

Equiom

Words from the Master Trustee

From Chris Cain, Client Services Director

December 2024



Reviewing your DEWS investment options

As we approach the start of a new year it is an opportune time to consider your investment options.

When you're thinking of the right investment option(s) for your DEWS contributions there are some important questions that you should ask yourself, such as – What are your savings goals? How important is this money to your future needs? How long are you investing for? How do you feel about investment risk?

The DEWS plan's investment range has been specifically and carefully designed to provide you access to easy-to-understand investment options across different asset classes with varying levels of potential risk and return. Both Sharia-compliant and conventional (non Sharia-compliant) investment options are available.

We would highly recommend reading the DEWS Investment Guide and additional investment related information available by clicking [here](#). If you are in any doubt about which investment options are suitable for you, or if you're not confident in making a decision, please speak to an Independent Financial Adviser.

Nominating your chosen Beneficiaries

We would like to remind members of the importance of logging into the DEWS platform (through desktop or mobile app) and nominating your desired beneficiary(ies) in the event of your passing. Should the worst happen, this will ensure the subsequent claim is processed as efficiently as possible.

Should you wish for your DEWS pot to be paid out in accordance with Shariah principles, this can also be clearly set out by selecting the applicable option.

Keeping your personal tax information up to date

As soon as you are aware of any changes to your personal circumstances which have an impact on your tax position,

please log in and provide an updated self-certification (as soon as possible, but no later than 30 days following any such change).

For members that remain in employment, should your personal details (e.g. residential address / nationality) not be reflected accurately on the portal please contact your employer and ask that these be updated.

For members that have left employment but remain in DEWS, please update your personal details on the portal before providing an updated confirmation of your individual tax position.

Failure to log in and provide a self-certification could result in your personal details being reported to the relevant tax authorities based on information held on file, in line with the trustee's legal obligations.

Annual Benefit Statements

Please keep an eye out for your Annual Benefit Statement which is released each year, on or around the anniversary of your Employer joining DEWS. The statement is an important document which provides you with a snapshot of the activity on your DEWS account for the past year and includes contributions received, any withdrawals you've made and the investment performance over the period.

Thank you and Season's Greetings

The team at Equiom would like to thank you for continuing to support the growth and success of DEWS during the year and we wish you and your family Seasons Greetings and a Happy and Healthy 2025.

Get in touch

We always welcome feedback and interaction with DEWS participating employers and employees. Should you wish to engage with the trustee around any aspects of the Scheme you can contact us through our dedicated DEWS email address: DEWS@equiomgroup.com

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