International Savings Plan

Everything you need to know about the ISP — how it works, what it costs, and how to make the most of it.

Our progress

We’ve been busy.

More support, better governance, stronger investment opportunities.

Equiom
GUIDING YOU FORWARD

wtw

2015
Plan Take off

2023
Equiom appointed as new ISP Trustee

2023
Company Contribution levels increased.

2025
Leading global consultancy appointed as investment advisors

2026
New ISP investment range & new ISP default Investment options

ISP
Overview

Your ISP Team.

More support, better governance, stronger investment opportunities.

QATAR AIRWAYS القطرية

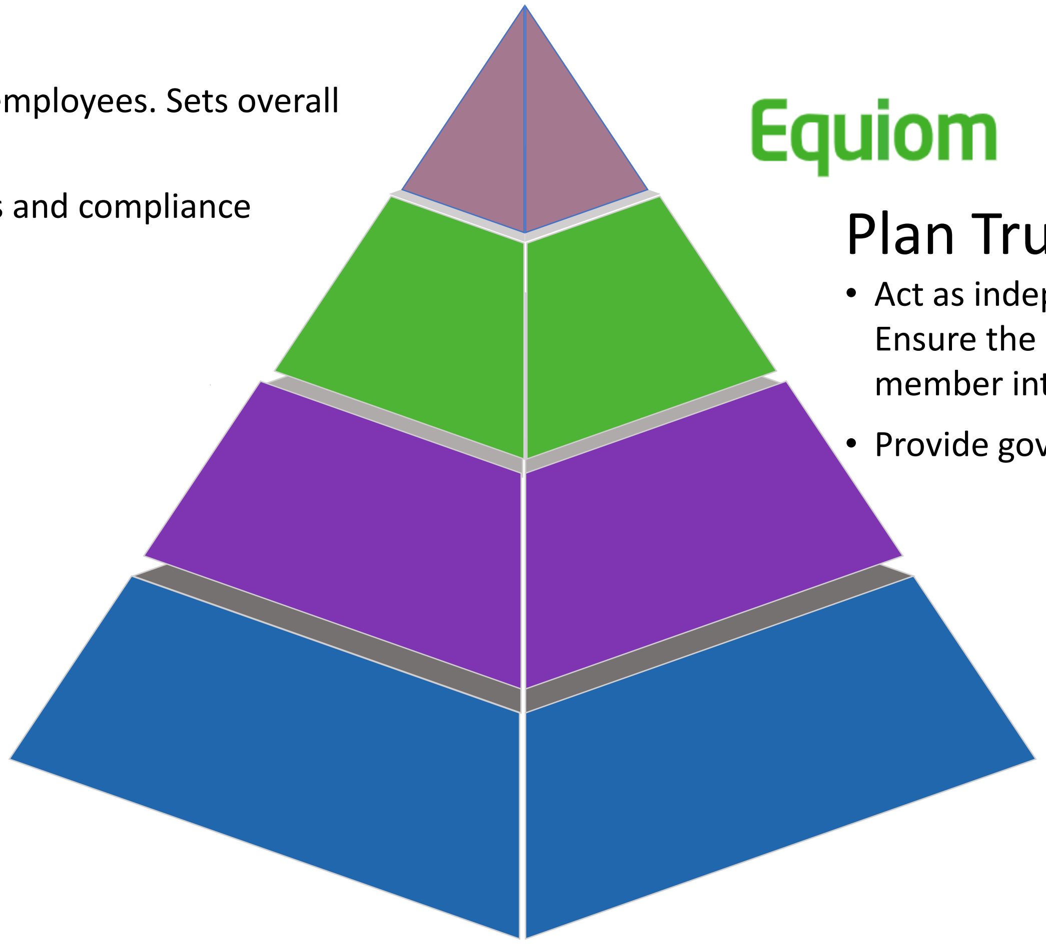
Plan Sponsor

- Establishes and funds the plan on behalf of employees. Sets overall objectives, design, and contribution strategy
- Ultimately accountable for the plan's success and compliance

wtw

Plan Advisor

- Provides strategic and technical advice to the sponsor
- Supports plan design, investment strategy, and benchmarking
- Helps ensure the plan remains competitive and effective



Equiom

Plan Trustees

- Act as independent fiduciaries overseeing the plan. Ensure the plan is managed in line with regulations and member interests
- Provide governance, monitoring, and decision oversight

ZURICH

Plan Administrator

- Handles day-to-day operations of the plan
- Manages recordkeeping, contributions, and benefit processing
- Provides member servicing, reporting, and platform administration

Why this plan matters to you

Three reasons this is one of the most valuable benefits in your package.

12–15% from the company

Contribute 5% of basic salary and Qatar Airways contributes 12% — rising to 13% after five years and 15% after ten.

Guaranteed never less than gratuity

Your contributions and the companies are invested to grow — and whatever markets do, employer contributions can never deliver less than your end-of-service gratuity.

Invested, in trust, and yours

Your ISP Account is invested in your name, held in trust with an independent trustee, ring-fenced from Qatar Airways — and it travels with you when you leave.

What is a defined contribution (DC) plan?

A simple idea: money in, invested, pot out.

1. Money goes in

The company contributes every month, and you add your required contributions + any voluntary contributions on top.

2. It is invested

Contributions buy units in pooled, professionally managed funds — hundreds of holdings in one purchase. Growth and compounding do the heavy lifting.

3. The pot is yours less charges

Your ISP Account is invested in your name, held in trust with an independent trustee, ring-fenced from Qatar Airways — and it travels with you when you leave.

“Defined contribution” means what is paid in is defined — what you get out depends on contributions, time and investment growth. That is why joining early and staying invested matters.

The ISP replaces your gratuity — and guarantees it

The ISP is provided in lieu of your end-of-service gratuity: you get the upside of investment, with your gratuity value as the floor.

Traditional end-of-service gratuity

- A statutory formula: 21 days' basic pay per year of service, on your final basic salary
- Unfunded and uninvested — no market growth, no compounding
- A single payment when you leave, however long you have served

Qatar Airways ISP

- Funded monthly and invested in your name, held in trust with an independent trustee
- Grows with tiered company contributions, your own contributions and market returns
- Paid in US dollars, with flexible options when you leave or retire
- The option to remain invested and continue your investment within the ISP

The guarantee: whatever markets do, your employer contributions will never deliver less than the end-of-service gratuity you would have received had you not joined the ISP.

ISP vs Traditional Gratuity

The longer you stay, the wider the gap.

2.6×

2.2× at 3 years · 2.2× at 5 · 2.6× at 10

Year 1 - USD 5,000/month basic salary

ISP Rates

12% of basic salary in your first 5 years,

13% in years 6–10,

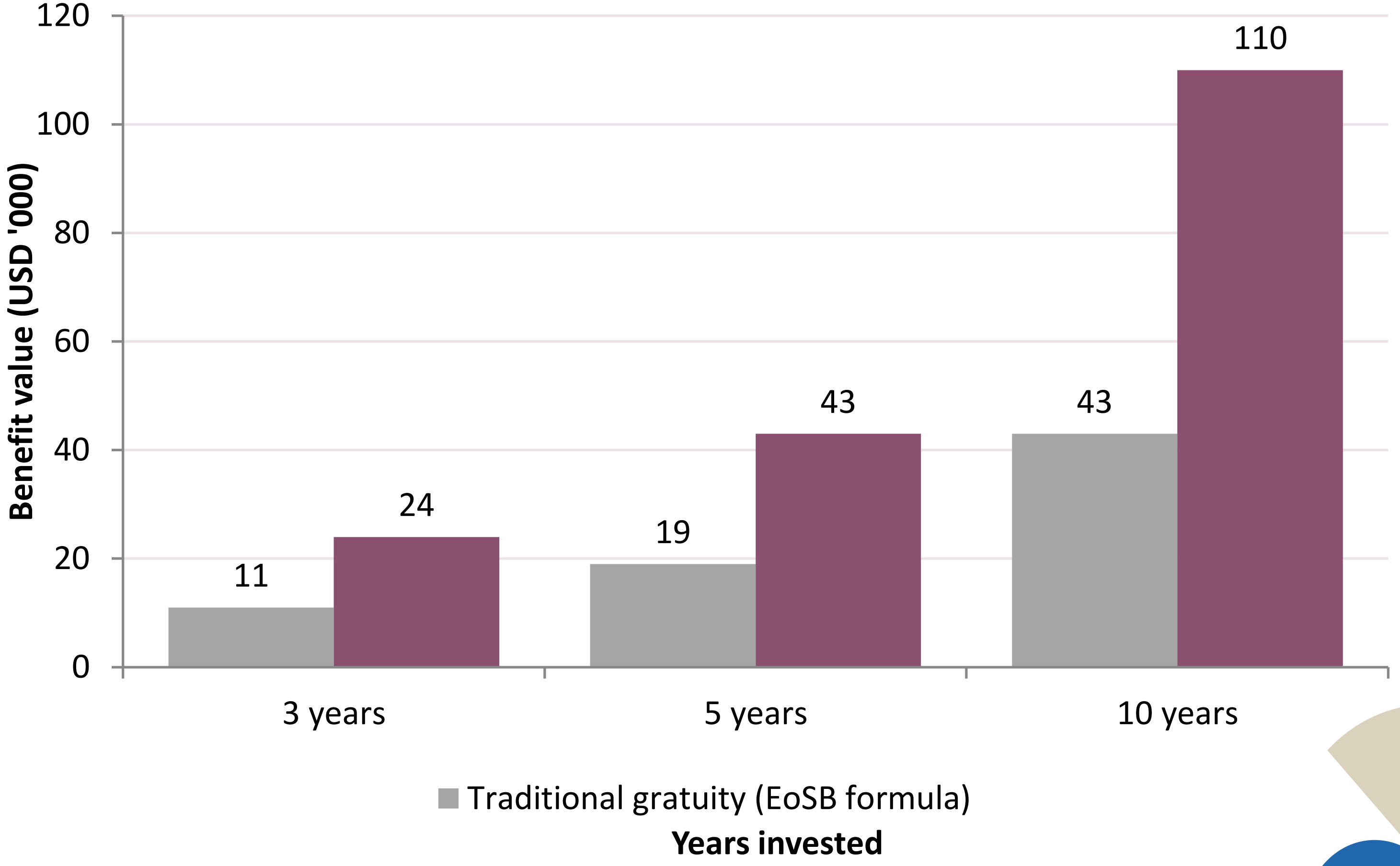
15% from year 11,

Investment growth — 6% Annualized.

Salary Increases 2%

Gratuity per Qatar Labour Law (21 days' basic pay per year, on final basic).

Salary Increases 2%

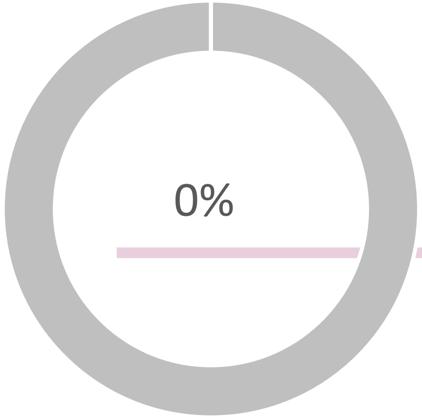


Illustrative purposes only. Actual outcomes may vary.

Vesting: when the money becomes yours

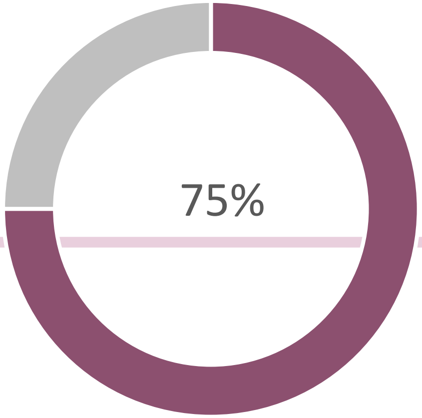
A clear path to full ownership of employer contributions

Under 1 year of Service



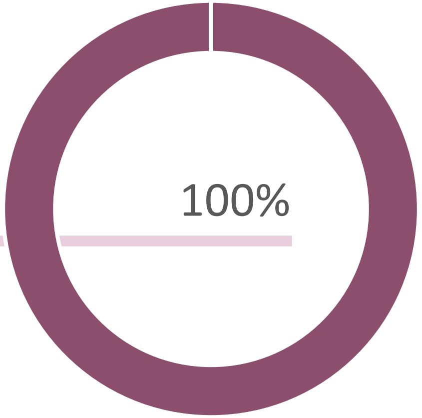
of the employer account if you leave within 12 months of joining

1–5 years Service



of the employer account — or your end-of-service entitlement if greater

5 years+ Service



of the employer account — or your end-of-service entitlement if greater

Why the floor matters: from one year of service onward you always receive the greater of the vested employer account or your end-of-service benefit entitlement. Vesting can delay the full upside — it can never take you below the gratuity.

Vesting applies to employer contributions only.

Joining the ISP

01

Enrolment

Eligible employees are invited to join and complete a Joiners form — available from the ISP team or on the QA ISP Info site.

After your first contribution, Zurich sends your log in details automatically. If you would like to join, please email: ispadmin@qatarairways.com.qa

02

Company Contributions

- 12% of basic salary in your first 5 years
- 13% in years 6–10
- 15% from year 11 onwards

03

Your Contributions

You contribute a minimum of 5% of basic salary to qualify and can raise your total to a maximum of 15% (inclusive of the 5%). Deducted monthly and paid to Zurich in US dollars.

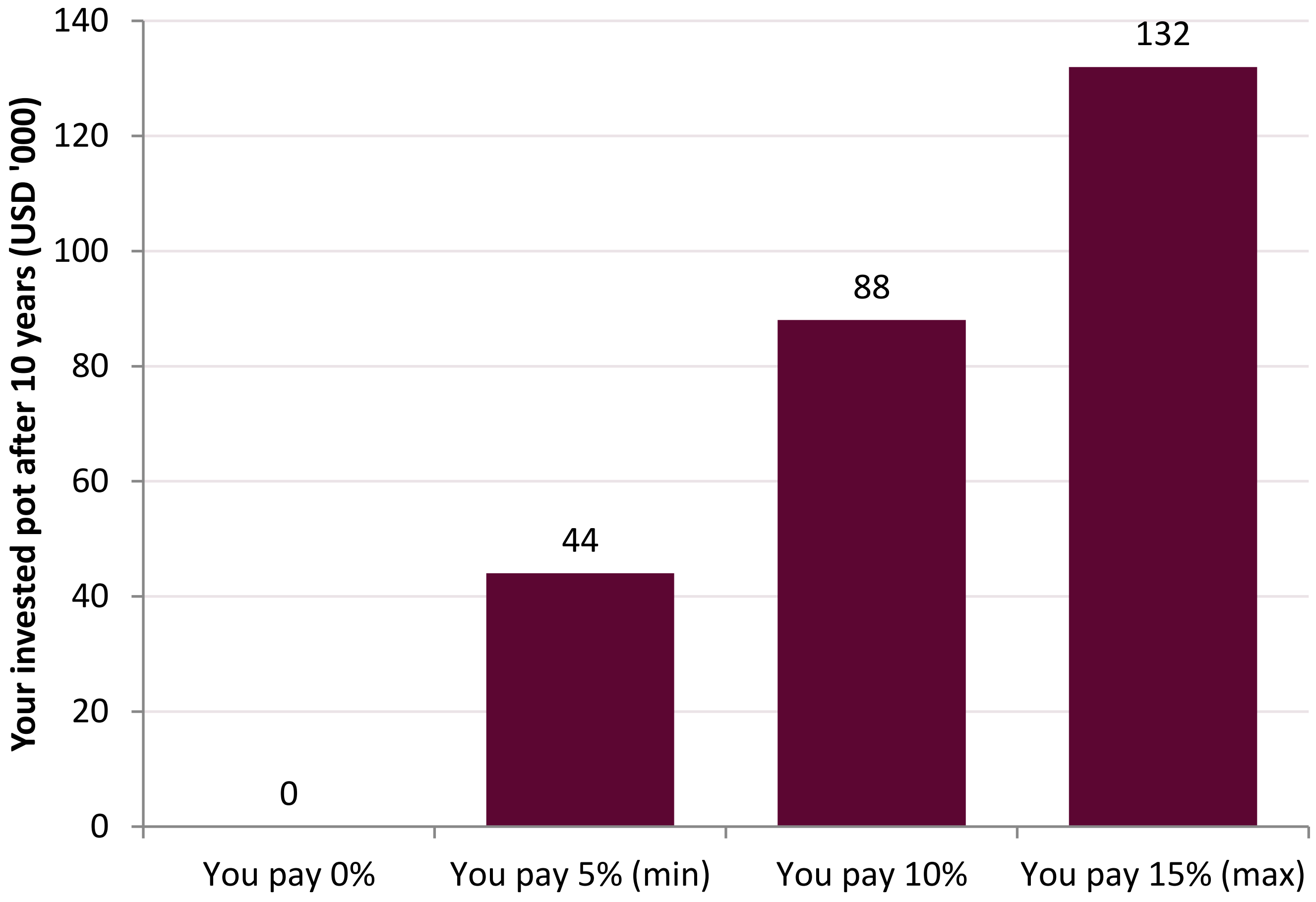
04

Why go beyond the minimum

The 5% minimum unlocks the ISP — going further is what turns a benefit into real wealth. The next slide shows exactly what maxing out does over just 10 years.

Voluntary Contributions – 10-year projection

5% unlocks the ISP. 15% Maximum realises the ISP potential.



3× your rate

Your own contributions from USD 5,000/Month basic salary, invested monthly in the default blend fund at an assumed 6% annualized return.

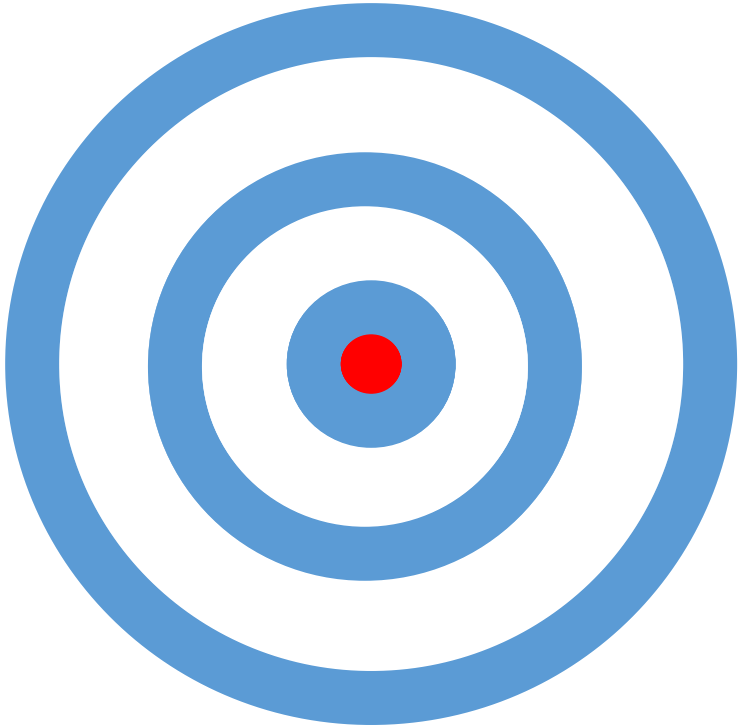
Starting early works the same way: every year in the market compounds. Time in the market beats timing the market.

Illustration: USD 5,000/month basic salary, 2% p.a. increases, assumed net investment growth of 6% p.a. (an illustration assumption, not a promise of any fund). Bars show your contributions only — company contributions add on top. Values can fall as well as rise.

Illustrative purposes only. Actual outcomes may vary.

Why would you pick the ISP for your savings?

The ISP is designed to give you an exclusive benefit only accessible through employment with Qatar Airways.



1. Strength you can rely on

When choosing a home for your employees' savings, the financial strength of the institution behind the plan is the foundation everything else rests on.

2. No lock-ins, no penalties

No entry, exit or switching charges, and a flat USD 10 a month for administration.

Many offshore retail plans tie you in for years with heavy surrender penalties — the ISP never does

3. Institutional Fund Options

Fund charges from 0.05%, the default blends at 0.27–0.33%.
Typical retail plans charge 1.5–2%+ — on 15% contributions, that difference alone keeps roughly USD 10k of your money over ten years

4. Effortless

Deducted from payroll before you can spend it, invested in dollars, visible in ZIO beside the company's money — and it can stay invested after you leave.

A+
AM Best Financial Strength Rating (Superior)/Stable

AA
S&P Financial Strength Rating Stable

255%
Swiss Solvency Test Ratio

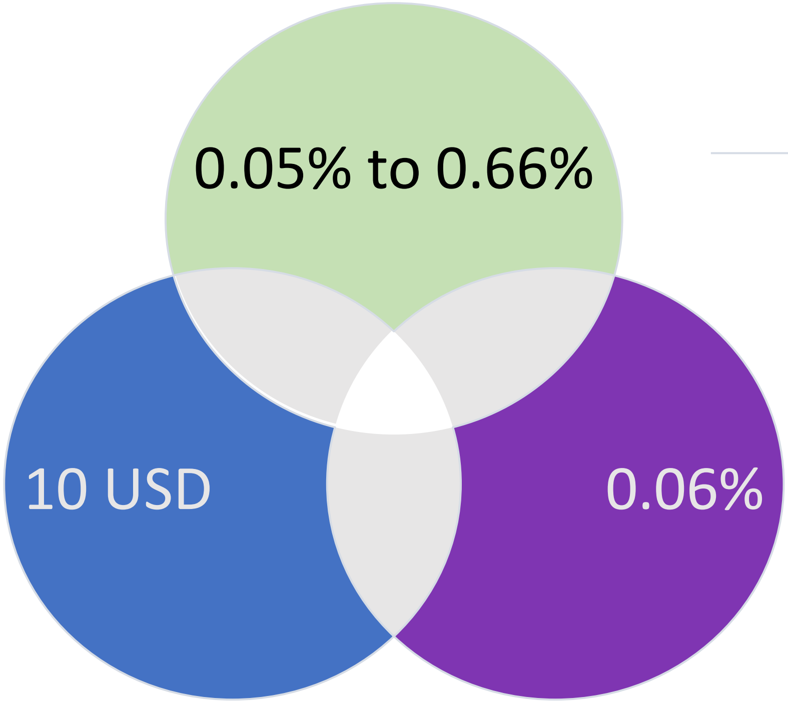
$8.9bn
Group Operating Profit Global Scale

ISP Key Member Charges Overview

ZURICH

Monthly Member Fee

A flat fee deducted from your ISP Account by unit deduction. Predictable — and proportionately smaller as your balance grows.



Fund Manager Charges

Built into each fund's daily unit price — institutional share classes from 0.05% to 0.66% charge per annum, selected and monitored by WTW.

wtw

Advisor Fee.

Or 0.06% / 6bps per annum of assets under administration

Paid by Qatar Airways

Equiom

GUIDING YOU FORWARD

All Trust fees — during and after your employment.

FX Charges

Currency Charge on FX transactions within ISP: 0.175%

Accessing your savings

During Employment

Your money stays invested in your ISP Account until you retire or leave Qatar Airways. That is the design — it protects your future self from your present self.

When you leave or retire — four routes:

Cash Lump Sum

Take the vested value as a cash lump sum

Transfer

transfer the full value of your ISP Account to another savings plan

Remain Invested

Stay invested and manage your savings and investments with Zurich

Withdrawal Flexibility

You can choose full, partial, or regular withdrawals. By keeping your account, your vested policy value or final entitlement transfers seamlessly to your employee policy

Before taking or transferring money later, consider independent financial and tax advice — withdrawals can have tax consequences.

Benefits on Death and Nominating your Beneficiary

Your beneficiary is the person – or people – you would want to receive your ISP savings if anything happened to you.

What happens?

101% of your ISP Account value becomes payable. The Trustee decides who receives it, guided by your nomination — so complete yours in ZIO today.

Why Nominate?

The Trustee decides who receives it, guided by your nomination. Without one, the decision is slower and may not reflect your wishes. The Trustee also has power to pay this benefit in accordance with Shariah Law where appropriate.
Otherwise, the Trustee will select an appropriate beneficiary.

Keep It Current

Name on person or several, with percentages. Update after any life change – Marriage, children, divorce.

Two Minutes in ZIO or the ZIO members app.

Do these early

- Nominate your beneficiary in ZIO or the ZIO Members App — it takes two minutes and guides the Trustee's decision.
- Keep a personal email on file so your account and statements follow you after you leave.

Our new Investment Approach

Your investment pathway -

One decision shapes everything else: how involved do you want to be? Three routes, shaped with WTW and member feedback — for your own contributions.

More Support

Choose for me

Be automatically invested in the plan's default strategy — your chosen Blend fund, designed with WTW for long-term retirement saving. Shariah and Conventional options available.

Help me choose

Select from three diversified strategies aligned to different levels of investment risk — with a Shariah-compliant and a Conventional option in each.

Let me choose

Create your own portfolio from the full range of available funds — the most control, and the most time and monitoring.

More Control

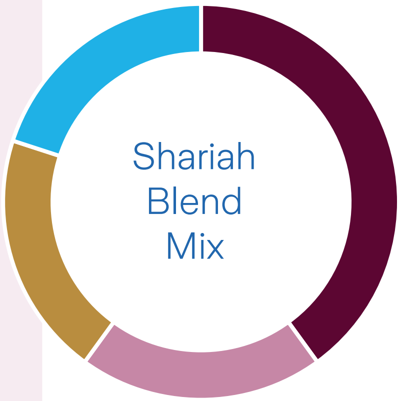
Company contributions can be switched between the Blend funds only. You are free to change your approach at any time, or mix and match funds to suit your needs for your own voluntary contributions— in ZIO. What should guide you: time horizon · comfort with risk · costs (OCF) · your values (Shariah / ESG) and independent investment advice (If required).

Route 1 · Choose for me: Shariah Blend

Qatar Airways ISP Shariah Blend Fund — the default for Sharia investors. Medium-risk, multi-asset, designed with WTW specifically for ISP members.

What's inside

- **iShares World Islamic Multi Factor Equity Index**
  the growth engine, Shariah-screened
- **iShares World Islamic Real Estate Equity Index**
  real-asset diversification
- **iShares USD Sukuk Index**
  income without conventional bonds
- **BB Money Market**
  liquidity and preservation



Fund facts

Charges (OCF)
0.27% (as at March 2026)

FE Risk Rating (expected volatility)
3 · Medium

Style
Hybrid · multi-manager (fund of funds)

Currency
USD

Objective
Capital growth over 3–5+ years

Oversight
WTW advises; external managers appointed

Asset Split

US Equities	27.16%
Global Fixed Interest	22.66%
International Equities	19.82%
US Fixed Interest	9.23%
Japanese Equities	2.14%
UK Equities	1.30%
Canadian Equities	1.25%
French Fixed Interest	1.16%
Private Equity	1.12%
Others	14.16%

Indicative long-term target mix — subject to change; see the factsheet.

Company contributions stay here while this is your chosen default. Your own contributions can follow — or take Route 2 or 3 at any time in ZIO.

Route 1 · Choose for me: Conventional Blend

Qatar Airways ISP Conventional Blend Fund — the default option. Medium-risk, multi-asset, designed with WTW specifically for ISP members.

What's inside

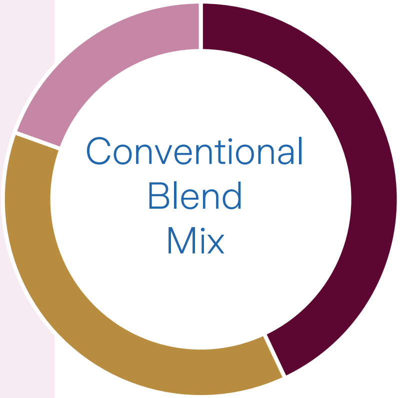
Blackrock Total Multi Asset Opportunities
the growth engine

ZIL Vanguard Global Bond Index
income and downside ballast

ZIL iShares Developed World Index
diversification beyond markets

Access to Private markets
private equity, infrastructure, debt

Rare access: private markets are not typically available in savings plans — here they sit inside a daily-traded default.



Fund facts

Charges (OCF)
0.33% (as at March 2026)

FE Risk Rating (expected volatility)
3 · Medium

Style
Hybrid · multi-manager (fund of funds)

Currency
USD

Objective
Capital growth over 3–5+ years

Oversight
WTW advises; BlackRock, Vanguard appointed

Asset Split

US Equities	27.16%
Global Fixed Interest	22.66%
International Equities	19.82%
US Fixed Interest	9.23%
Japanese Equities	2.14%
UK Equities	1.30%
Canadian Equities	1.25%
French Fixed Interest	1.16%
Private Equity	1.12%
Others	14.16%

Indicative long-term target mix — subject to change; see the factsheet.

Company contributions stay here while this is your chosen default. Your own contributions can follow — or take Route 2 or 3 at any time in ZIO.

Route 2 · Help me choose

Three ready-made strategies, each aiming at a different outcome — with a Shariah-compliant and a Conventional option in every row.

	Shariah-compliant	Conventional
Higher risk Wealth Accumulation	**BlackRock Islamic Global Equity Multi-Factor** Aims to beat global equities by 0.5% p.a. net	**L&G WTW Global Diversified Equity Index** Aims to beat global equities by 0.75% p.a. net
Medium risk Wealth Compounding	**Qatar Airways ISP Shariah Blend** Your default — medium-risk, multi-asset	**Qatar Airways ISP Conventional Blend** Your default — medium-risk, multi-asset
Lower risk Wealth Preservation	**BB Money Market** Protects value via money market and Sukuk	**BlackRock iShares Screened Global Corporate Bond Index** Lower-risk screened global corporate bonds

Selected and monitored by WTW, advising the Trustee. Pick the outcome that matches what you want your savings to do — and switch or mix at any time in ZIO.

Route 3 · Shariah options

Six Sharia-screened building blocks — full names, managers, costs and risk, at reading size.

	Fund Manager	OCF	RISK (FE 1–5)
Default			
Qatar Airways ISP Shariah Blend	Multi-manager	**0.27%**	●●●○○ 3
Cash and sukuk			*OCFs 0.15–0.42%*
BB Money Market	TFI	**0.42%**	●○○○○ 1
iShares USD Sukuk Index	BlackRock	**0.15%**	●●●○○ 3
Equities			*OCFs 0.35–0.49%*
iShares World Islamic Multifactor Equity Index	BlackRock	**0.35%**	●●●●○ 4
HSBC Islamic Global Equity Index	HSBC	**0.49%**	●●●●○ 4
Real Estate			
iShares World Islamic Real Estate Index	BlackRock	**0.18%**	●●●●○ 4

Mix freely: hold any combination here, or pair with Conventional funds — one ISP Account, no switching cost, all in ZIO.

Route 3 · Conventional options

Ten conventional building blocks across five sectors — full names, managers, costs and risk, at reading size.

	Fund Manager	OCF	FE RISK (FE 1–5)
Default			
Qatar Airways ISP Conventional Blend	Multi-manager	**0.33%**	●●●○○ 3
Cash and bonds			*OCFs 0.05–0.15%*
Insight Liquidity	Insight	**0.10%**	●○○○○ 1
Vanguard Global Bond Index	Vanguard	**0.05%**	●●○○○ 2
iShares Screened Global Corporate Bond Index	BlackRock	**0.15%**	●●○○○ 2
Multi-Asset			
BlackRock Total Multi Asset Opportunities	BlackRock	**0.66%**	●●●○○ 3
Equities			*OCFs 0.05–0.21%*
iShares Europe ex UK Index	BlackRock	**0.06%**	●●●●○ 4
iShares UK Index	BlackRock	**0.07%**	●●●●○ 4
iShares North America Index	BlackRock	**0.05%**	●●●●○ 4
L&G WTW Global Diversified Equity Index	L&G	**0.21%**	●●●●○ 4
Emerging Markets			
iShares Emerging Markets Index	BlackRock	**0.19%**	●●●●● 5

Before you build: read the factsheet · mind the OCF · diversify across sectors · match your time horizon · consider independent advice. *Data as at March 2026 · Fund Centre on ZIO.*

Investment Performance – Heat Map.

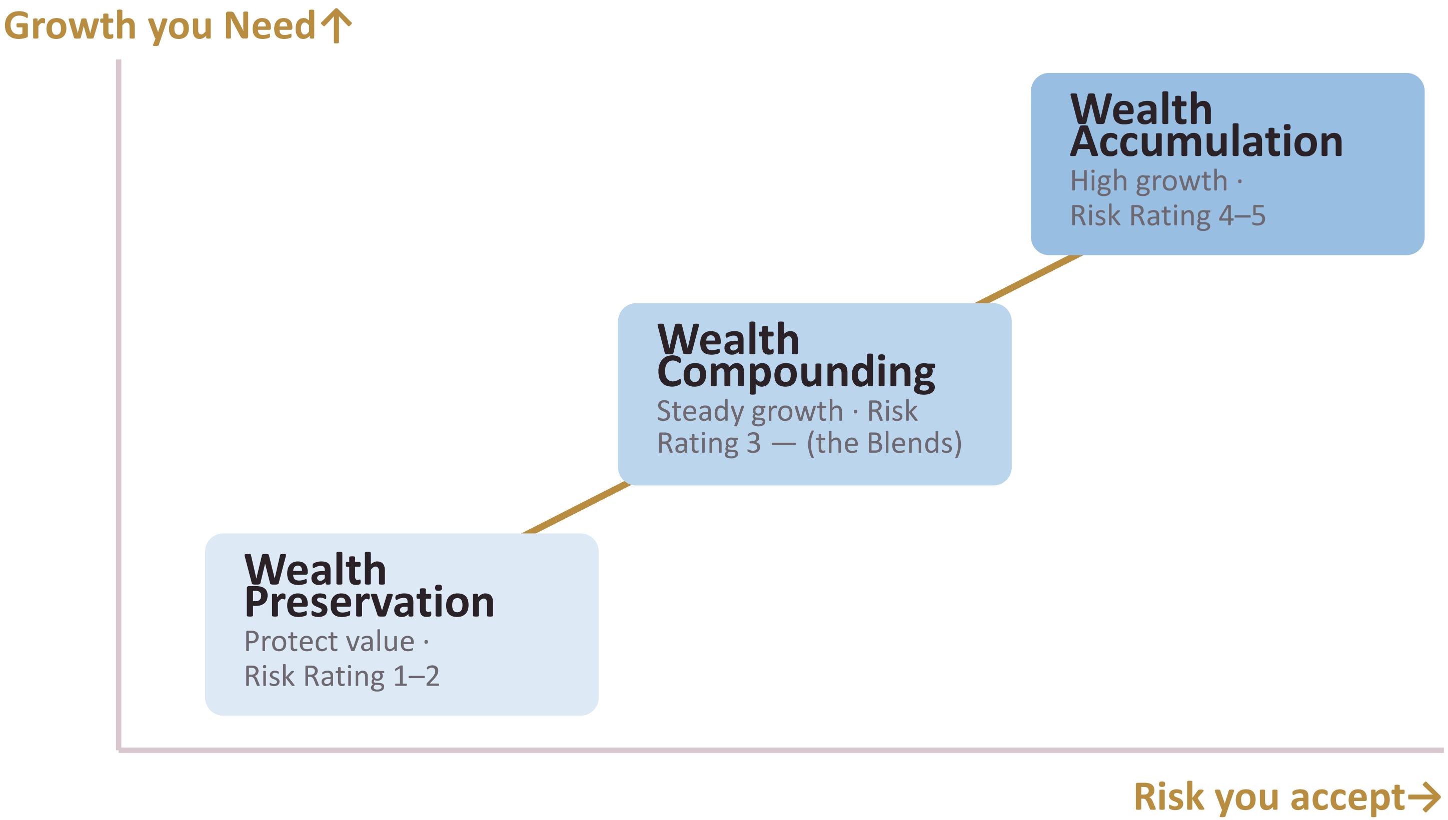
Performance as at 12/08/2026.

Fund	Sector	1m	3m	6m	YTD	1yr	3yrs	5yrs	10yrs
Insight USD Liquidity	Money Market - USD	0.34%	0.95%	1.86%	2.31%	3.95%	14.83%	20.17%	27.54%
BB Money Market SP - CS	Money Market - Other	0.27%	0.86%	1.71%	2.15%	3.71%	13.58%	17.71%	-
Insight GBP Liquidity	Money Market - GBP	0.35%	1.00%	1.92%	2.39%	4.00%	14.84%	19.34%	21.65%
Insight EUR Liquidity	Money Market - EUR	0.21%	0.56%	1.05%	1.30%	2.07%	9.07%	10.51%	7.56%
Qatar Airways ISP Conventional Blend	Mixed Asset - Flexible	1.86%	2.83%	5.61%	-	-	-	-	-
Qatar Airways ISP Shariah Blend	Mixed Asset - Flexible	0.12%	1.80%	7.16%	-	-	-	-	-
BlackRock Total Multi Asset Opportunities	Mixed Asset - Balanced	1.74%	2.15%	4.46%	-	-	-	-	-
iShares USD Sukuk Index	Fixed Income - Other	-0.15%	-0.04%	0.28%	0.19%	2.47%	-	-	-
Vanguard Global Bond Index USD	Fixed Income - Other	-0.25%	-0.07%	-0.57%	0.03%	1.84%	13.18%	-0.35%	16.34%
iShares Screened Global Corporate Bond Index USD	Fixed Income - Corporate	-0.14%	-0.87%	-1.61%	-0.71%	1.85%	-	-	-
iShares UK Index	Equity - UK	4.49%	6.86%	5.55%	12.15%	22.97%	58.14%	85.51%	126.61%
HSBC Islamic Global Equity Index	Equity - Other	2.57%	3.03%	13.67%	14.43%	28.70%	87.83%	90.82%	334.60%
iShares World Islamic Multifactor Equity Index	Equity - Other	0.24%	3.90%	14.73%	24.33%	40.57%	-	-	-
L&G WTW Global Equity Diversified Index	Equity - Other	1.30%	4.29%	11.18%	16.81%	28.78%	-	-	-
iShares North America Index	Equity - North American	2.72%	4.85%	12.00%	12.68%	22.45%	78.91%	79.26%	291.26%
iShares Europe ex UK Index	Equity - European	2.75%	9.09%	8.94%	14.09%	24.40%	52.44%	57.35%	163.91%
iShares Emerging Markets Index USD	Equity - Emerging Market	-0.46%	-2.23%	7.99%	20.51%	36.02%	76.91%	44.71%	129.79%
iShares World Islamic Real Estate Equity Index	Property	-0.32%	-0.87%	3.27%	10.47%	-	-	-	-

Past performance is not a guarantee of future results and should not be used as the primary basis for investment decisions. Members should seek independent financial advice and carefully consider their personal circumstances before making any investment or financial decisions.

How much risk? Match it to the growth you need

There is no growth without risk — the greater the growth you need, the more risk you must be willing to carry.



Time is the softener: the longer your horizon, the more risk you can afford to carry.

No one here can advise you personally.

Qatar Airways, Zurich, Equiom and WTW are unable to provide individual investment, financial or tax advice.

If you are unsure which route or risk level fits your circumstances, speak to an independent licensed financial adviser before you decide.

This presentation explains the plan — it is not a personal recommendation.

Not sure yet? The Blends sit at the middle of this line — a governed, medium-risk home while you take advice or decide.

This is a nest egg, not a trading platform.

Treat it as your foundation

This plan is your peace-of-mind nest egg — the bedrock of your long-term security, growing quietly in the background.

Speculate elsewhere, if at all

If you want to trade stocks or crypto, do it with money you can afford to lose — somewhere else. Your retirement savings are not the place for experiments.

Let time do the work

The evidence is consistent: investors who chop and change underperform those who stay the course. Set a sensible strategy, then leave it alone.

Then everything lives in one place

The ZIO App

Your account, on desktop or phone

ISP Account value, Savings Planner, documents and personal details — wherever you are.

Fund Centre, calculators & switching

Factsheets and performance for every fund, Rate of Return calculators, and free fund switching for your own strategy.

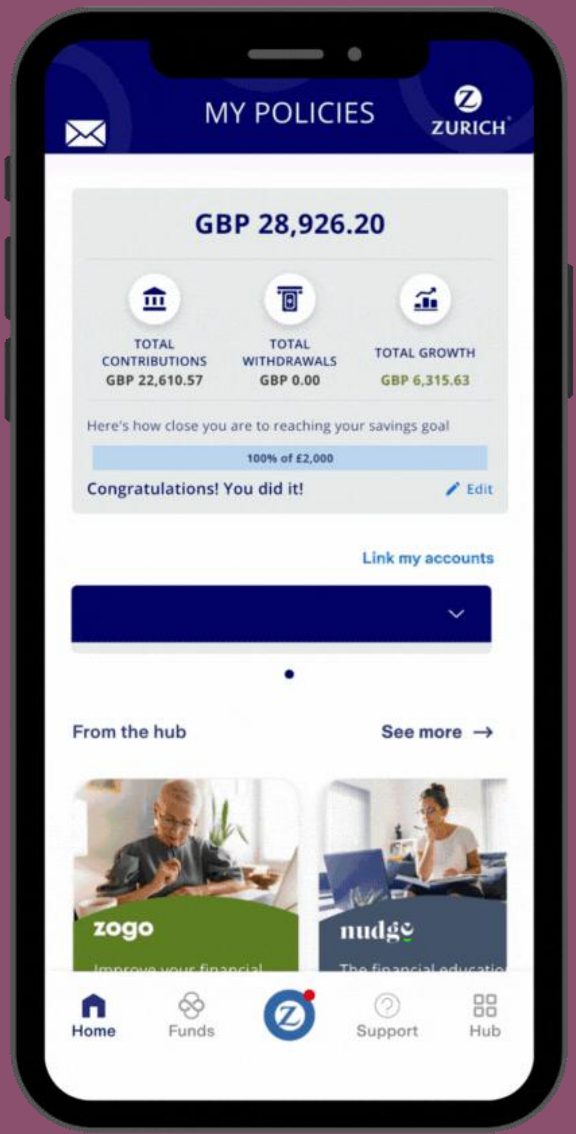
Nudge & Zogo

Bite-sized financial education and timely prompts — build knowledge a few minutes at a time.

Then check in quarterly, not daily

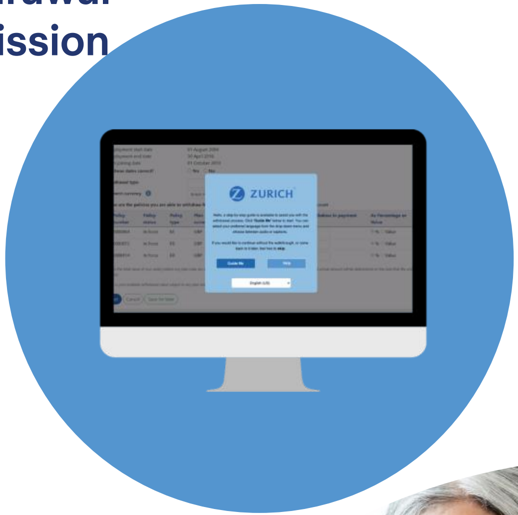
A pension is a decades-long investment. Daily checking shows you noise — and noise tempts bad decisions.

ZIO



Online Withdrawal Journey

Interactive guidance to support with withdrawal submission



Always available withdrawals dashboard and automated notifications for transparency

Fully online process Via ZIO platform

Zurich Verify App for secure digital ID verification

Next Steps

Enrol
Complete the Joiners form, available from the ISP team or on ZIO

Set your voluntary rate

Log In!

Review your Investment route

Think long term

Relax

Your ISP Contacts

Thank you for your continued trust in the ISP

ZURICH	**Joshua Carine** Zurich Business Development Manager	Joshua.Carine@Zurich.com & Corporatepensions.me@zurich.com
Equiom	Chris Cain Executive Director	ippteam@equiomgroup.com
QATAR AIRWAYS القطرية	ISP Team	ispadmin@qatarairways.com.qa

Important information

Zurich Integrated Benefits is a business name of Zurich International Life Limited.
Zurich International Life Limited is authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect planholders.
For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991 (as amended), ensure that in the event of a life assurance company being unable to meet its liabilities to its planholders, up to 90% of the liability to the protected planholders will be met.
The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your plan.
Zurich International Life Limited is not authorised to offer insurance products for sale in the United States.
Materials are not intended as an offer to invest and do not constitute an offer or a solicitation of an offer to buy securities in any other country or other jurisdiction in which it is unlawful to make such an offer or solicitation.

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

ZIL10169 (11.25)