M&G
Future+ Capital
Secure Fund

Provided by one of
M&G plc’s companies



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Before you invest – get to know this investment option

Part 1

Part 1

Fund objective

The Fund aims for steady and consistent growth over the short to medium term (3 to 18 months) through low-risk investment in a portfolio of USD deposits and short-term credit market investments, while smoothing some of the ups and downs of short-term investment performance. Additionally it incorporates a capital guarantee which means, when you fully leave the fund, you will always receive back at least the amount invested, subject to the terms of this option. The Fund will aim to invest up to 15% in UAE assets, although may occasionally move outside this range to meet the fund objectives.

The terms of this investment option – including its features, how it works and a summary of potential risk factors - are fully explained in this Factsheet.The terms of this investment option – including its features, how it works and a summary of potential risk factors - are fully explained in this Factsheet.

Fund strategy

The low-risk investment option invests in a range of money market instruments such as cash deposits, and credit market investments which aims to provide steady and consistent growth. The fund manager continuously considers market conditions and actively manages the fund – adjusting asset allocation, selecting credit sectors and monitoring interest rate exposure - aiming to help manage risk and maximise potential investment growth. The investment growth is not guaranteed and may be limited.

This investment option is suitable for investors who want to prioritise capital preservation over returns and are not willing to accept any significant risk to their capital.

Fund provider – the underlying investment manager

The M&G Future+ Capital Secure Fund that your money is invested in, is fully invested in a separate fund, the ‘With-Profits Fund’. Both are owned and managed by the Underlying Investment Manager and Provider of the Guarantee, The Prudential Assurance Company Limited, part of M&G plc (hereafter referred to as the Underlying Investment Manager).

The Trustee of DEWS has obtained a unit-linked policy from Zurich International Life Limited. By obtaining this policy, DEWS members have been offered access to the M&G Future+ Capital Secure Fund.

- The Underlying Investment Manager’s With-Profits Fund is the largest with-profits fund in the UK and is financially very strong, worth approximately US$180 billion*.

- The Underlying Investment Manager is part of a group of companies that serves over 4.2 million* clients worldwide and with roots stretching back more than 175 years, has a long history of finding innovative solutions for clients’ changing needs.

- This strength and size enables them to offer the unique smoothing mechanism and capital guarantee. And, while they are based and regulated in the UK, the investments they make for this fund are spread across the world including a focus on UAE assets.

*As at 31 December 2025.

The Prudential Assurance Company Limited is an indirect subsidiary of M&G plc, a company incorporated in the United Kingdom. The Prudential Assurance Company Limited is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America or Prudential plc, an international group incorporated in the United Kingdom.

The following is intended to help you understand how the various parties involved come together to make this investment option available to you:

Equiom

Master Trustee of the DEWS plan. Operator of this investment option, making it available to Dubai Government DEWS.

Your money is invested in the DEWS savings plan.

Zurich International Life Ltd.

Provider of the unit-linked insurance policy to Equiom.

If you choose to invest in the M&G Future+ Capital Secure Fund, this money, along with other members' money, is invested in a unit-linked insurance policy provided by ZILL to the Trustees (Equiom).

M&G Investments

Provider of the M&G Future+ Capital Secure Fund, the only fund available in the unit-linked insurance policy provided by ZILL.

When you choose to invest in the M&G Future+ Capital Secure Fund, the Trustee, Equiom, invests your money into this fund each month.

The M&G Future+ Capital Secure Fund is fully invested into M&G's 'With-Profits Fund' which provides the guarantees and any potential returns.

Fund video

Watch a short video that summarises this investment option's main features.

Watch now

Fund key features

Capital Guarantee
You are guaranteed to receive back at least the money paid in, minus any withdrawals already taken, when you fully leave the M&G Future+ Capital Secure Fund. The guarantee is triggered following a full switch out to another investment option or a full withdrawal, subject to the terms of this option. The guarantee does not apply to any investment growth.

Smoothing Mechanism
A unique feature of this fund is a mechanism called ‘smoothing’ which helps absorb some of the short-term fluctuations in the fixed interest markets to provide steady growth. In practice, this means your investment may grow more steadily over time rather than reacting sharply to short-term market movements. The mechanism uses a Forecast Rate of Return and, when required, Unit Price Adjustments and Unit Price Resets; which are explained in the next section.

Forecast Rate of Return
A key downside of many investments is that an investor has little or no information on how their funds could perform in the future. That’s where the M&G Future+ Capital Secure Fund is also different.



How this investment option works

1.The Forecast Rate of Return (FRR) is an annualised rate of return reflecting the underlying fund manager's view of how the fund's assets are expected to perform in the short-term (a 3 month view). It is published and is reviewed quarterly. **The current Forecast Rate of Return, before any Fund Charges have been applied (see Fund Charges section below), is 4.15% (as at 18.09.26) and is subject to change.** The FRR is shown as at 18.09.26 to reflect the most up-to-date market information available. The unit price of the fund will normally grow daily by the FRR. While the rate is not guaranteed, it does mean that each quarter, you will know how much your investment is expected to grow by.

a. This rate is reviewed every three months to ensure it reflects up-to-date forecasts, which may mean a change in FRR on a quarterly basis, up or down, although of course it can also stay the same from one review period to the next. Interim reviews may need to take place, for example when unexpected changes in the Federal Reserve Fund Rate occur.

b. Your investment value is based on the **Smoothed Price,** this is the name for the units held within the fund and grows daily by the FRR (by an increase in the price of the units).

c. The **Unsmoothed Price** is based on the market value of the assets held.

2. If the Smoothed Price differs too much from the **Unsmoothed Price** – moving outside of prescribed limits – the value of your investment is adjusted, either up or down. This is called a **Unit Price Adjustment (UPA).** The prescribed limits are automatically monitored on a daily basis.

3. In exceptional circumstances the Smoothed Price may have to be reset, either up or down, to the Unsmoothed Price for one day. This is known as a **Unit Price Reset (UPR).** After a UPA or UPR occurs,

the adjusted Smoothed Price will then continue to grow in line with the FRR from the next working day.

These regular reviews ensure a fair return to all investors and protect the fund against the risk of building up excessive profits or losses as a result of the smoothing mechanism.

Suspension of smoothing
There may be highly unusual circumstances where the underlying investment manager has to suspend the smoothing process for a period of consecutive days, to protect the underlying fund and the clients invested in it. When this happens, the Smoothed Price is set to the Unsmoothed Price for each day, until the smoothing process is reinstated. This would not affect the value of your Capital Guarantee.

Switching out of this investment option

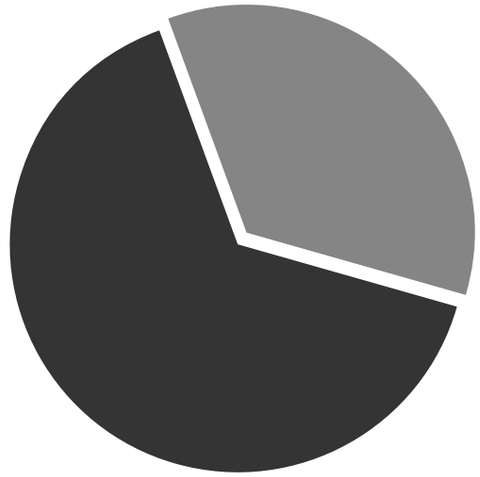
It is important that you understand the switching rules that apply to this option:

- Please be aware that if you switch out of the M&G Future+ Capital Guarantee Fund you may be unable to switch back in within a 12-month period.
- More details are available under Summary of potential risk factors section of this document.

Note: the following indicative asset allocation and portfolio breakdowns are reflective of the fund's objective of investing up to 15% in UAE assets, which will take time from launch to build to exact levels.

Indicative asset allocation 1st September, 2026

- Cash 35% (AED 15%, USD 20%)
- Credit market investment 65%



Indicative portfolio breakdown % 1st September, 2026

Cash	**35%**
Deposits USD	**20%**
Deposits AED	**15%**
Credit market investments	**65%**
Floating Rate Notes (FRN) Supranational, Sovereigns and Agencies (SSA)	**37%**
FRN Corporate Bonds	**20%**
FRN Covered Bonds	**8%**

Total: 100% (35% + 65%)

Notes

Deposits: Pay a fixed interest rate on money held for an agreed period of time.

FRN SSA: Highly rated issuers with a diverse risk profile and potential improved yields over government bonds.

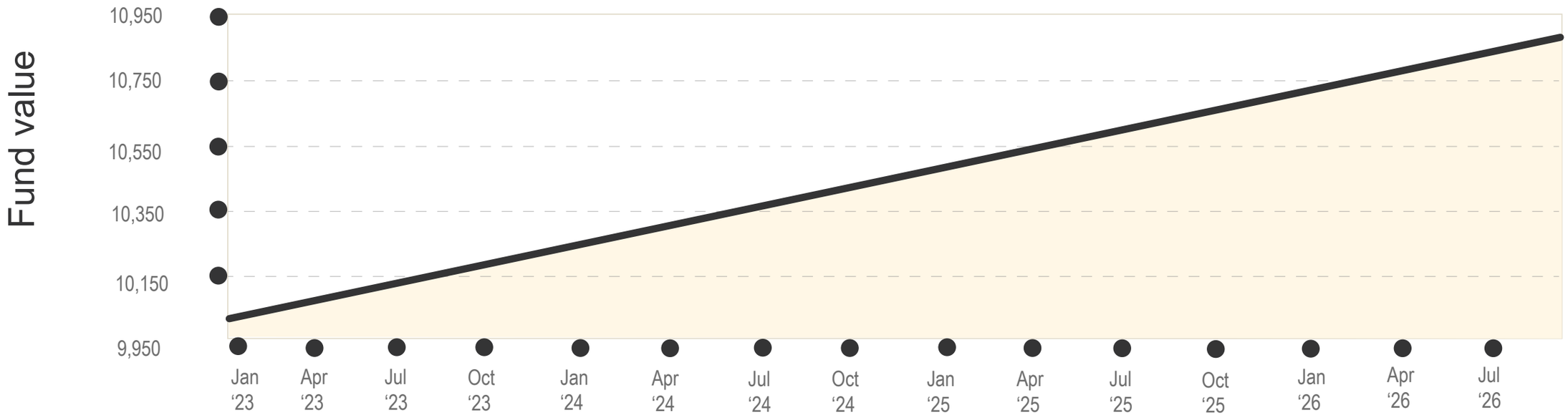
FRN Corporate Bonds: Variable interest rate loans issued by companies.

FRN Covered Bonds: Variable interest rate loans issued by major banks or mortgage institutions who will cover claims at any point in time.

Simulated past performance

As this fund does not have past performance, in the chart below we have used simulated past performance to give you as close an indication as we can of how the fund might have performed. Past performance is not a reliable indication of future performance.

M&G Future+ Capital Secure Fund - simulated past performance (investment of USD10,000)



The data shown assumes the fund was launched on 03.01.2023 and shows simulated performance up to 01.09.2026. The simulated performance does not allow for the full extent of smoothing that might have otherwise been applied to the price of the fund, so the amount an investor might get back could be more or less than shown here depending on the extent to which smoothing was applied and any potential divergence from the benchmark. However, with the capital guarantee, when fully leaving the fund, the investor would always get back the amount invested, subject to the terms of the option. The guarantee does not apply to any investment growth.

Source: M&G plc, September 2026

Risk Reward indicator: 1, Very Low Risk

The summary risk indicator is a guide to the level of risk of this fund compared to other funds. It shows how likely it is that you will lose money because of movements in the markets.

Using the European Securities and Markets Authority (ESMA) volatility risk rating scale which ranges from 1 – 7, this Fund has been categorised as Fund Rating 1 – Very Low Risk. A rating of 1 means that the Fund has very little difference in its returns over time, less than 0.5% each year. This would suit investors who prioritise safeguarding their capital over and above potential returns. While ESMA is the EU's independent regulator and supervisor of financial markets, established in 2011, and internationally recognised for its work on investor protection please be aware that this fund is not subject to ESMA or EU regulation. The ESMA risk rating scale has been used for explanation purposes only.

Fund charges

The annual charges for this investment option currently totals 2.3% (made up of Trustee fee 0.20%, Administration fee 0.80% and Investments management fee 1.30%), although this figure may vary.

Fund Charges will impact the FRR for this investment option.



Summary of potential risk factors

Interest Rate Risk
Changes in the Federal Reserve Fund Rate or other interest rates can influence the investment returns of the underlying assets, potentially leading to interim reviews and adjustments in the Forecast Rate of Return (FRR) and the Unit Price. While this may impact the growth of your investment, it will not affect your Capital Guarantee.

Capital Guarantee Limitation (Counterparty risk)
If the Provider of the Guarantee becomes insolvent or defaults on the Guarantee, you will only receive the value of the underlying assets which may be lower than the Guarantee amount. Zurich International Life Limited shall not be held liable for the Guarantee in any form.

Capital Guarantee Limitation (Compensation scheme):
Zurich International Life Limited (ZILL) allocates investment into the fund through a unit-linked insurance policy, which is covered by the Isle of Man Policyholder Compensation Scheme. The Compensation Scheme protects policyholders in the following scenarios:

1. If ZILL becomes insolvent, compensation is payable up to 90% of the value of your investment in the fund through the unit-linked insurance policy.



2. If another participating insurer becomes insolvent, up to 2% of the value of your investment in the fund through the unit-linked insurance policy may be deducted.

Both above scenarios may affect your Capital Guarantee.

Investor Behaviour Risk
The likelihood of significant withdrawals on a given day during volatile market conditions can impact the fund's performance growth and the effective management of the smoothing mechanism. This will not affect your capital guarantee, which remains subject to the terms and conditions of this option.

Redemption Restriction
Switching out of the M&G Future+ Capital Secure Fund is limited such that if the member switches out, partially or in full, they may be unable to switch those assets back in for a period of 12 months, however, any subsequent new contributions may still be made to the capital guarantee solution and the assets that were switched out may be switched into other eligible funds. Violations of the switching rule may result in a block of switching for all funds for a period of 12 months.

Fund Closure Risk
If market conditions result in a prolonged period of low interest rates falling below the level of fund charges, or if there is a material disruption to the US Dollar–UAE Dirham (AED) currency peg (a fixed rate of currency exchange), Zurich International Life may decide to close the fund. In such circumstances, the value of your investment would be transferred into an alternative investment option selected by Zurich International Life. While this process is designed to protect investors, the alternative option may have different investment objectives, risk characteristics, or return profiles. However, you are guaranteed to receive at least the total amount of contributions paid into the fund, less any withdrawals already taken up to and including the point of transfer.

Historical Performance Disclaimer
Any performance information shown is based on simulated data. The simulated past performance is not indicative of future results, and the actual performance may vary from the projections.

Inflation Risk
Inflation may have an impact on the true value of your investments. You need to consider the potential impact if the growth rate achieved is performing under the inflation rate you are exposed to.

Market investment Risk
The value of investments is subject to market fluctuations as is inherent in all investments. The performance of the investment is influenced by a variety of factors including, but not limited to, changes in economic conditions, interest rates, market sentiment, and regulatory changes. While this has an impact on your potential growth, this will not affect your Capital Guarantee, subject to the terms and conditions of this option.

Currency Exchange Risk
The value of investments in Unit-Linked Funds may be affected by fluctuations in the exchange rates of foreign currencies. The policyholder acknowledges that currency exchange rates can be highly volatile and that there is a risk of significant fluctuations which can affect the value of their investment. In addition, any payment made in foreign currency could be subject to currency exchange risks highlighted above in addition to being subject to charges applied. While this may have an impact on the potential growth, this will not affect your Capital Guarantee, subject to the terms and conditions of this option.

Disclaimer

Zurich International Life Limited, UAE Branch, is registered with the Central Bank of UAE under Registration No. 63. Registered offices at Unit 601, Building 6, 6th Floor, Emaar Square, Dubai. (PO Box 50389 Dubai)
Telephone: +971 4 425 2300 www.zurich.ae
Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability) provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority. Registered in the Isle of Man number 020126C.
Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.
Telephone +44 1624 662266 Telefax +44 1624 662038 www.zurichinternational.com
The Trustee of DEWS has obtained a unit-linked policy from Zurich International Life Limited, Dubai Branch. Zurich International Life Limited has reinsured certain of its obligations in respect of that policy to a company in M&G plc's group. This document presents the factsheet showing how this Fund is performing and its associated risks.

After you invest – regularly updated performance information

Part 2

Fund objective

The Fund aims for steady and consistent growth over the short to medium term (3 to 18 months) through low-risk investment in a portfolio of USD deposits and short-term credit market investments, while smoothing some of the ups and downs of short-term investment performance.

Additionally it incorporates a capital guarantee which means, when you fully leave the fund, you will always receive back at least the amount invested, subject to the terms of this option. The Fund will aim to invest up to 15% in UAE assets, although may occasionally move outside this range to meet the fund objectives.

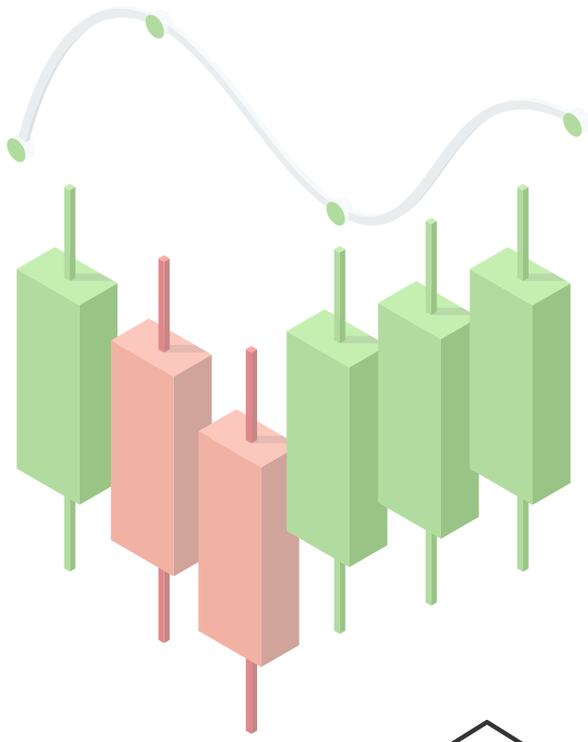
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Risk profile

Very high risk

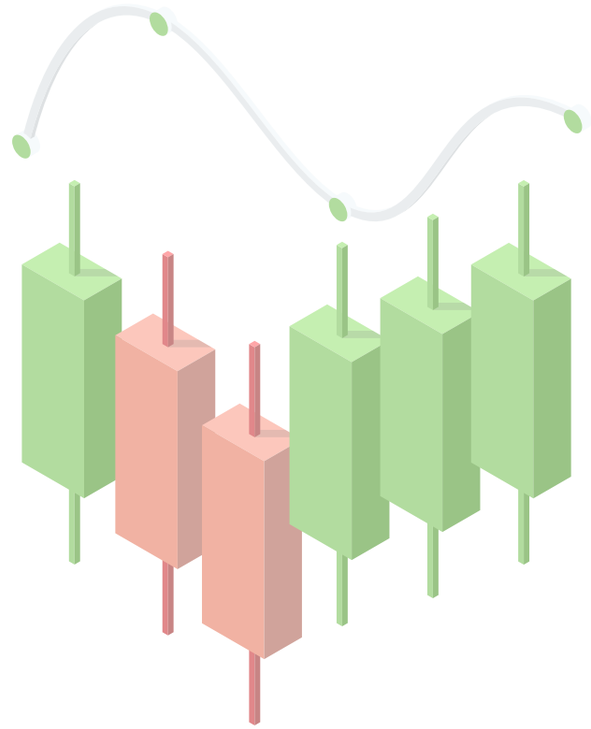
1	2	3	4	5	6	7

Very low risk



Fund codes and information

Forecast Rate of Return	4.1% as at 18.09.26 (gross of Fund Charges)
Share class name	S4 – AED
Share class currency	AED
Bloomberg ticker	-----
Performance benchmark	Secured Overnight Financing Rate (SOFR)
Base currency	AED
Inception date	20 October 2026
Fund size	To be avilable post launch
Available currencies	AED
Price frequency	Daily
Fund Domicile/ Regulatory Status	UK



Trustee
Equiom Fiduciary Services (Middle East) Limited

Plan Administrator
Zurich Workplace Solutions

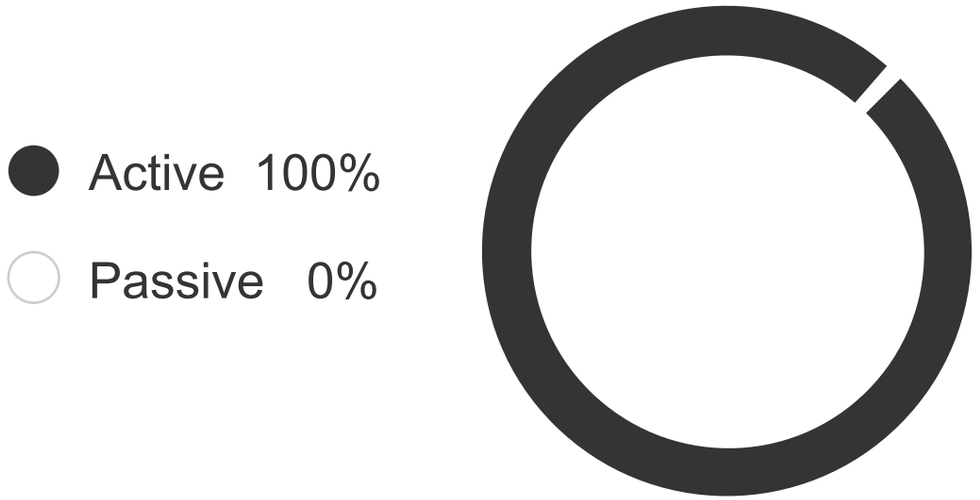
Fund Manager
Underlying Investment Manager
See Part 1 'Before you invest'.

Fund charges

The annual charges for this investment option currently totals 2.3% (made up of Trustee fee 0.20%, Administration fee 0.80% and Investments management fee 1.30%), although this figure may vary.

Fund Charges will impact the FRR for this investment option.

Active/Passive split



Performance

This will be updated quarterly.

Performance is based on the price calculated on <dd.mm.yy> which is calculated using close of market prices from the previous working day.
Performance is quoted gross of taxation and gross of fund management charges.

'pa' means per annum.

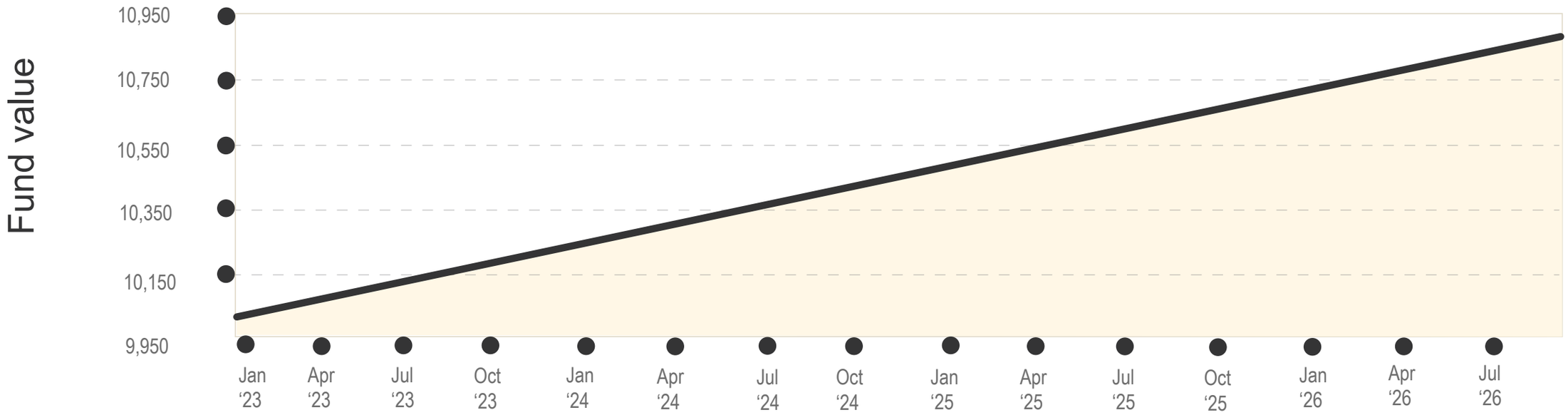
Cumulative	1-mnt	3-mnt	YTD	1-yr	3-yr	5-yr	10-yr
Annua							yr a)
Calendar year	1-mnt	3-mnt	YTD	1-yr	3-yr	5-yr	10-yr

Performance data will be available and added starting one month after fund launch.

Simulated past performance

As this fund does not have past performance, in the chart below we have used simulated past performance to give you as close an indication as we can of how the fund might have performed. Past performance is not a reliable indication of future performance.

M&G Future+ Capital Secure Fund - simulated past performance (investment of USD10,000)



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Source: M&G plc, September 2026.

Underlying Investment Manager - Fund Commentary

1 September 2026

Global market volatility remains elevated, driven by ongoing geopolitical developments and uncertainty around the outlook for inflation and interest rates. While markets have experienced periods of sharp repricing, liquidity* conditions have remained orderly and we have not observed signs of significant market dislocation or forced selling. Investors continue to focus on upcoming central bank meetings and economic data releases, which are expected to provide further guidance on the path of monetary policy and the extent to which rates may remain higher for longer.

For investors, this environment continues to present both risks and opportunities. We remain focused on maintaining high levels of portfolio liquidity and credit quality while selectively taking advantage of attractive relative value opportunities that emerge during periods of market volatility. As always, our investment approach remains disciplined, balancing return generation with prudent risk management as the market outlook evolves.

* Think of liquidity as the availability of cash and the ease of trading – when liquidity is strong, markets are more likely to run smoothly and investors can buy or sell without difficulty.

Note: this indicative asset allocation and portfolio breakdowns are reflective of the fund's objective of investing up to 15% in UAE assets, which will take time from launch to build to exact levels.

Indicative asset allocation

as at 1 September 2026

- Cash 35% (AED 15%, USD 20%)
- Credit market investment 65%

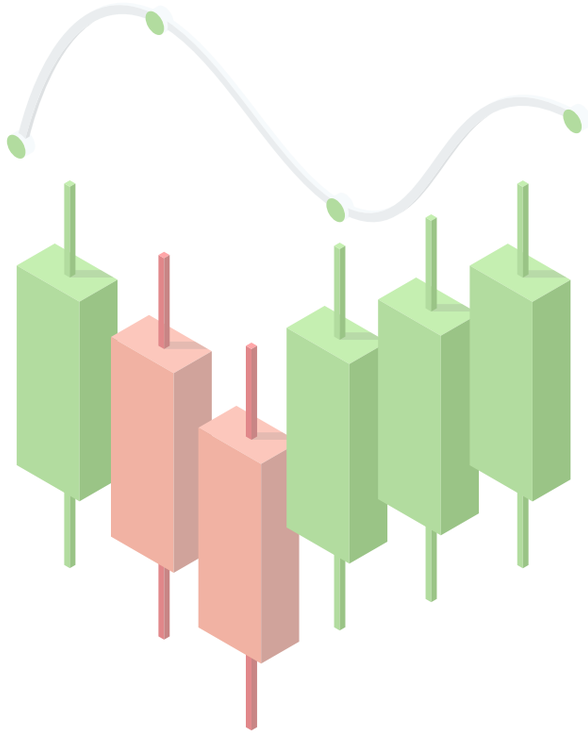


Indicative portfolio breakdown %

as at 1 September 2026

Cash	**35%**
Deposits USD	**20%**
Deposits AED	**15%**
Credit market investments	**65%**
Floating Rate Notes (FRN) Supranational, Sovereigns and Agencies (SSA)	**37%**
FRN Corporate Bonds	**20%**
FRN Covered Bonds	**8%**

Total: 100% (35% + 65%)



Notes

Deposits: Pay a fixed interest rate on money held for an agreed period of time.

FRN SSA: Highly rated issuers with a diverse risk profile and potential improved yields over government bonds.

FRN Corporate Bonds: Variable interest rate loans issued by companies.

FRN Covered Bonds: Variable interest rate loans issued by major banks or mortgage institutions who will cover claims at any point in time.

Indicative portfolio holdings breakdown as at 1 September 2026

AED Deposits	**15%**
Abu Dhabi Commercial Bank	10%
Abu Dhabi Commercial Bank	5%
FRN SSA	**37%**
European Bank for Reconstruction & Development	7.4%
Inter-American Development Bank	7.4%
Kommunalbanken AS	7.4%
Landeskreditbank Baden-Wuerttemberg-Foerderbank	7.4%
International Bank for Reconstruction & Development	7.4%
FRN Covered Bond	**8%**
Canadian Imperial Bank of Commerce	4%
Royal Bank of Canada	4%

FRN Corporate Bond	**20%**
National Australia Bank	4%
Australia & New Zealand Banking Group Ltd	4%
Commonwealth Bank of Australia	4%
DBS Group Holdings Ltd	4%
Westpac Banking Corp	4%
USD Deposits	**20%**
Northern Trust US Dollar Fund	6%
KBC Bank	2%
SMBC Brussels	2%
Bank of Montreal	2%
Swedbank AB	2%
SEB	2%
DZ Bank AG	2%
DNB Bank ASA	2%

Indicative top holdings as at 1 September 2026

Holdings	%
Abu Dhabi Commercial Bank PJSC	10%
European Bank for Reconstruction & Development	7.4%
Inter-American Development Bank	7.4%
Kommunalbanken AS	7.4%
Landeskreditbank Baden-Wuerttemberg-Foerderbank	7.4%
International Bank for Reconstruction & Development	7.4%
Northern Trust US Dollar Fund	6%
Abu Dhabi Commercial Bank PJSC	5%

Summary of potential risk factors

Interest Rate Risk
Changes in the Federal Reserve Fund Rate or other interest rates can influence the investment returns of the underlying assets, potentially leading to interim reviews and adjustments in the Forecast Rate of Return (FRR) and the Unit Price. While this may impact the growth of your investment, it will not affect your Capital Guarantee.

Capital Guarantee Limitation (Counterparty risk)
If the Provider of the Guarantee becomes insolvent or defaults on the Guarantee, you will only receive the value of the underlying assets which may be lower than the Guarantee amount. Zurich International Life Limited shall not be held liable for the Guarantee in any form.

Capital Guarantee Limitation (Compensation scheme)

Zurich International Life Limited (ZILL) allocates investment into the fund through a unit-linked insurance policy, which is covered by the Isle of Man Policyholder Compensation Scheme. The Compensation Scheme protects policyholders in the following scenarios:

1. If ZILL becomes insolvent, compensation is payable up to 90% of the value of your investment in the fund through the unit-linked insurance policy.

2. If another participating insurer becomes insolvent, up to 2% of the value of your investment in the fund through the unit-linked insurance policy may be deducted.

Both above scenarios may affect your Capital Guarantee.

Investor Behaviour Risk
The likelihood of significant withdrawals on a given day during volatile market conditions can impact the fund's performance growth and the effective management of the smoothing mechanism. This will not affect your Capital Guarantee, which remains subject to the terms and conditions of this option.

Redemption Restriction
Switching out of the M&G Future+ Capital Secure Fund is limited such that if the member switches out, partially or in full, they may be unable to switch those assets back in for a period of 12 months, however, any subsequent new contributions may still be made to the capital guarantee solution and the assets that were switched out may be switched into other eligible funds. Violations of the switching rule may result in a block of switching for all funds for a period of 12 months.

Fund Closure Risk
If market conditions result in a prolonged period of low interest rates falling below the level of fund charges, or if there is a material disruption to the US Dollar–UAE Dirham (AED) currency peg (a fixed rate of currency exchange), Zurich International Life may decide to close the fund. In such circumstances, the value of your investment would be transferred into an alternative investment option selected by Zurich International Life. While this process is designed to protect investors, the alternative option may have different investment objectives, risk characteristics, or return profiles. However, you are guaranteed to receive at least the total amount of contributions paid into the fund, less any withdrawals already taken up to and including the point of transfer.

Historical Performance Disclaimer
Any performance information shown is based on simulated data. The simulated past performance is not indicative of future results, and the actual performance may vary from the projections.

Inflation Risk
Inflation may have an impact on the true value of your investments. You need to consider the potential impact if the growth rate achieved is performing under the inflation rate you are exposed to.

Market Investment Risk
The value of investments is subject to market fluctuations as is inherent in all investments. The performance of the investment is influenced by a variety of factors including, but not limited to, changes in economic conditions, interest rates, market sentiment, and regulatory changes. While this has an impact on the potential growth, this will not affect your Capital Guarantee, subject to the terms and conditions of this option.

Currency Exchange Risk
The value of investments in Unit-Linked Funds may be affected by fluctuations in the exchange rates of foreign currencies. The policyholder acknowledges that currency exchange rates can be highly volatile and that there is a risk of significant fluctuations which can affect the value of their investment. In addition, any payment made in foreign currency could be subject to currency exchange risks highlighted above in addition to being subject to charges applied. While this may have an impact on the potential growth, this will not affect your Capital Guarantee, subject to the terms and conditions of this option.

Disclaimer

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Telephone: +971 4 425 2300 www.zurich.ae

Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability) provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority. Registered in the Isle of Man number 020126C.
Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.
Telephone +44 1624 662266 Telefax +44 1624 662038 www.zurichinternational.com

The Trustee of DEWS has obtained a unit-linked policy from Zurich International Life Limited, Dubai Branch. Zurich International Life Limited has reinsured certain of its obligations in respect of that policy to a company in M&G plc's group. This document presents the factsheet showing how this Fund is performing and its associated risks.