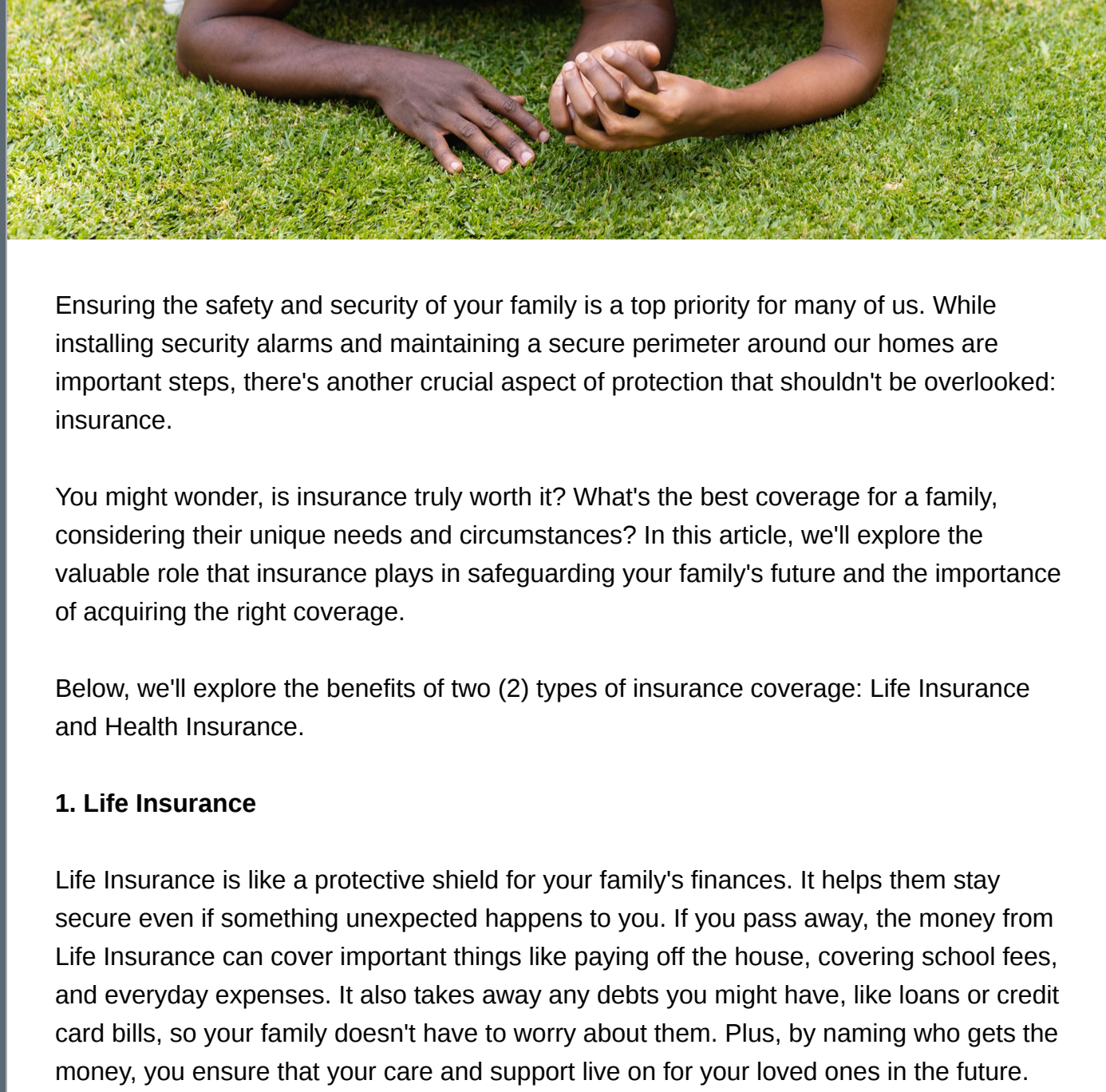
Share your contact details below, and our team will reach out to you promptly to discuss how we can assist you.

Your financial peace of mind starts here.

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How Can Insurance Benefit Your Loved Ones?



Ensuring the safety and security of your family is a top priority for many of us. While installing security alarms and maintaining a secure perimeter around our homes are important steps, there's another crucial aspect of protection that shouldn't be overlooked: insurance.

You might wonder, is insurance truly worth it? What's the best coverage for a family, considering their unique needs and circumstances? In this article, we'll explore the valuable role that insurance plays in safeguarding your family's future and the importance of acquiring the right coverage.

Below, we'll explore the benefits of two (2) types of insurance coverage: Life Insurance and Health Insurance.

1. Life Insurance

Life Insurance is like a protective shield for your family's finances. It helps them stay secure even if something unexpected happens to you. If you pass away, the money from Life Insurance can cover important things like paying off the house, covering school fees, and everyday expenses. It also takes away any debts you might have, like loans or credit card bills, so your family doesn't have to worry about them. Plus, by naming who gets the money, you ensure that your care and support live on for your loved ones in the future.

2. Health Insurance

Health Insurance is crucial for your family's well-being. It covers various aspects of healthcare, from doctor visits to hospitalizations and prescriptions, ensuring they get the care they need without worrying about the costs. It acts as a financial guardian, protecting your family from the high expenses of medical treatment like surgeries and specialized procedures. This brings peace of mind during challenging times. Additionally, many Health Insurance plans include wellness programs promoting healthy habits and preventive care, such as gym discounts and health screenings, which help manage health proactively and avoid potential health issues.

Basically, insurance allows you to protect your family's future and look after their well-being. By understanding the importance of insurance and selecting the right cover for your family's needs, you can provide security, stability and peace of mind for future generations.

Mozambique Financial Markets

By Banco BIG Mozambique

According to data from the National Statistics Institute (INE), the year-on-year inflation in Mozambique decelerated for the third consecutive month, from 4.19% in January to 4.00% in February. The inflation in February was justified by the slowdown in the prices of alcoholic beverages and tobacco (5.59% compared to 6.58% in January); food and non-alcoholic beverages (6.89% compared to 7.05%); transportation (2.73% compared to 2.95%); clothing and footwear (2.49% compared to 2.75%), and education (8.61% compared to 13.85%). The monthly inflation was 0.47% compared to 0.93% in the previous month, and the average inflation over the last 12 months continued to decrease, from 6.54% in January to 6.05% in February.

Inflation				
Date	Homologous	Average 12 Months		
		Monthly	Accumulated	
fev/24	4.00%	6.05%	0.47%	1.40%
jan/24	4.19%	6.54%	0.93%	0.93%
dez/23	4.29%	7.00%	0.33%	4.29%
nov/23	5.43%	7.54%	0.56%	3.94%
out/23	5.47%	8.01%	0.34%	3.37%
ago/23	5.29%	8.53%	0.45%	3.01%
ago/23	5.50%	9.15%	0.11%	2.56%
jul/23	5.95%	9.77%	0.02%	2.44%
jun/23	6.67%	10.35%	-0.18%	2.42%
mai/23	7.61%	10.78%	-0.20%	2.61%
abr/23	8.73%	11.02%	0.15%	2.82%
mar/23	10.02%	11.02%	0.97%	2.67%
fev/23	9.87%	10.75%	0.65%	1.69%

Source: National Institute of Statistics of Mozambique

SECONDARY MARKET

BVM - Shares

In the Mozambican stock market, March was a negative month for CDM shares, which closed at MZN 21.25 per share (-57.5%). In contrast, HCB, CMH, and EMOSE shares experienced a monthly appreciation, closing at MZN 2.50 per share (+46.2%), MZN 3,750.0 per share (+25.0%), and MZN 18.0 per share (+12.5%), respectively. Despite their depreciation, CDM shares were the most transacted during the month with MZN 5.1 million.

Shares	Price	Volume (MZN)	Weekly	Monthly	YTD
CDM	21.25	5,173,213	25.0%	-57.5%	-46.9%
HCB	2.50	164,143	25.0%	46.2%	25.0%
CMH	3,750.00	346,500	25.0%	25.0%	44.2%
EMOSE	18.00	53,103	0.0%	12.5%	2.9%
TROPICALIA	90.00	71,090	-18.2%	0.0%	0.0%

The table above shows the shares with higher transaction volume over the last (6) six months.

Group Life Insurance: Frequently Asked Questions (FAQ)

1. What is group life insurance?

Group life insurance is a type of life insurance coverage provided by an employer or organization to its employees or members as a benefit of membership or employment. It offers life insurance protection to a group of individuals under a single policy.

2. How does group life insurance differ from individual life insurance?

Group life insurance is typically provided through an employer or organization, whereas individual life insurance is purchased directly by an individual from an insurance company.

3. Who pays for group life insurance?

Employers typically provide group life insurance as part of employee benefits. Coverage costs can be fully funded by the employer, partially funded with employee contributions, or offered as a voluntary benefit with employees covering the entire premium.

4. What coverage options are available under group life insurance?

Group life insurance policies typically offer basic coverage equal to a multiple of the employee's annual salary, such as one or two times salary.

5. Can I name beneficiaries for my group life insurance policy?

Policies commonly enable employees to name beneficiaries who will receive the death benefit if they pass away. You can usually update your beneficiary designations through your employer's HR department or the insurance company managing the policy.

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Our Values



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