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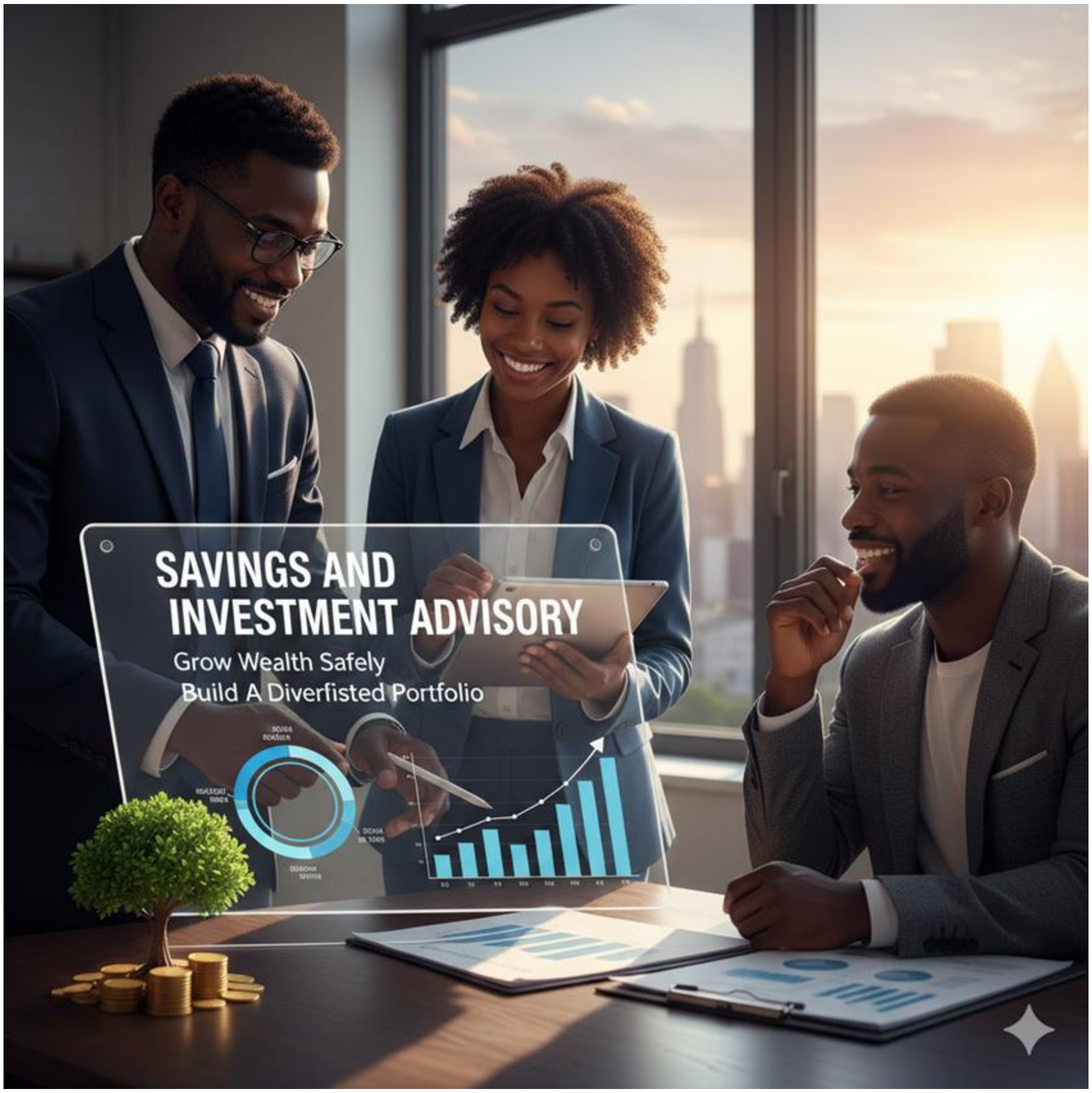
SAVINGS AND INVESTMENT ADVISORY

Grow Wealth Safely & Build A Diversified Portfolio



For Organizations | Chamas | Professionals | SME Owners | High Net Worth Individuals

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Licensed by Insurance Regulatory Authority (IRA) & Institute of Certified Public Accountants of Kenya (ICPAK)

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EXECUTIVE SUMMARY

Build Wealth Safely: From Foundation to Fortune Through Smart Investing

Most Kenyans lose 0-2% purchasing power annually keeping savings in standard accounts earning 3-7% while inflation runs at 4-5%. Those in fixed deposit accounts at 10-13% are beating inflation — but most Kenyans never get there. Others fall victim to Ponzi schemes promising unrealistic returns. Our 4-Level Investment Ladder provides a proven framework to grow wealth safely, matching your goals, timeline, and risk tolerance with appropriate investment products.

Your Investment Journey:

- **Level 1 (Foundation):** Money Market Funds, T-Bills & SACCOs. 8-17% returns, very high safety
- **Level 2 (Balanced Growth):** Treasury Bonds, Balanced Funds & Bond/Fixed Income Funds. 8-17.5% returns, moderate risk
- **Level 3 (Aggressive Growth):** Stocks, REITs, Equity Funds & Special Funds. 15-20%+ returns, higher volatility
- **Level 4 (Alternatives):** Private Equity, Commodities, Crypto etc. High risk, invest with specialist advice

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THE PROBLEM YOU'RE FACING

Problem 1: Savings Accounts Destroy Wealth

- **Bank savings (regular/instant-access accounts):** 3-7% annual interest (CBK data, June 2025)
- **Bank fixed deposits (12-month):** 10-13% — but most Kenyans do not use fixed deposits
- **Inflation:** 4.1-4.6% annually (KNBS, 2025-2026) — down from 7-9% in 2022-2023
- **Real loss on standard savings:** 0-2% purchasing power every year - your money barely grows in real terms
- Ksh 1M in a standard savings account today = approximately Ksh 980,000 purchasing power in 10 years

Note: Inflation has fallen significantly from the 2022-2023 peak of 7-9%. However, the trap remains the same — standard savings accounts pay 3-7% while better options (MMFs at 11-13%, T-Bills at 15-17%, Bond Funds at 8-14%) are easily accessible to every Kenyan from as little as Ksh 500.

Problem 2: Fear of Investing Paralyzes Action

- "I don't know where to start"
- "What if I lose everything?"
- "Investment is for rich people"
- "I heard about people losing money in the stock market"

Problem 3: Poor Investment Choices

- Ponzi schemes promising 20%+ monthly (too good to be true)
- Undiversified portfolios (all eggs in one basket)
- Wrong risk level for goals (aggressive funds for short-term needs)
- No strategy (random product purchases based on friend / family recommendations)

Problem 4: No Professional Guidance

- Bank advisors push their products only
- Online platforms provide no personalized advice
- Unregulated "investment clubs" with hidden agendas
- No ongoing monitoring or rebalancing

OUR SOLUTION: THE 4-LEVEL INVESTMENT LADDER

Level 1: Safety Foundation (Emergency & Short-Term)

Products:

- **Money Market Funds (MMF):** 11-13% annual returns
- **91-day Treasury Bills:** 15.5-16.5%
- **182-day Treasury Bills:** 16.0-16.8%
- **364-day Treasury Bills:** 16.5-17.2% (annualised) — highest T-Bill yield
- **FOSA SACCO Accounts:** 8-12% on deposits + dividend on share capital
- **BOSA SACCO Contributions:** 10-14% dividend on share capital

Best for:

- Emergency funds (3-6 months expenses)
- Short-term goals (0-2 years)
- Capital you cannot afford to lose
- First-time investors building confidence
- Salaried employees starting their investment journey through SACCOs

Risk Level: Very Low | **Liquidity:** High for Tier A products (24-48 hours); variable for Tier B (days to weeks)

Understanding the Two Tiers Within Level 1:

Level 1 is organised into two tiers to reflect differences in liquidity. All products remain **very low risk**, but your choice of tier should depend on how soon you may need the money.

Tier A — Emergency Core: For emergency funds and money you may need at any time.

- Money Market Funds (MMF)
- 91-Day Treasury Bills
- FOSA SACCO Accounts (operate like a bank account — near-instant access)

Tier B — Safety Growth: For capital that is safe but not needed urgently — planned short-term goals.

- 182-Day Treasury Bills
- 364-Day Treasury Bills (12-month lock-in — do NOT use for emergency funds)
- BOSA SACCO Contributions (withdrawal subject to SACCO by-laws — allow 30–90 days)

Recommended Allocation:

- Beginners: 100% while building emergency fund (Tier A only)
- Conservative investors**:** 30-40% of total portfolio (60-70% Tier A / 30-40% Tier B)
- Moderate investors: 20-30% of total portfolio (60-70% Tier A / 30-40% Tier B)
- Aggressive investors**:** 10-20% of total portfolio (60-70% Tier A / 30-40% Tier B)

Level 2: Balanced Growth (Medium-Term Goals)

Products:

- **Bond Funds / Fixed Income Funds:** 8-14% returns (same product — two names used interchangeably in Kenya) | from Ksh 500 | 2-5 days liquidity
- **Balanced Unit Trust Funds:** 9-15% average returns | from Ksh 1,000 | 2-5 days liquidity
- **Treasury Bonds (2-30 year terms):** 15.5-17.5% coupon rates | Ksh 50,000 minimum | held to maturity or secondary market

Best for:

- Medium-term goals (3-10 years)
- Home deposit savings
- Children's education funds
- Business capital accumulation
- Investors seeking bond and balanced exposure without direct market participation

Risk Level: Low-Moderate | **Liquidity:** Medium (2-5 days for unit trust funds; secondary market for T-Bonds)

Recommended Allocation:

- Conservative investors**:** 40-60%
- Moderate investors: 30-40%
- Aggressive investors: 20-30%

Level 3: Aggressive Growth (Long-Term Wealth)

Products:

- **NSE Listed Stocks (Blue Chips):** Kenya's most familiar growth asset | T+3 days | from 1 share
- **Equity Unit Trust Funds:** 15-20% average (volatile) | from Ksh 1,000 | 3-5 days
- **REITs (Real Estate Investment Trusts):** 4-9% dividend yield | from Ksh 5,000 | USP/NSE
- **Special Funds (Global Multi-Asset):** 18-20%+ annualised returns | KES-denominated | CMA-licensed
- **Offshore ETFs (Dollar exposure):** Tracks global indices | USD-denominated | NSE-listed or via offshore platforms

Best for:

- Long-term goals (5+ years; 10+ years ideal)
- Retirement portfolios
- Generational wealth building
- Investors under 50 with long time horizons
- Investors seeking global market exposure (Special Funds)

Risk Level: Moderate-High | **Liquidity:** Medium (T+3 days for stocks; 3-5 days for unit trusts and Special Funds)

Recommended Allocation:

- **Ages 25-40:** 40-60% (includes stocks, equity funds, REITs, ETFs and Special Funds combined)
- **Ages 40-50:** 30-40%
- **Ages 50-60:** 20-30%

- **Ages 60+:** 10-20%

Level 4: Alternative Investments (Specialist Advice)

⚠ CRITICAL WARNING — Read Before Proceeding:

- Only invest what you can afford to lose completely
- Requires deep specialist knowledge — do not invest based on tips
- Extremely volatile — 50%+ swings are normal
- Illiquid — capital may be locked for years with no exit option
- High Net Worth only — Ksh 1M+ minimum investments

Products (ordered by structure and risk — most regulated to most speculative):

- **Private Equity Funds (7-12 year lock-in)**
- **Exchange Traded Funds — ETFs (3-10+ years)**
- **High-Risk Commodities (Natural Gas, Crude Oil, Coffee, Cocoa etc.)**
- **Derivatives & Options (Quarterly Cycles)**
- **Cryptocurrencies (Bitcoin, Ethereum etc.)**
- **Early-Stage Venture Capital (7-12 year horizon)**

Risk Level: Very High | **Liquidity:** Very Low

Recommended Allocation:

- Most investors: 0% (not suitable)
- High Net Worth (<Ksh 10M portfolio): 5-10% maximum
- Ultra High Net Worth (>Ksh 20M portfolio): Up to 15%

GOAL-BASED INVESTMENT STRATEGIES

The following pages detail each of the four main financial goals with specific product allocations, example investment plans and projected outcomes.

Goal 1: Emergency Fund (Priority #1)

Target: 3-6 months living expenses

Strategy:

- 100% Level 1 — Tier A only (MMF + T-Bills + FOSA SACCO)
- High liquidity essential
- Zero risk tolerance

Example:

- Monthly expenses: Ksh 80,000
- Target emergency fund: Ksh 240,000 - 480,000
- Starting point: Ksh 50,000

- Monthly contribution: Ksh 15,000
- Time to goal: 13-29 months (depending on target)

Why Emergency Fund First: Prevents forced sale of investments and debts during crises (medical emergencies, job loss). Foundation before building wealth.

Goal 2: Home Deposit (3-7 Years)

Target: 20-30% of property price

Strategy:

- 30% Level 1 (liquidity if opportunity arises)
- 50% Level 2 (T-Bonds + Fixed Income Funds for stable growth)
- 20% Level 3 (Conservative stocks/REITs)

Example: Ksh 3M Home Deposit Goal (5 Years)

Portfolio Allocation:

- Ksh 900,000 in MMF (accessible)
- Ksh 1,000,000 in 5-year T-Bonds (14% semi-annual)
- Ksh 500,000 in Fixed Income Fund (liquidity buffer within Level 2)
- Ksh 600,000 in REIT or Blue Chips

Investment Plan:

- Starting capital: Ksh 500,000
- Monthly contribution: Ksh 30,000
- Expected average return: 13%
- **Projected value in 5 years: Ksh 3.2M**

Goal 3: Children's Education (10-18 Years)

Target: Ksh 2M - 6M per child (university level)

Strategy:

- 20% Level 1 (emergency buffer)
- 40% Level 2 (T-Bonds + Fixed Income Funds for predictability)
- 40% Level 3 (Stocks + Special Funds — long horizon allows volatility)

Example: Ksh 4M Education Fund (15 Years)

Investment Plan:

- Starting capital: Ksh 100,000
- Monthly contribution: Ksh 12,000
- **Allocation:**
  - Ksh 20,000 in MMF
  - Ksh 40,000 in 5-10 year rolling T-Bonds
  - Ksh 20,000 in Fixed Income Fund (CIC or Sanlam)
  - Ksh 20,000 in Equity Funds or Mansa-X Special Fund

- Expected average return: 14%
- **Projected value in 15 years: Ksh 4.3M**

Goal 4: Comfortable Retirement (20-30 Years)

Target: 15-20X annual expenses

Strategy (Age-Adjusted):

Ages 30-45:

- 15% Level 1 (liquidity)
- 25% Level 2 (stability — T-Bonds + Fixed Income Funds)
- 50% Level 3 (growth — Stocks, Equity Funds, Special Funds)
- 10% Level 4 (alternatives, if HNW)

Ages 45-55:

- 20% Level 1
- 40% Level 2
- 35% Level 3
- 5% Level 4 (if applicable)

Ages 55+:

- 30% Level 1
- 50% Level 2
- 20% Level 3
- 0% Level 4

Example: Building Ksh 20M Retirement (Age 35, 25 Years)

Investment Plan:

- Starting capital: Ksh 300,000
- Monthly contribution: Ksh 25,000
- Allocation: 15% MMF, 25% T-Bonds/Fixed Income Funds, 40% Stocks, 10% Special Funds (Mansa-X), 10% Alternatives
- Expected average return: 15% (aggressive but achievable with Special Funds exposure)
- **Projected value at age 60: Ksh 22M+**

Key Principle: As you age, progressively move from Level 3/4 to Level 1/2 (protect accumulated wealth).

INVESTMENT RISK MANAGEMENT

Risk 1: Ponzi Schemes & Fraud

Red Flags to Avoid:

- Unregistered with Capital Markets Authority (CMA)
- Guaranteed returns above 15% annually (without evidence)
- Pressure to invest immediately

- Unclear business model
- Returns paid from new investor funds

Our Protection:

- Only CMA-licensed products
- Audited track records
- Transparent fee structures
- Education on legitimate vs fraudulent schemes

Risk 2: Market Volatility

Protection Strategies:

- **Dollar-Cost Averaging:** Fixed monthly investments smooth entry price
- **Long-term horizon:** 10+ years reduces volatility impact
- **Diversification:** Multiple assets, sectors, geographies (including global via Special Funds)
- **Rebalancing:** Annual adjustments maintain target allocation

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Risk 3: Inflation Erosion

Protection:

- Maintain 60%+ in Level 2-3 assets (returns beat inflation)
- T-Bonds at 15-17% vs 7-8% inflation = 7-10% real return
- Special Funds (global equities) historically outpace inflation long-term
- Equities historically outpace inflation long-term

Risk 4: Concentration Risk

Protection:

- Never more than 20% in single asset/sector
- **Spread across:**
    - Asset classes (bonds, stocks, real estate, cash, global via Special Funds)
    - Sectors (banking, telecom, manufacturing, agriculture)
    - Geography (Kenya, regional, global through ETFs and Special Funds)

Risk 5: Liquidity Risk

Protection:

- Minimum 20% in Level 1 (accessible within 48 hours)
- Never lock 100% in illiquid investments
- Maintain emergency fund separate from growth investments
- Fixed Income Funds (Level 2) provide liquidity buffer vs direct bond holdings

OUR VALUE PROPOSITION AS YOUR INDEPENDENT FINANCIAL ADVISOR

Why Choose Comely Global for Investment Advisory?

1. Clear Investment Roadmap

- 4-Level Ladder anyone understands (no confusing jargon)
- Visual progress tracking
- Age-appropriate strategies

2. Goal-First Approach

- Start with YOUR objectives (not products)
- Match strategies to timelines and risk tolerance
- Adjust as life changes (marriage, children, career shifts)

3. Multi-Asset Expertise

- T-Bills to Special Funds
- Not tied to single provider (compare 15+ fund managers)
- Access to institutional-grade products including global Special Funds

4. Independent Advice

- Provider-neutral (not product salespeople)
- Fee transparency (you know what we earn)
- Your interests prioritized over commissions

5. Ongoing Monitoring

- Quarterly performance reviews vs benchmarks
- Annual rebalancing
- Proactive adjustment recommendations
- Market insights and updates

6. Scam Protection

- Screen all investments for CMA compliance
- Educate on red flags
- Only audited, transparent products

FREQUENTLY ASKED QUESTIONS

Q1: Is this better than bank savings accounts?

A: Bank savings earn 2-4% (losing to 7-8% inflation). Level 1 strategies earn 8-17%, preserving purchasing power.

Q2: What if I need money urgently?

A: That's why we build emergency funds in Level 1 Tier A (24-48-hour access). We never lock 100% in illiquid investments.

Q3: How do I know these aren't Ponzi schemes?

A: We only recommend CMA-licensed, audited products. All fund managers publish verified returns. Red flags: guarantees above 15%, pressure tactics, unclear models.

Q4: Do you charge fees on top of investment funds?

A: No, transparency is critical. Providers pay my commission — but you gain viable saving and investment advice, implementation and product performance monitoring support at no extra cost.

Q5: What if investment performance is poor?

A: Diversification protects against single-product failure. We monitor quarterly and rebalance. Historical data: diversified portfolios outperform 80% of individual investors.

Q6: Can I manage investments myself after setup?

A: Yes, some clients do. However, 75% stay because markets change, life evolves, and behavioral biases (panic selling, chasing returns) destroy wealth. Our value is disciplined, emotion-free management.

REGULATORY COMPLIANCE

Comely Global Insurance Agency Ltd operates under full compliance:

- **Licensed Financial Advisor:** Simon Muchiri
- **Regulated by:** Insurance Regulatory Authority (IRA)
- **Professional Member:** Institute of Certified Public Accountants of Kenya (ICPAK)

All Investment Products:

- CMA-licensed and regulated
- Audited by reputable firms
- Published historical performance
- Transparent fee structures
- Special Funds licensed under CMA Special Fund framework (CIS Regulations 2001, as amended)

RISK DISCLOSURE

Important Investment Disclaimers:

- Past performance doesn't guarantee future returns
- All investments carry risk (Level 1 lowest, Level 4 highest)
- Not deposit-insured (unlike bank deposits)
- Market volatility normal (short-term fluctuations expected)
- Liquidity varies (some investments have lock-in periods)
- Currency risk (Special Funds and offshore investments exposed to forex)
- Regulatory changes (tax laws, investment rules may change)
- Global market risk (Special Funds subject to international equity and commodity market cycles)

Our Commitment: We design portfolios to manage these risks through diversification, appropriate allocation, and continuous monitoring. Your risk tolerance guides every recommendation.

TAKE ACTION TODAY

Every Month Delayed Costs Compound Growth

Starting with Ksh 10,000 monthly today:

- 10 years at 13% = Ksh 2.3M
- Waiting 1 year = Ksh 2.0M (Ksh 300K lost)
- Waiting 5 years = Ksh 1.1M (Ksh 1.2M lost)

Let's Connect and Walk Your Investment Journey Together

Contact Me Today

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