

## Words from the Master Trustee, July 2024 From Chris Cain, Client Services Director



### DEWS investment performance

Part of Equiom's oversight responsibility on DEWS is to work closely with the appointed Investment Adviser, Mercer to ensure that the available investment range meets your needs, and that the performance is reviewed and analysed on a regular basis.

I'm glad to say that the historic performance numbers\* outlined in the 'Mercer Investment Update' section of this DEWS News are nearly all showing positive cumulative and annualised returns, the exception being the Global Sukuk option.

As a reminder, the DEWS Plan has been designed based on a medium to long term investment horizon (meaning you should be prepared to stay invested for at least 5 years). The investment range available to you includes options across different asset classes with varying levels of risk and return. Should you be looking at a shorter timeframe and/or have a low willingness or ability to take risk, the Low Growth conventional option and Sharia-compliant Islamic Money Market option could meet your requirements.

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.

### DEWS audit

The annual audit of the financial statements for DEWS has now been completed for the year ending 31 December 2023. The audited financial statements have been presented to the Supervisory Board and are available on the DEWS resource website for those employers and DEWS members that wish to review them.

\*Net of all fees and as of 30 June 2024. Up to date performance can be viewed through the DEWS fund centre by clicking [here](#).

### Automatic Exchange of Information (AEOI) submission

Thank you to everyone that has provided their tax information through the DEWS portal.

In the event that your circumstances have changed meaning your self-certification (personal tax information) provided is no longer accurate, please log into the app and go to 'menu' > 'tax information' and provide your updated self-certification. Alternatively, you can do so through the desktop log in. This should be done within 30 days of such a change in circumstances.

Finally, it is important to note that failure to provide a self-certification will result in your information being shared with tax authorities in any applicable reportable jurisdictions under CRS / FATCA, based on indicia held.

### 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](mailto:DEWS@equiomgroup.com)



[equiomgroup.com](https://equiomgroup.com)