

DEWS

Member's guide

Your guide to understanding the DEWS
Savings Scheme for Employees of the
Government of Dubai



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This member guide is designed to help you understand how the DEWS Plan works and to provide you with relevant information, so you can make important decisions with confidence.



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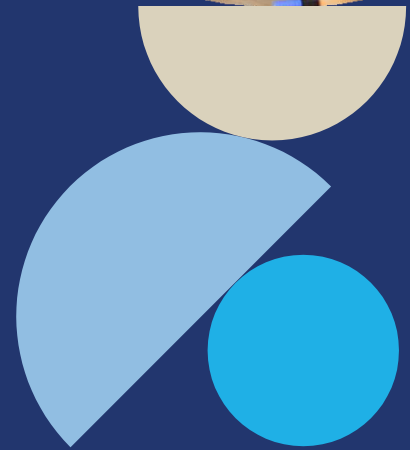
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Introduction



What has changed?

Globally, the trend is for governments and employers to move away from providing you, as an employee, with an unfunded end-of-service benefit based on how long you have worked for a company and your final salary.

Working patterns are changing. The number of jobs individuals have during their lifetime has increased and employers, globally, are accepting the need to move away from outdated benefit structures.

In addition, the Government of Dubai has recognized the need to reform to ensure that a structured end-of-service benefit is in place that continues to attract and retain talented individuals, like you.

DEWS, and its providers, have been selected by the Government of Dubai to deliver its Savings Scheme initiative. The plan is a replacement for the traditional end of service gratuity. It offers a unique combination of investment choices, convenience, and affordability. This handbook will explain what that means for you and how DEWS will help you be Ready for Life.



Download the Zurich Workplace Savings App



What can I expect as a foreign employee?

Your participation in the Plan is mandated by law. Each month your employer will make a defined contribution into your DEWS account towards your end-of-service benefits. The contribution amount will depend on the law/regulation that your employer is subject to, as well as your basic salary component and your length of service.

You also have the opportunity to contribute to the plan voluntarily through salary deduction, which is a simple, cost-effective way of achieving your long-term financial objectives. Your employer will help you by facilitating this. These contributions will build over time whilst you remain employed, and you have the benefit of being able to view, manage and invest your contributions in line with your own objectives.

When you leave service, you'll then have the option to withdraw from DEWS (fully or partially) or to stay invested, giving you complete financial control and flexibility. When you are still employed and have made voluntary contributions, you can take up to 2 x withdrawals per year, each up to 30% of the value of the voluntary contribution pot.

What can I expect as an Emirati employee?

Your participation in the Plan is voluntary. Each month your employer will continue to make contributions towards your end-of-service benefits to the state pension plan. However, you have the opportunity to join DEWS and contribute to the plan voluntarily through salary deduction, which is a simple, cost-effective way of achieving your long-term financial objectives. Your employer will help you by facilitating this.

These contributions will build over time and you have the benefit of being able to view, manage and invest your contributions in line with your own objectives. When you leave service, you'll then have the option to withdraw from DEWS (fully or partially) or to stay invested, giving you complete financial control and flexibility. You can also take up to 2 x withdrawals per year, up to 30% each time, if you need access to your money whilst you remain employed. You have access to the same range of investment options and are subject to the same fees & charges as foreign employees, so continue reading for more details.

Starting your journey



What you need to do now

Your enrollment in DEWS will be initiated by your employer who will make contributions on your behalf, on a regular basis and in line with your contract of employment.

When you are enrolled, you will receive a welcome e-mail containing your online account credentials. We would strongly encourage you to log in at your earliest convenience and ensure your personal details, tax information, beneficiary nomination(s) and preferences are up-to-date.

You can also use this account to track and manage your benefit. Go to [page 9](#) to find out more.

You may also wish to consider whether you would like to arrange to contribute directly to DEWS through salary deduction with your employer. Go to [page 16](#) to find out more.

The Dews panel of experts



The Plan Administrator

They will enroll your employer into the DEWS plan, and thus you, will work with your employer to collect contributions and invest the money. They will give you the online tools to manage your investments and will assist you in withdrawing from the plan when you become eligible.

[Click here](#) to learn more about Zurich Workplace Solutions.



The Master Trustee

They own the investments on your behalf. This means that they are separated from your employer or any investments they've made. Their role, really simply, is to look after your investments ensuring their legal security for your benefit.

[Click here](#) to learn more about Equiom.



The Investment Adviser

They advise the Master Trustee on the most appropriate default investment fund to hold the contributions made on your behalf and also advise the Master Trustee on the choice of other investment options available for selection.

[Click here](#) to learn more about Mercer.



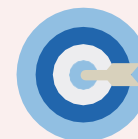
Equiom, Zurich and Mercer have been selected by DIFC and the Government of Dubai as the companies that are best placed to provide these services. They bring a combined experience of 265 years to DEWS.

Clear oversight for DEWS through the DEWS Supervisory Board.



Its purpose

The DEWS Supervisory Board is a government body (established by Presidential Directive).



Its mission

The initial primary objective was to oversee the establishment of the DEWS Plan and Master Trust, the scheme rules, and the appointment of Equiom as Trustee. The continued objectives are to ensure the interests of employers and employees and overseeing the scheme's governance and commercial aspects that are not subject to regulatory supervision.



Its members

The DEWS Supervisory Board comprises an independent chairperson, a representative from Dubai's Department of Finance, a representative from Dubai Government Human Resources, two representatives from the DIFC Authority, a DIFC employer representative, and a DIFC employee representative.

The DEWS Supervisory Board ensures that the DEWS panel of experts – Equiom, Zurich and Mercer – fulfil their roles in line with established international standards.

What does DEWS offer me?

DEWS has been set up to offer all employees a workplace savings plan that delivers great value in a cost-effective way.



Transparency

You can log into your online account whenever you want and see what's being paid into your savings pot by your employer and by you.



Integrity

High standard of safety and security with professional management of your money.



World class plan

A workplace savings plan that reflects global best practices ensuring you have access to best-in-class solution.

How do I know that I have been enrolled?

Your employer will automatically enroll you into DEWS and once this is done you will receive a welcome email from us. This email will contain information on how you can access your online account.

Government employees will be enrolled on a phased basis and this will be based on employee role grades. Enrolment will commence in January 2023.



Using my online account

In order to log into your online account for the first time, click the activation link in the welcome email you will have received. If the link has expired, visit the employee sign in page and follow the 'Forgot your password' process. For this process you will require your email address and your DEWS account name. Your DEWS account name will be referenced in your welcome email. You can find more detailed instructions on the next page of this guide.

What can you do with your online account?

- See the value of your DEWS account
- Check the contributions your employer has made and any contributions you have made voluntarily through salary deduction
- Review and switch your investments
- Request a partial withdrawal if you've made voluntary contributions
- Request a partial or full withdrawal if you've left employment
- Tell us who you'd like your money to go to if you die, we refer to this as 'nominating your beneficiary'
- Find out the options available to you when you leave your employer
- Even after leaving employment, you can stay invested and view the value of your DEWS account from any location globally

When you log into your DEWS account you can also access your own secure online mailbox. This is where you can find your annual benefit statements. It's really important that you check that your personal details are correct - if not then please inform your employer.

Providing important information

When you log into your DEWS account for the first time, you will be prompted to verify the information that we have received about you and you will also be asked to provide some additional information relating to your residency and tax status. Completing this activity is critical from the point you become a member in DEWS. The trustee must be notified of any subsequent changes to your residence or tax status through the portal as soon as possible but in any event no later than 30 days after becoming aware.



Using my online account

Activating your DEWS account

In your welcome email, you will see the link to activate your member account. This is the account you will use to access the DEWS portal.

DEWS

Hi Mr Dews Member,

Zurich Workplace Solutions (Middle East) Limited has added you to the DEWS plan; welcome!

They will be contributing to your account every month. Please activate your account now by clicking the link below.

Activate Your Account

This link will expire in 48 hours. After this time, please follow the 'forgot your password' process using your account name below.

For reference, your account details are:

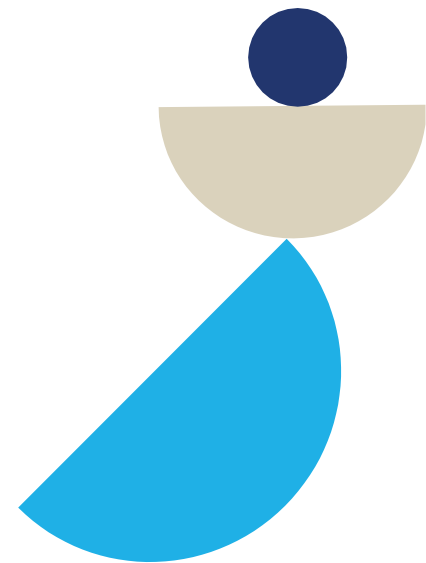
Email: DEWS.member@DEWS.com

Password: You will set this the first time you access your account.

Plan URL: https://id.workplacesolutions.ae/employee/redirect?company_slug=zws

Account name: zws

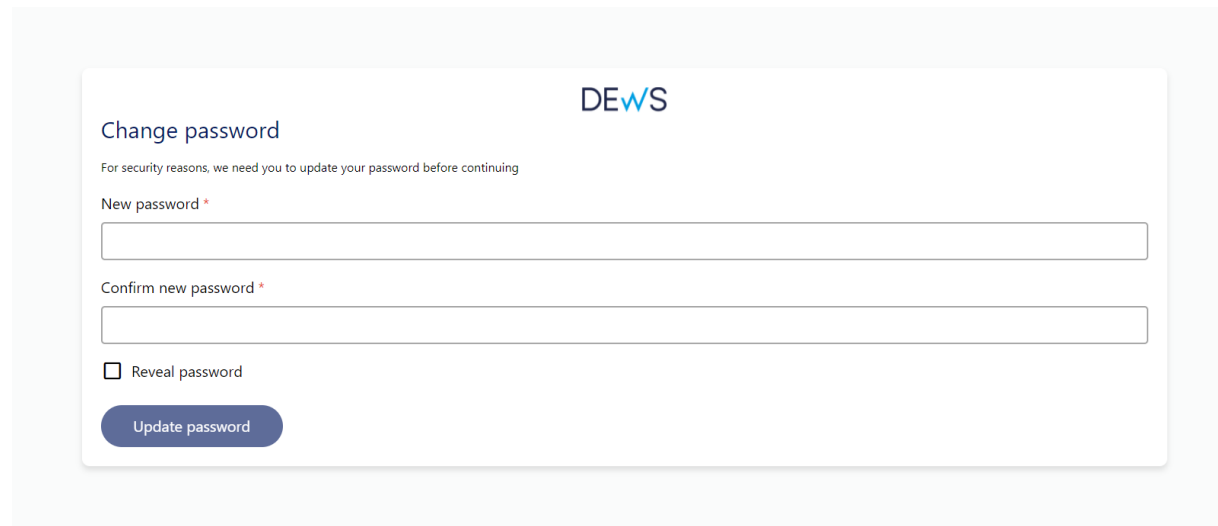
- 1 When you click this link, it will take you to a page where you can create your password to access the DEWS portal.
- 2 This link is valid only for 48 hours, so please make sure you activate your account as soon as you receive this email.
- 3 This is the account name for your company. You will need this to change your password in the future.



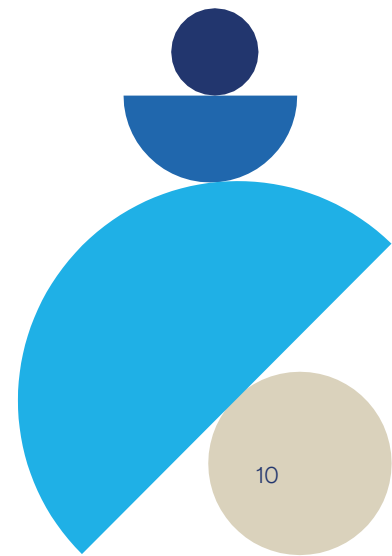
Using my online account

Activating your DEWS account

When you click the “Activate Your Account” link, you will be taken to this page where you can create your password for your DEWS Portal. Your password must contain a minimum of 14 characters.



The screenshot shows a web form titled "Change password" with the DEWS logo in the top right corner. Below the title, a message states: "For security reasons, we need you to update your password before continuing". The form contains two text input fields: "New password *" and "Confirm new password *". Below these fields is a checkbox labeled "Reveal password". At the bottom of the form is a blue button labeled "Update password".



Using my online account

Activating your DEWS account after 48 hours

If, for any reason, you were not able to activate your account within 48 hours of receiving the welcome email, you can still activate your account by doing the following.



Hi Mr Dews Member,

Zurich Workplace Solutions (Middle East) Limited has added you to the DEWS plan; welcome!

They will be contributing to your account every month. Please activate your account now by clicking the link below.

Activate Your Account

This link will expire in 48 hours. After this time, please follow the 'forgot your password' process using your account name below.

For reference, your account details are:

Email: DEWS.member@DEWS.com

Password: You will set this the first time you access your account.

Plan URL: https://id.workplacesolutions.ae/employee/redirect?company_slug=zws

Account name: ZWS

Click on the link that is provided on the top of your welcome email next to the words "Plan URL"



Sign in to your member account

Email address or username

[Forgotten your email address or username?](#)

☐ Remember details

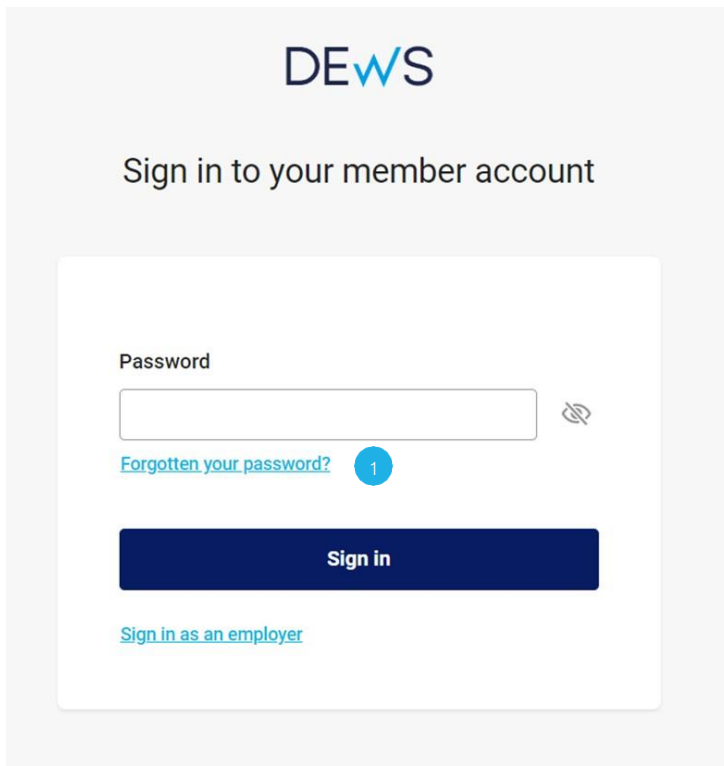
Continue

[Sign in as an employer](#)

You will be redirected to this login page. On this page, enter your email address and click "Continue"

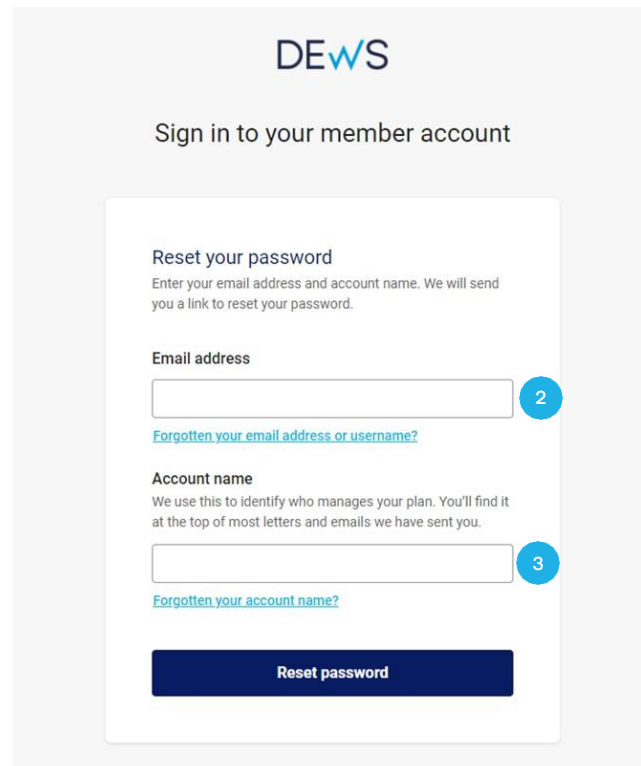
Using my online account

You will be directed to this page



The screenshot shows the DEWS 'Sign in to your member account' page. It features a 'Password' input field with a toggle icon, a 'Forgotten your password?' link, a 'Sign in' button, and a 'Sign in as an employer' link. A blue circle with the number '1' is placed over the 'Forgotten your password?' link.

1 Click "Forgotten Your Password"



The screenshot shows the DEWS 'Reset your password' page. It includes an 'Email address' input field, a 'Forgotten your email address or username?' link, an 'Account name' input field, a 'Forgotten your account name?' link, and a 'Reset password' button. Blue circles with numbers '2' and '3' are placed over the 'Email address' and 'Account name' fields respectively.

Once you enter these details, click "Reset Password" you will receive an email from DEWS with the link to reset your password and login. This link will only be valid for 48 hours.

2 Enter the email ID that has been provided as a part your enrolment. This is the same email to which the welcome email was sent.

3 Enter your company's account name. You will find that in the welcome email that you received (refer to page 9).



Using my online account

Managing your DEWS account

Here are some easy steps that you can take to manage your DEWS plan and track your contributions:

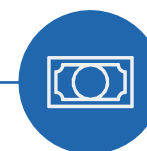
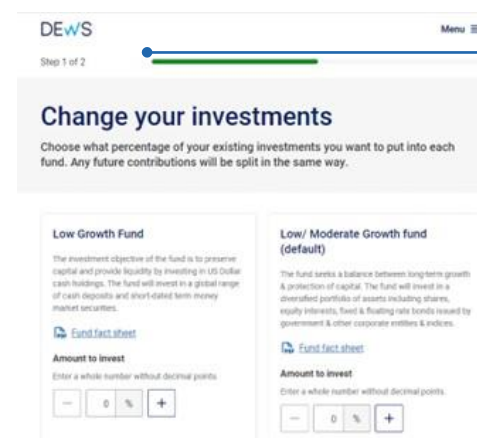
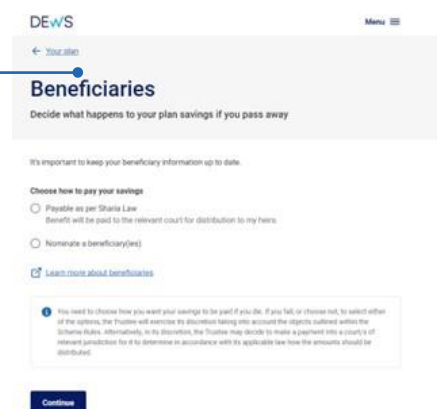


Log in and access the DEWS portal using the credentials provided in your 'Welcome to DEWS' email.

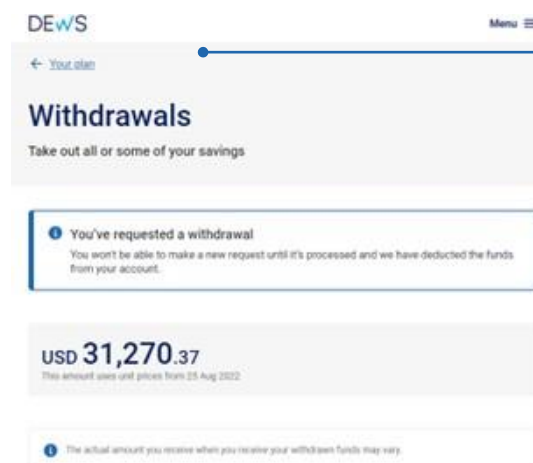
You can now access the DEWS portal where you can view and verify your contributions amounts, track performance and manage investments. Valuations can be updated on a daily basis.



Add beneficiary. You have the option of nominating a beneficiary for your investments on the DEWS portal. This is an important step in order to ensure the Master Trustee can consider your wishes for the payment of your benefits, in the unfortunate event of your death.



You can also review and select your preferred funds based on your attitude to risk. You will have access to a range of funds including risk-profiled and Sharia-compliant funds as well as a Capital Protection Bank Account option.



Request a withdrawal. You can request a partial withdrawal (2 x per year up to 30% each time) whilst in service from your voluntary contributions (if applicable). When you leave employment you'll have the option to request a partial or full withdrawal of your entire benefit, giving you complete financial flexibility.

What will be paid in?

Each month your employer will make a defined contribution into your DEWS account towards your end of service benefits. The contribution amount will depend on the law/regulation that your employer is subject to, as well as your basic salary component and your length of service.

The contribution calculation will be designed to provide the same financial outcome for you as the previous end of service regime, where you were entitled to a certain number of days of end of service entitlement per year paid at your final basic salary.

It's your employer's responsibility to make this payment into the DEWS Plan, you do not need to do anything and this amount is not a deduction from salary.

The contributions your employer makes fulfills their liability to you for end of service benefits for that particular month.

Contributions will be calculated, paid and displayed in United Arab Emirates Dirham (AED), however the investment fund options are US Dollar denominated. However should you choose to invest your funds in any option other than the capital protection bank account, you will be invested in US Dollar denominated share classes and exposed to currency and investment risk.

A quick example for you

Amit earns AED 15,000 basic salary a month.

Under the old end of service regime he was entitled to 30 days of end of service entitlement per year. 30 days is 8.22% of a year as a percentage proportion, so his employer will pay 8.22% of his monthly salary into DEWS as a contribution.

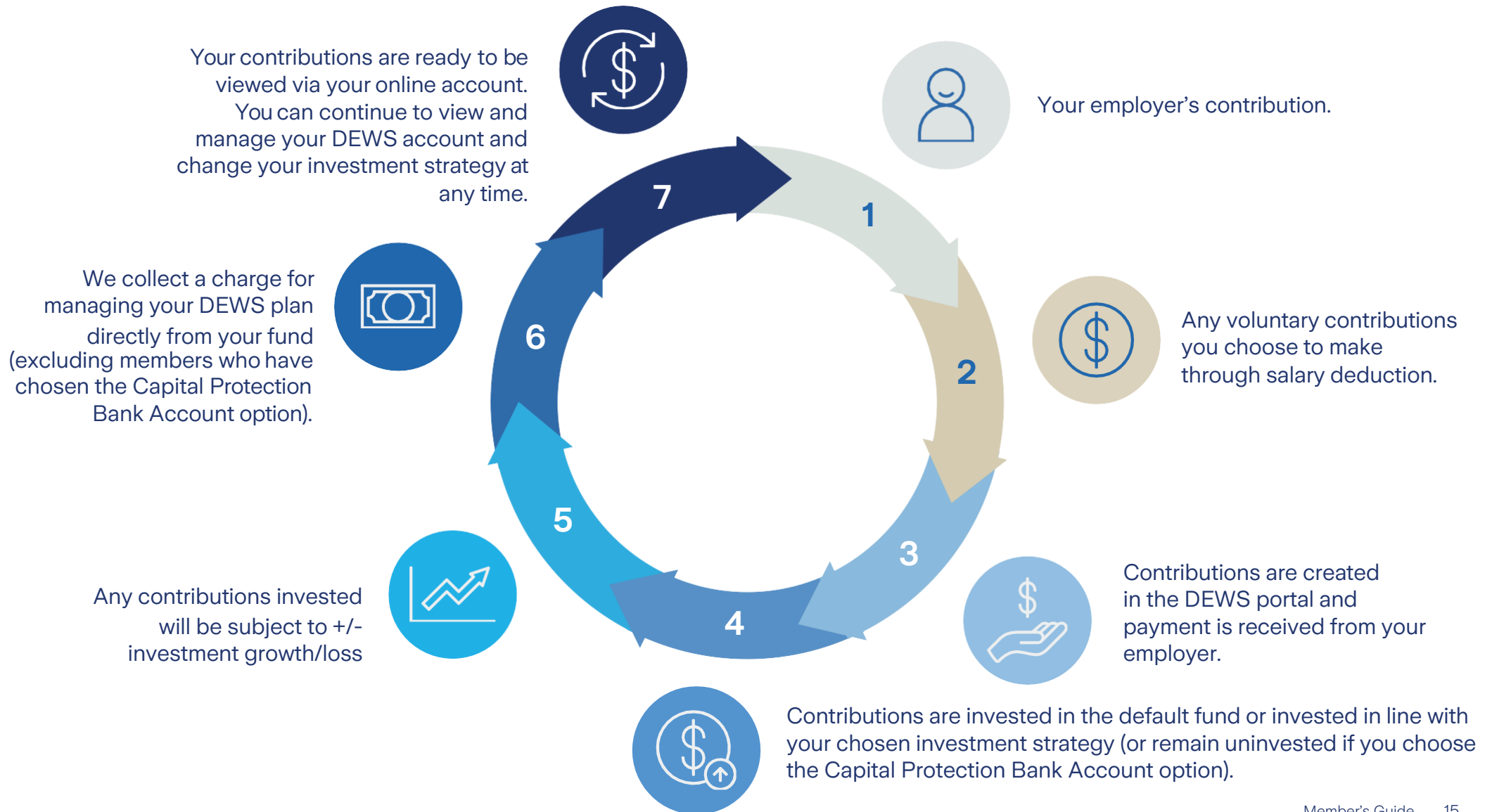


AED 1,233.00

is paid into his DEWS pot each month by his employer

The entitlements used here are an example to demonstrate the new percentage calculation method and may not apply to you. The contribution amount will depend on the law/regulation that your employer is subject to, as well as your basic salary component and your length of service.

Where does my money go?



How can I make the most of DEWS?

You know that your employer is contributing into your DEWS savings pot. You can also top it up by choosing to make voluntary contributions, which is money that you contribute from your salary and paid directly by your employer. We make it easy for you to do that. Every time you're paid, you can choose for some cash to go into your own DEWS pot via salary deduction with a maximum of 100% of your basic monthly salary at a time.

With DEWS you get access to a range of funds that aim to provide long term growth above the cost of living – also known as inflation. And because we collect contributions from thousands of individuals and buy these funds collectively, you get the benefit of a lower price, which you would not get otherwise as an individual investor. This means over the years, you could end up with a DEWS savings pot that can really help you meet your financial goals.

Successful workplace savings plan members usually do one or more of the following:

- 1 Keep at it:** Building your DEWS savings pot one month at a time means that you don't have to put away too much all at once and you can benefit from dollar-cost averaging.
- 2 Put more in:** Any extra you can put away into your DEWS pot can help it to grow. To see the difference extra contributions could make, try using our savings calculator on the employee page.
- 3 Leave it in longer:** The longer you leave money in your DEWS pot, the more time it has for potential growth.
- 4 Manage your savings:** Take an active interest in your DEWS pot by regularly logging into your online account, tracking your savings, and reviewing your investment options. If you are unsure how you feel about investment risk, please seek independent financial advice.

A few small steps today can make a big difference tomorrow.

With a few simple steps, you could help grow your DEWS pot and make sure you get the most out of your workplace savings plan. Take a look through the investment documents area of our website to find out more. Start the process today by speaking to your HR representative.



Voluntary contribution features



There is no minimum amount that you can contribute to DEWS voluntarily, but the maximum is 100% of your monthly basic salary.



You can choose to make voluntary contributions on a regular basis or as a one-off lump sum.



You can start or stop your voluntary contributions at any time.



If you need to access your voluntary savings whilst you're still employed, you have the flexibility to take up to 2 withdrawals per year, each up to 30% of your voluntary savings pot value.



The voluntary contribution process is facilitated by your employer who may choose to implement their own policies for ease of administration.

Example of Voluntary Contribution

Shilpa earns AED 12,000 basic salary a month.

Shilpa chooses to pay in an additional **5%** of her salary into her DEWS pot.

What this means for her:



Employee voluntary contribution

AED 600.00

is deducted from her salary by her employer and goes into her DEWS pot each month.

What happens to my accrued benefits?

Your accrued benefits will remain with your employer, however your employer may offer the opportunity for you to transfer your accrued benefits into DEWS.

Having all your employment related savings in one place could make them easier to manage. There are a few things you need to consider before deciding to opt for a transfer.

A transfer may offer you:

- 1) Peace of mind as a result of the visibility you have with DEWS and the trustee protection and governance structure in place.
- 2) A way to consolidate all of your end-of-service benefits in one place, making management more convenient.
- 3) The opportunity to invest in a range of cost-effective investment options that provide an opportunity for investment return.
- 4) Greater flexibility when you leave service as you can continue to manage your benefits and keep them invested if you wish.

On the other hand, you may wish to consider that:

- 1) Keeping your benefits with your employer may offer certainty as it is a predetermined calculation based on your final salary.
- 2) If you opt to invest your transfer proceeds there is investment risk to consider.
- 3) Investment returns over time may or may not exceed the rate of inflation.



**This information is provided for your informational and educational convenience only and should not be relied on in making any specific investment, financial planning, solicitation, offer, advice, or other decision.*

Investing with DEWS



How is my money invested?

If you are an employee within grade bands 6 to 16 (or with a gross monthly salary of AED6k+), the answer is funds. A fund is made up of investments bought with money contributed by people like you. It is managed by a professional fund manager on your behalf. They manage the fund by buying and selling assets – such as stocks and shares, fixed interest and cash.

Not all funds are the same. You can choose which type of investment strategy suits you, based on your risk appetite and the fund associated with it. The funds hold different assets and offer different levels of risk which you should consider.

A fund manager oversees the fund and makes decisions about which assets it should hold, in what quantities and when they should be bought and sold.

To know what funds are available to you, visit the investment documents area of our website or log into your online DEWS account.

What are the benefits of investing in funds through DEWS?

There are several benefits:

- A team of professional fund managers manage these investments for you
- Less administration as the fund manager works on your behalf
- There are a range of tailored funds to suit your investment preferences and appetite for risk/reward
- You can track your fund performance online and make changes to your investments online
- You get access to these funds at a lower cost because of the size of the DEWS plan
- Mercer, the DEWS Investment Advisor, will be actively monitoring these funds on your behalf to make sure you get the best out of them



If you are an employee within grade bands 1 to 5 (or with a gross monthly salary of less than AED6k), your money will not be invested and will instead default into a Capital Protection Bank Account option, though you may choose to invest at a later stage after confirming your understanding of the consequences of investment. The process and options will be confirmed in due course.

When your money is invested, there is no guarantee that values will always increase and the value of your pot could fall as well as rise.

Stay in the default fund or choose your investments

To start with, all employees within grade bands 6 to 16 (or with a gross monthly salary of AED6k+) will have their money invested in the DEWS Low Moderate Growth strategy. This is the default investment option that has been selected by Equiom as advised by Mercer. You can remain in this strategy or choose to switch to other strategies, using your online account. If you wish to avail of the Capital Protection Bank Account option or ensure Sharia compliance from the outset, you must switch your investments immediately upon receiving your welcome email for DEWS.

Remember, choosing investment options isn't for everyone. The DEWS Low Moderate Growth strategy has been selected as the default to provide growth over the medium to long term, using a balanced investment strategy with exposure to both growth and defensive assets

If you are an employee within grade bands 1 to 5 (or with a gross monthly salary of less than AED6k), your money will not be invested and will instead default into a Capital Protection Bank Account option, though you may choose to invest at a later stage. The process and options will be confirmed in due course.

My DEWS options

DEWS gives you access to a range of investment funds, as follows:

Conventional funds:

They consist of core risk-profiled funds which are five strategies clearly labeled to reflect different attitudes to risk and the potential for ups and downs, ranging from the Low Growth fund to the High Growth fund. They also include 2 additional fund options that provide diversification across the risk and return spectrum.

Sharia Compliant funds

For those looking for an Islamic investment option, there are 3 Sharia-compliant funds (Emirates NBD, Franklin Templeton, and HSBC) that have been carefully selected to meet your needs.

If you are unsure about how you feel about investment risk, please seek independent financial advice.

For further information on your investment funds, please visit the 'Investments' area of your online account or visit the 'Investment' area of our Documents page.





What if I don't want to take any investment risk?

Through your online account, you will be able to select our Capital Protection Bank Account option which ensures the total amount paid in is the total amount you will receive when you leave service and request a withdrawal (net of fees). There will be no gains/interest/bonuses applied.

You can choose for any percentage of your present holdings and future contributions to be moved into this option on the 'Investments' page of the online portal.

If your contributions are invested in any of the DEWS investment funds at any stage, they will be subject to investment growth/loss. The Capital Protection element does not apply retrospectively. All members should be aware that this option is unlikely to keep pace with inflation, resulting in a reduction in the spending power of your holdings over time.



How safe is my money?

There are several layers of checks and balances built in to safeguard your money. Mercer's team of professionals will be monitoring each of the investment funds.

In addition as advised by Mercer, the DEWS Master Trustee, Equiom, will conduct regular reviews of both the performance of your DEWS Plan and the managers who invest your money on your behalf.

Finally, the DEWS Supervisory Board will be overseeing the performance of the DEWS Plan and ensure international standards are being met. You can rest assured that all participating entities are regulated and fully authorised by the DFSA.



Risk and reward

An investment's value will go up and down over time – no one can be sure what it will do over a short period. Generally, those investments that can go up the most can also fall the most. When deciding on any investment strategy, you need to be aware of all the risks involved in investing. **Equiom, Zurich, and Mercer are not authorised to provide personal financial advice however you can seek the same independently if required..**

The underlying investment options may be changed by Equiom under certain circumstances.

Fees and charges?

DEWS is a workplace savings plan run for members' interests. We work really hard to make sure that you get the best value solution in the market while ensuring that your money is protected.

A percentage of the value of your DEWS pot will be deducted to cover the cost of managing your plan. If you choose to transfer your money to other funds the charge may vary. You will find the details of specific fund charges on the relevant fund factsheet.

The fixed fees for the service providers are as follows:

0.80% Plan Administrator (Zurich)
0.20% Trustee (Equiom)
0.23% Investment Advisor (Mercer)

There are also variable fees for investment management which are based on your investment choice, starting from 0.03% to 1.88%. Up-to-date fee information can be found on the individual fund factsheets and key investor information documents (linked within the factsheets).

The fees may be subject to change from time to time.

The Capital Protection Bank Account option will ensure values are not impacted by fees.

When you withdraw your benefits from DEWS there will be bank charges that will vary depending on the amount, currency and beneficiary bank country.



Leaving your job



What if I change jobs?

When you end your employment with your Government employer, you must decide what to do with your DEWS Plan.

- 1 You can leave your savings within the DEWS Plan and continue to manage your investments. You can also continue to track your investment performance no matter where you are in the world using the online portal.
- 2 You can partially withdraw your money to give yourself extra income as and when needed, whilst leaving the remainder invested.*
- 3 You can fully withdraw your money and close your DEWS account. We will transfer the value to your bank account anywhere in the world in AED or any freely available currency as per your instructions.*

This flexibility means that while your time with your employer may be at an end, it doesn't mean that you have to stop benefiting from the DEWS Plan.

**Subject to banking charges.*

Moving within the Government of Dubai

If you are moving to another Dubai Government entity the value of your DEWS workplace savings pots can be paid to you or you can leave it where it is. You cannot combine your pots but you can track your new and old DEWS pot through the same online portal.



What else do you need to know?



What if something happens to me?

You can tell us who you'd like to get your DEWS workplace savings pot should you die before taking your money out of DEWS. This is known as your nominated beneficiary. You can either nominate for your pot to be paid out in accordance with sharia law, or nominate specific individual(s) for consideration by the trustee in event of your death.

It's important to keep your beneficiary nominations up-to-date. If you change your mind about who should get your DEWS pot you need to update your online account. Otherwise, if you die we have to follow your most recent instructions.

You can either nominate for your pot to be paid out in accordance with sharia law, or nominate specific individual(s) for consideration by the trustee in event of your death.

What if something changes in my DEWS Plan?

You will be notified of any changes related to your DEWS Plan by email.

Useful contacts

What other help is available?

- You can find answers to frequently asked questions on the FAQ
- If you can't find the answer you're looking for then please visit our Help Centre.

You can also reach out to the DEWS panel for any questions or assistance:

For plan-related queries:



Zurich Workplace Solutions (Middle East) Limited is Regulated by the DFSA. This is an administrative office and not a service centre.

 Unit 1606, Level 16, Index Tower, DIFC, Dubai, 50389, United Arab Emirates

 800 DEWS / 800 3397 / +9714 455 7575

 dews.support@zurich.com

For Master-Trustee related queries:



Equiom Fiduciary Services (Middle East) Limited is Regulated by the DFSA.

 Unit 302, Level 3, Liberty House, DIFC, Dubai, United Arab Emirates, PO Box 49042

 04 446 3980

 DEWS@equiomgroup.com

Legal information

Making a complaint

Things can go wrong from time to time. When that happens, our aim is to resolve your complaint in an efficient, fair and timely way. Where we've made a mistake, we'll explain what went wrong and take steps to put things right.

We'll acknowledge your complaint within two working days and give you a complaint reference number. We'll then investigate it and try to resolve it, within five working days. If we think it'll take longer or if your complaint needs to be redirected to a third party, such as your employer, we will let you know.

For more information please see 'How we handle complaints' on the [ZWS website](#) in the 'Feedback & Complaints' area.





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