

## MONTHLY NEWSLETTER

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Portuguese version



### Wellness Tips for a Healthy Life

As your trusted insurance broker specializing in life insurance, health insurance and pension fund, we believe in not only protecting your financial future but also promoting your well-being. Here are some practical wellness tips to help you live a healthier and happier life:

**Prioritize Physical Activity:** Regular exercise is key to maintaining good health. Aim for at least 30 minutes of moderate-intensity exercise most days of the week. Whether it's walking, jogging, cycling, or dancing, find activities you enjoy and make them a regular part of your routine.

**Balanced Diet:** Fuel your body with nutritious foods that provide the vitamins, minerals, and energy it needs to thrive. Focus on incorporating plenty of fruits, vegetables, whole grains, lean proteins, and healthy fats into your meals. Limit processed foods, sugary snacks, and excessive alcohol consumption.

**Get Adequate Sleep:** Quality sleep is essential for overall well-being. Aim for 7-9 hours of sleep each night to allow your body and mind to rest and recharge. Create a relaxing bedtime routine, avoid screens before bed, and create a comfortable sleep environment to promote better sleep quality.

**Manage Stress:** Chronic stress can take a toll on your physical and mental health. Practice stress-reduction techniques such as deep breathing, meditation, yoga, or mindfulness.

**Stay Hydrated:** Drinking an adequate amount of water is crucial for maintaining proper bodily functions and overall health. Aim to drink at least 8 glasses of water per day, and adjust your intake based on factors like activity level, climate, and individual hydration needs.

**Practice Prevention:** Take proactive steps to prevent illness and injury by staying up to date on vaccinations, undergoing regular health screenings, and practicing good hygiene habits. Listen to your body, pay attention to any warning signs or symptoms, and seek medical attention if necessary.

By incorporating these wellness tips into your daily routine, you can take control of your health and well-being, and ultimately, enjoy a happier, healthier life. Remember, small changes can lead to big results, so start today and prioritize your wellness journey.

Carlyle Partners



### Why Our Insurance Broker is the Right Choice for Your Motor Insurance Coverage?

Having reliable motor coverage is essential to ensuring peace of mind and safety on the road. We offer comprehensive motor insurance coverage that goes beyond basic protection, providing our clients with exclusive benefits to make their experience even more satisfying.

#### Exceptional 24/7 Assistance:

One of the key advantages of choosing Carlyle Partners for your motor insurance cover is the assistance available 24 hours a day, 7 days a week. We understand that traffic incidents can happen at any time, which is why our team is always ready to help, whether it's during the day, at night, or on weekends. Our dedicated team is available to provide the necessary support, ensuring that you are always protected, regardless of the situation.

#### Total Control with Our Proprietary Software (Orbit):

In addition to exceptional assistance, Carlyle Partners offers clients the exclusive internal software (Orbit), designed to ensure control of motor insurance anywhere, anytime. With (Orbit), you can manage your motor insurance cover with ease, directly from your mobile device. Simply have internet access to access the software and enjoy features such as:



- Quick viewing of the insurance policy;
- Viewing of claims procedure;
- And more!

Everything you need is at your fingertips, allowing you to save time and have more convenience in your daily life.

If you already have motor insurance, don't worry. We're here to help you manage your policy and take advantage of our exceptional services. With our broker, you have access to 24/7 assistance and our software (Orbit). Contact us to learn more about how we can protect what matters most to you on the road.

Contact us today:  
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### Mozambique Financial Markets

By Banco BIG Mozambique

The inflation in Mozambique slightly decelerated from 5.36% in November to 5.30% in December, after two consecutive months of acceleration. The inflation in December was justified by the slowdown in prices of food and non-alcoholic beverages (9.13% compared to 9.41%); alcoholic beverages and tobacco (7.32% compared to 7.40%); Restaurants, hotels, cafes, and similar (5.74% compared to 5.84%); and clothing and footwear (3.52% compared to 3.71%). The monthly inflation was 1.29% compared to 1.17% in the previous month, and the accumulated inflation increased from 3.96% in November to 5.30% in December. According to data from the National Statistical Institute (INE), the average inflation of the last 12 months continued to decrease, from 7.59% in November to 7.13% in December.

#### Inflation

Date	Homologous	Average 12 Months	Monthly	Accumulated
dez/23	5.30%	7.13%	1.29%	5.30%
nov/23	5.36%	7.59%	1.17%	3.96%
out/23	4.75%	8.07%	0.30%	2.75%
set/23	4.63%	8.65%	0.34%	2.44%
ago/23	4.93%	9.32%	-0.12%	2.10%
jul/23	5.67%	10.00%	-0.34%	2.22%
jun/23	6.81%	10.59%	-0.58%	2.57%
mai/23	8.23%	11.00%	-0.39%	3.16%
abr/23	9.61%	11.18%	0.24%	3.58%
mar/23	10.82%	11.08%	1.33%	3.32%
fev/23	10.30%	10.74%	0.97%	1.96%
jan/23	9.78%	10.44%	0.98%	0.98%

Source: National Institute of Statistics of Mozambique

#### SECONDARY MARKET BVM – Shares

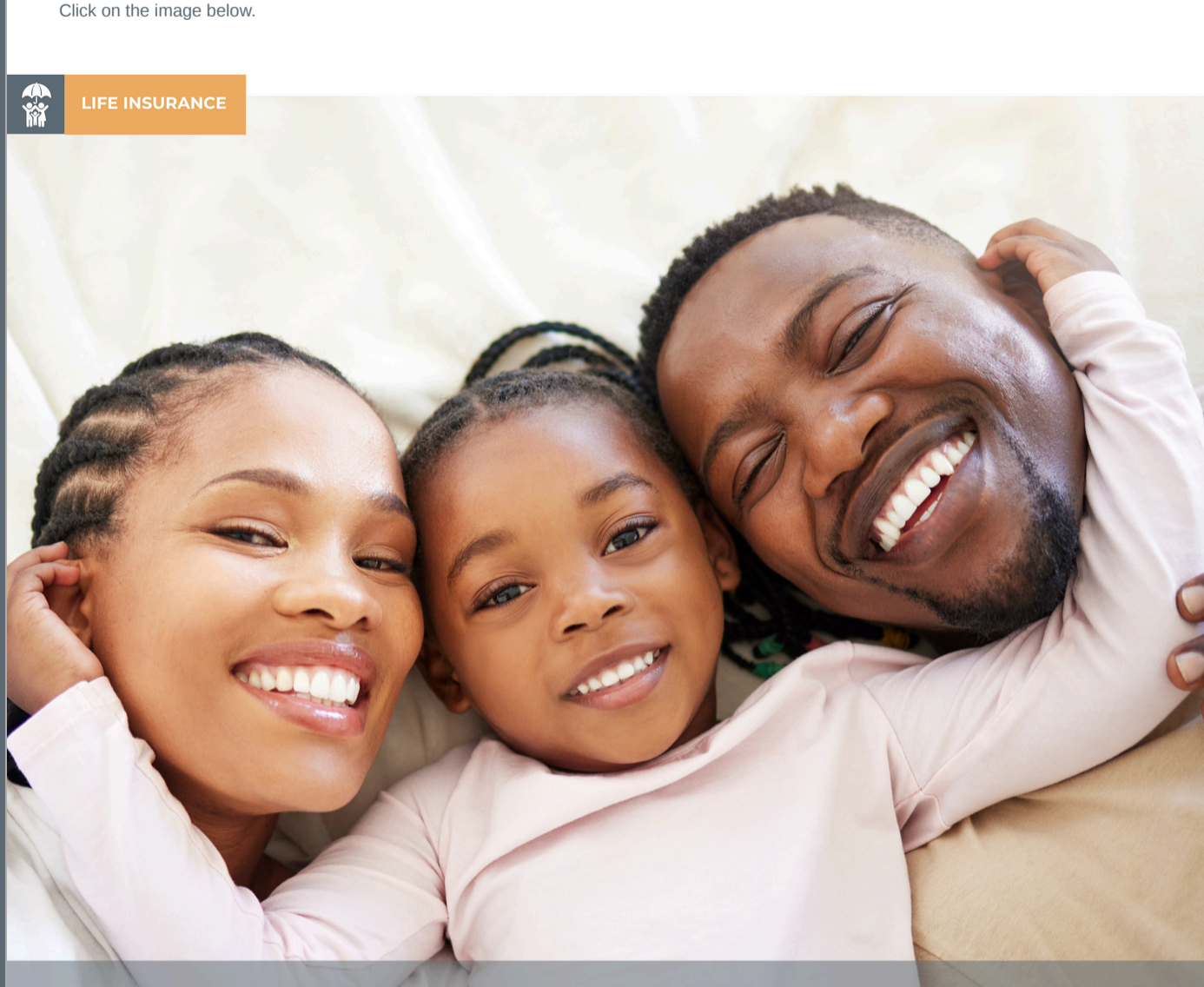
In the Mozambican stock market, January was a negative month for CDM, HCB, and EMOSE shares, which closed at the price of MZN 43.0 / share (-14.0%), MZN 2.20 / share (-3.9%), and MZN 14.0 / share (-6.7%), respectively, and on the other hand, CMH and Tropigalia shares recorded a monthly appreciation, closing at the price of MZN 3,000 / share (+15.4%) and MZN 120.00 / share (+7.1%), respectively. The shares with the highest volume traded during the month were CDM with MZN 898 thousand.

Shares	Price	Volume (MZN)	△ Weekly	△ Monthly	△ YTD
CDM	43.00	898,369	43.3%	-14.0%	-25.9%
HCB	2.20	124,653	-3.9%	-3.9%	-6.4%
EMOSE	3,000.00	670,700	-14.3%	15.4%	42.9%
CMH	14.00	11,297	-17.6%	-6.7%	-17.6%
TROPIGALIA	120.00	459,410	0.0%	7.1%	0.0%

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

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### ENSURE YOUR FAMILY'S FUTURE WITH LIFE INSURANCE BENEFITS!

Contact us:  
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Carlyle Partners  
Health - Life - Pensions

#### Our Values



SPEED



FREEDOM  
&  
RESPONSIBILITY



TRUST



EMPATHY



INNOVATION

Carlyle Partners is an insurance advisory brokerage specialized in Health, Life and Pensions, licensed under the Insurance Supervision Institute of Mozambique (ISSM).  
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