



CPF DIASPORA SERVICES

Build wealth back home



CPF Diaspora Services has in place trusted and reliable platforms through which Kenyans based in the diaspora can access our investment opportunities.

Our suite of diaspora investment solutions are available in both Kenya Shillings and US Dollars and offer competitive returns and access to the best-in-class opportunities for Kenyans abroad to build wealth without worry.

OUR SERVICES



Wealth Management Solutions

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Wealth Management

- For individuals interested in investing in financial assets.
- Helps build up funds for future projects
- For investors wishing to diversify their investment and reduce reliance on property investment.
- This asset class also offers liquidity and regular income, unlike most real estate investments.

- We have skilled and experienced portfolio managers to manage your wealth.
- Full time monitoring takes advantage of price fluctuations.
- Offers personalized investment advice every step of your financial journey.
- These investment assets are shares, Treasury Bills and Treasury Bonds.

Equities

- Be a part owner in a Company.
- Slightly higher risk, but high returns investment at an average of 13% over the last 10 years.
- Best suited for long term investors
- Best time to invest is now.

Treasury Bonds

- It is a Loan to the Government.
- Interest is guaranteed.
- Can plan for monthly payment of interests.
- Principle is received upon maturity.
- Can be sold before maturity.
- Higher returns than real estate in most areas of Nairobi and its environs.
- Best suited for long term investors.
- Currently at about 10%.

Treasury Bills

- It is a Loan to the Government.
- Maturity in one year or less.
- Principle received upon maturity.
- Currently at 7% P.A.
- Best suited for short term investors with very low risk appetite.

Deposits

- We are able to get higher deposit rates due to pooling of funds.
- We are able to pay accrued interest even when a deposit is broken before maturity
- Most suitable for client with short term view and no risk appetite





Property Services

Through our fully owned subsidiary company, Laser Property Services - we undertake End-to-End Property Services on your behalf; which involves sourcing for the right property, conducting due diligence, property appraisals, coordination of all the professionals involved in construction of a project and supervising the same to ensure that the set objectives of a high quality development are achieved in a cost effective way.

Some of our acclaimed projects include Freedom Heights Mall & Residence, Naserian Homes (Karen), Nova School-Eldoret, among others.

Our rates and fees are the most competitive in the market and are set at 2.5% of total contract sum.



Insurance Services

LIB Flexi Maisha

- LIB Flexi Maisha policy targets Small Medium Enterprises (SMEs) and individuals that would not ordinarily go for the traditional Group Life product or are uncomfortable with monthly payments that run for years on end.
- This product is packaged based on a flat sum assured.
- The policy term is one year but renewable annually.
- The premium payable is flexible & depends on the level of benefit chosen.
- The age limit for this cover is 18 years to 70 years old at entry.

Benefits & Premiums are as broken down below:

BENEFIT	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8
Life Cover	250,000	500,000	750,000	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
PTD (Accelerated)	250,000	500,000	750,000	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
Critical Illness (Accelerated)	125,000	250,000	325,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000
Last Expense (Accelerated)	50,000	75,000	75,000	100,000	125,000	250,000	250,000	250,000
ANNUAL PREMIUM	1,000	2,000	3,000	4,000	8,000	12,000	16,000	20,000

Seniors Medical Cover

LIB has partnered with local insurers to provide Senior's cover which is a medical product specifically designed to offer health insurance to our senior citizens and serve their medical needs during their golden years.

- This is a medical solution for the aged.
- It caters for comprehensive in-patient and outpatient benefits to people aged between 60 and 80 years
- In-patient and Outpatient benefit is on per person basis
- Every member must undergo a medical check-up and report be submitted to the insurance company
- Cover subject to written acceptance by the insurer after review of the medical report (medical underwriting).

N/B: Quotations are given on an individual basis.

Funeral / Last Expense

This cover caters for the immediate burial costs upon death of a Life Assured. Claims are payable within 48 hours from the time of death and upon receipt of necessary claims documentation.

Eligibility

- Adults: 18 - 75 years (*Maximum Entry Age is 70 years*)
- Children: 1 month - 18 years (*extended to 25 years for school going*)

Term – one year renewable annually

Objective / Benefits

- Provides funds for funeral and medical expenses
- Affordable premiums
- No HIV exclusion clause
- No Medical Tests required on enrolment
- 24 hour cover provided on a worldwide basis



Trust Fund Services

The CPF Mwamba Trust Fund is established by a grantor/trustor/settlor to provide financial security to an individual, most often a child or grandchild or organizations, such as a charity or other nonprofit organization or employees of an organization.

Why join the CPF Mwamba Trust Fund?

- Avoids probate process and is tax exempt.
- Easy to set up as the settlor only needs to sign a grant letter adhering to the Trust Deed & Rules.
- Safeguards interests of minors & the vulnerable.
- Provides anonymity, safeguarding clients from public inspection as compared to wills, which can be broken by the courts.

Why join the CPF Mwamba Trust Fund?

- Provides a framework for predictable management of assets.
- Funds are invested with registered fund managers.
- Ties up property to benefit persons in succession.
- Creates guideline for current & future distribution reflecting the Settlor's wishes & desires.
- Provides unbiased loyalty & independence while executing Settlor's wishes

Get in touch with us today:

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CPF App Now Available



CPF: ISO 9001: 2015 Certified

