

## Performance by Retirement Benefits Schemes in Kenya & Cytonn Weekly #10 2019

## Company updates

- This week on Monday, Cytonn Asset Managers Limited, CAML, our regulated affiliate, will
  formally launch its operations into the regulated products market, having received all key
  approvals the CMA Fund Manager License, the RBA Pensions Fund Manager License and the
  CMA REIT Manager license. CAML will also launch the Cytonn Money Market Fund into the
  Market on Monday;
- Patricia Wachira Research Associate, was on KTN News to discuss the Government's housing agenda and its viability. Watch Patricia here;
- Joyce Wacu Mbugua Research Assistant, was on KBC to discuss affordable housing agenda by the Kenyan Government. Watch Joyce here;
- For an exclusive tour of the developments, visit: Sharp Investor's Tour and for more information, email us at sales@cvtonn.com;
- Following the recent approval by Retirement Benefits Authority (RBA), for Cytonn Asset Managers to manage pension funds, we are looking for business development consultants and agents with networks in the pensions industry to build our pensions business at very attractive commissions. If interested in being an agent or know someone who can be an agent, kindly contact us at pensions@cytonn.com;
- In an effort to continue to expand our distribution reach, we are looking for Independent Financial Advisors / Independent Sales Agents for the following towns: Mombasa, Eldoret, Thika, Meru, Nanyuki, Nakuru, Kisumu and Machakos. If you are interested or know someone who is interested, kindly email us at ifa@cytonn.com.
- Following the completion and handover of Amara Ridge in Karen, we have now launched our next Karen project, dubbed Applewood, a Kshs 2.5 bn residential development located in Miotoni, Karen. This signature development shall comprise luxury homes, each sitting on 1/2 acre. We invite you to the exhibition of Applewood which is ongoing at the Amara Ridge Clubhouse (Location pin: https://goo.gl/maps/B3GVnu8pHyn) from 9:00 am to 5:00 pm daily. Call 0709 101 000 or email resales@cytonn.com to reserve a villa! See Video here;
- We continue to hold weekly workshops and site visits on how to build wealth through real estate investments. The weekly workshops and site visits target both investors looking to invest in real estate directly and those interested in high yield investment products to familiarize themselves with how we support our high yields. Watch progress videos and pictures of The Alma, Amara Ridge, and The Ridge. Key to note is that our cost of capital is priced off the loan markets, where all-in pricing ranges from 16.0% to 20.0%, and our returns on real estate developments ranges from 23.0% to 25.0%, hence our top-line gross spread is about 6.0%. If interested in attending the site visits, kindly register here;
- We continue to see very strong interest in our weekly Private Wealth Management Training (largely covering financial planning and structured products). The training is at no cost and is

open only to pre-screened participants. We also continue to see institutions and investment groups interested in the training for their teams. Cytonn Foundation, under its financial literacy pillar, runs the Wealth Management Training. If interested in our Private Wealth Management Training for your employees or investment group, please get in touch with us through wmt@cytonn.com. To view the Wealth Management Training topics, click here;

- For recent news about the company, see our news section here;
- We have 10 investment-ready projects, offering attractive development and buyer targeted returns of around 23.0% to 25.0% p.a. See further details here: Summary of Investment-Ready Projects:
- We continue to beef up the team with ongoing hires for Financial and Real Estate Advisors for our offices in Nairobi, Nakuru, Kisumu, and Nyeri. Visit the Careers Section on our website to apply.

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