

TAILORED INSURANCE AND BENEFIT SOLUTIONS

Carlyle Partners
Health - Life - Pensions



WHO WE ARE?

Carlyle Partners is a consulting and insurance brokerage firm specializing in benefits for organizations and groups, managing over 6,000 members across various coverages, including:

- Pension Funds
- Life Insurance
- Health Plans
- And others

When it comes to Employee Benefits consulting in Mozambique, we are unmatched.



Our Services



Market Analysis and Comparative Studies



Plan Structuring and Cost



Optimization Negotiation with Insurers



Regulatory Compliance Advisory



Support in Reimbursement and Claims Processes



Continuous Plan Monitoring and Review

PARTNERS

We work closely with our partners insurance companies to negotiate coverage terms and conditions so that their product offerings and policies align with client expectations and budgets.

Local Partners



International Partners



FOR COMPANIES, AGENCIES, GROUPS, AND INDIVIDUALS



**Pension
Funds**



**Health
Insurance**



**Life
Insurance**



**Funeral
Insurance**



**International
Insurance**



PENSION FUNDS

A Pension Fund is a long-term investment mechanism aimed at ensuring financial resources during retirement or in specific situations (such as disability or death).

It operates through regular contributions, professionally managed and invested to generate returns over time.

The result of these investments allows the formation of a financial reserve, ensuring additional benefits beyond those provided by the national social security system (INSS).



PENSION FUNDS

With experience managing members of various funds across Mozambique, we offer complete group fund solutions for Members, HR, and Administrators. We provide a unique experience in managing and controlling benefit payments to members who have left the fund or to beneficiaries in the event of the member's death. Additionally, through strategic partnerships, Carlyle supports internal Management Committees in monitoring the Fund's investment performance.

INDIVIDUAL MEMBERSHIP FUNDS



COLLECTIVE MEMBERSHIP FUNDS



HEALTH PLANS

We specialize in corporate health solutions in Mozambique and across Africa. Our strategic partnerships allow us to offer insurance solutions ranging from traditional to customized options.

**Medical Fund
Management**

**Traditional
Health Insurance**



LIFE INSURANCE

We offer comprehensive life insurance solutions through strategic partnerships, aiming to provide financial security to families in the event of death or total and permanent disability of the member.

**Death
Benefit**

**Funeral
Expenses**

**Total and Permanent
Disability Benefit**





INTERNATIONAL INSURANCE



**Worldwide Life
Insurance Coverage**



**International
Health Insurance**



**International
Student Insurance**

WORK PLAN – BENEFITS IMPLEMENTATION

Our knowledge and experience in the sector allow us to assist clients in negotiating terms, managing, and implementing benefits.

Phase 1

- Internal Research
- Sharing of Executive Report, discussion of terms and conditions

Phase 2

- Decision and implementation of the benefit
- Induction sessions with members

Phase 3

- Sharing of Broker Contact Points with members and beneficiaries
- Carlyle Partners will be the first point of contact between the Client and the insurer

Internal Research

Before implementing any benefit for members, it is important to assess their level of knowledge and interest in the proposed coverages. At Carlyle, we collaborate with our clients to design and launch internal surveys to ensure management bodies make informed decisions.

Induction Sessions

Communication with members is a key part of the benefit implementation process. Induction sessions can be held in person, and for clients with members in remote areas, technology allows greater reach and support. At Carlyle, we tailor each communication process to the client's characteristics and needs.

Secretariat

Coordinating and preparing meetings, drafting minutes, and maintaining records are also part of Carlyle's scope of work. These are considered extremely important tasks aimed at providing administrative support and establishing a bridge between the insurer and the client.

COMMUNICATION FLOW

1

The client will have a dedicated consultant available to assist members 24/7. The consultant's contact information should be shared with all members (employees and dependents).

2

Carlyle Partners will be the first point of contact between the Client and the insurer.

Nossos Valores



SPEED



**FREEDOM
AND
RESPONSIBILITY**



TRUST



EMPATHY



INNOVATION



We Make It Simpler!

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