



DEWS Member's guide

Your guide to understanding
your DIFC Employee
Workplace Savings Plan



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This member guide is designed to help you understand how your DIFC Employee Workplace Savings Plan works and to provide you with relevant information, so you can make important decisions with confidence.



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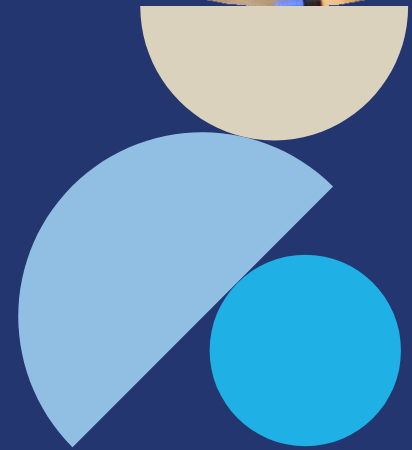
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Introduction



What has changed?

Globally, governments and employers have been moving away from providing employees with an unfunded end of service benefit based on years of service and final salary. This structure has been increasingly replaced by end of service benefit systems that are funded on a regular basis in a regulated and governed framework that offer transparency and control over your savings.

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individuals have during their lifetime has increased and employers, globally, are accepting the need to move away from outdated benefit structures that do not recognise this changing work dynamic.

The DIFC Authority recognised the need to reform its end of service benefit system for employees and worked thoughtfully with industry experts, over the course of 3 years, to align to global best practices.

It is within this framework that DEWS, the DIFC Employee Workplace Savings Plan, was designed and uniquely tailored to meet the needs of the DIFC population. The Plan was launched in February 2020 in response to changes in the DIFC Employment Law.

What can I expect as a member of DEWS?

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 your basic salary component and your length of service.

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

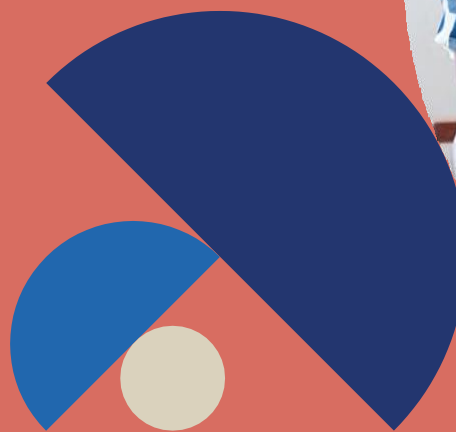
When you leave service, you'll then have the option to withdraw from DEWS (fully or partially) or to stay invested, giving you complete financial control and flexibility. When you are still employed and have made voluntary contributions, you can take up to 2 withdrawals per year, each up to 30% of the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



Download the Zurich Workplace Savings app



Starting your journey



What I 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

Zurich Workplace Solutions (ZWS) provides support to employers and employees through the administration and management of the DEWS Plan. This includes enrolment, management of contributions, enablement of the investment process and administering withdrawals. They provide an online portal where employers and employees will have real-time access to Plan information. ZWS also provides support through a DIFC based support team and contact centre.

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



The Master Trustee

As the DEWS Master Trustee, Equiom is responsible for oversight of the overall Plan, to ensure it meets the needs of members at all times. They act as the independent legal owner of the contributions made by participating entities and ensure the beneficial ownership lies with the underlying members (employees). They also ensure the suitability of the investment options offered within the Plan.

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



The Investment Adviser

As the investment adviser, Mercer brings a tried and tested investment process to the Master Trustee of the DEWS Plan. This includes advice in respect of certain (but not all) investment options available within the Plan and ensures members have access to appropriate investment options that aim to facilitate good member outcomes.

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

Clear oversight for DEWS through the DEWS Supervisory Board.



Its purpose

The DEWS Supervisory Board is a statutory corporation established by the President of the DIFC.



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 Plan's governance and commercial aspects that are not already 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, 2 representatives from the DIFC Authority, a DIFC employer representative, and a DIFC employee representative.

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

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 offers:



Transparency

You can log into your online account at any time 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.



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:

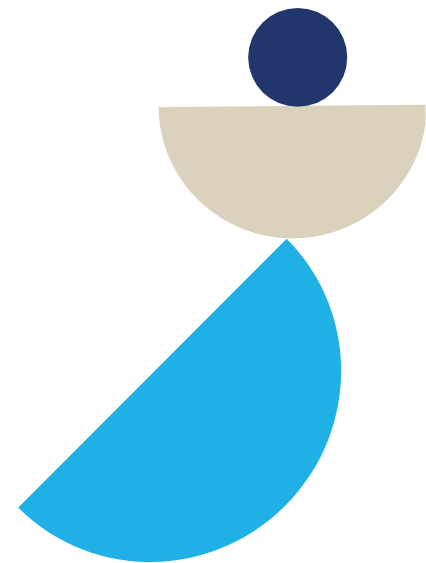
Email: DEWS.member@DEWS.com

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.



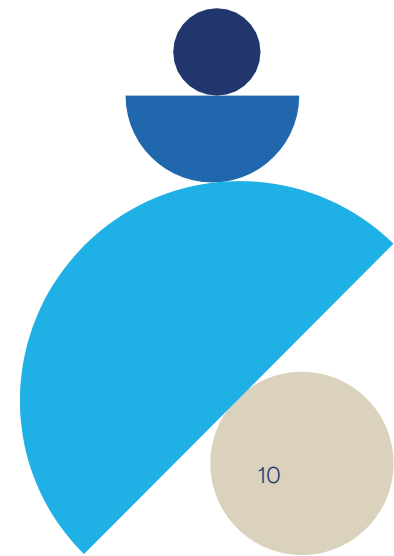
Using my online account

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.



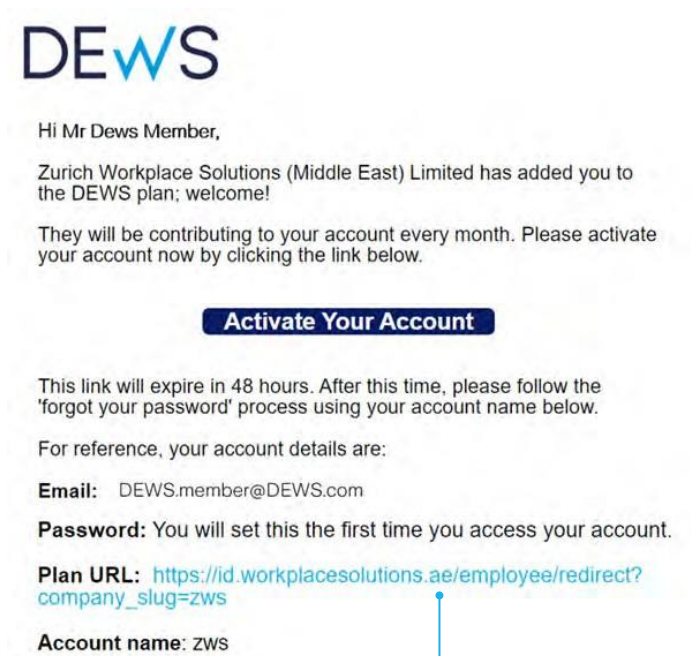
The screenshot shows a web form titled "Change password" with the DEWS logo in the top right corner. Below the title, a message states: "For security reasons, we need you to update your password before continuing". The form contains two input fields: "New password *" and "Confirm new password *". Below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



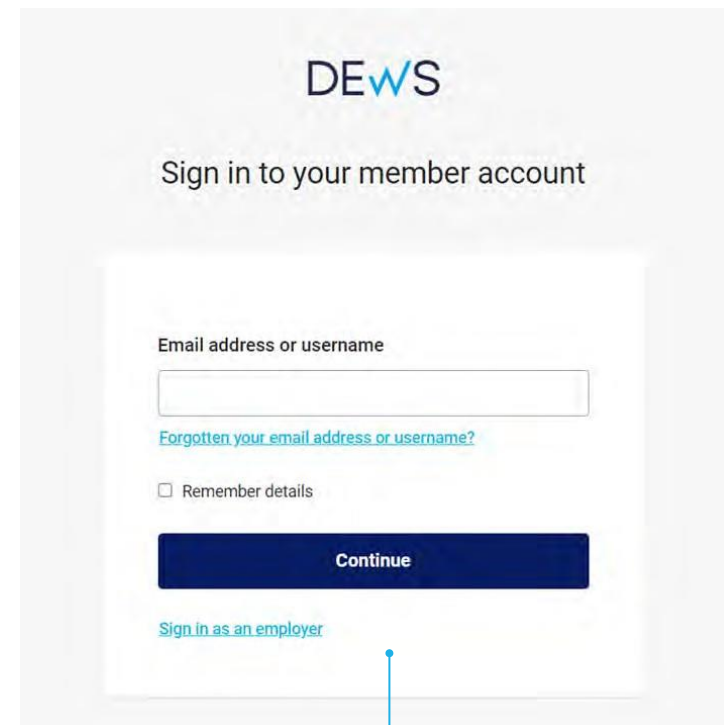
Using my online account

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.



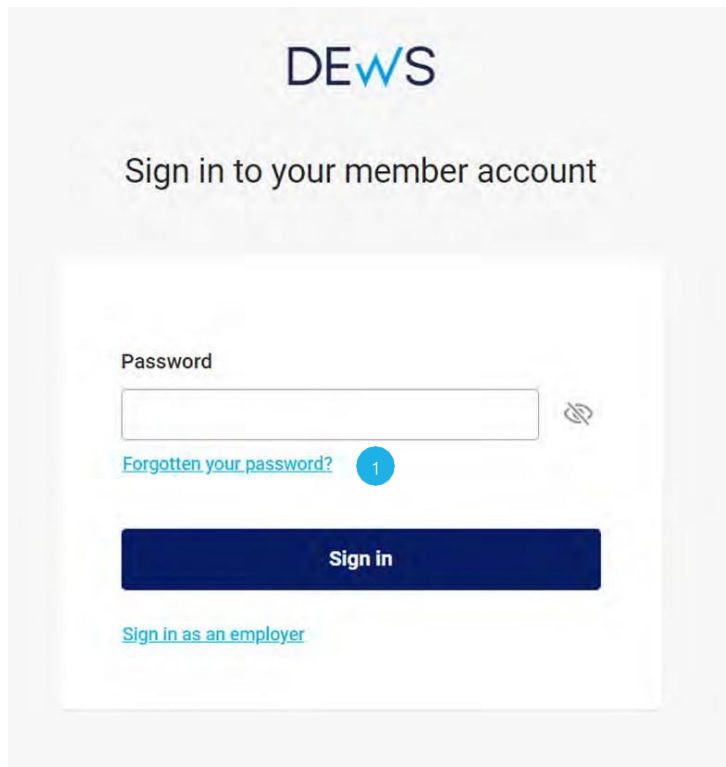
Click on the link that is provided on the top of your welcome email next to the words "Plan URL"



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



DEWS

Sign in to your member account

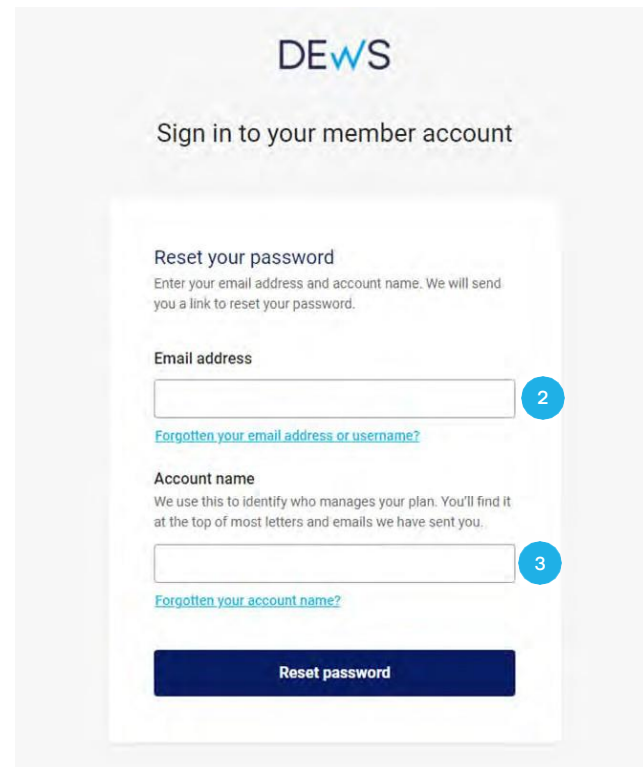
Password

[Forgotten your password?](#) 1

Sign in

[Sign in as an employer](#)

1 Click "Forgotten Your Password"



DEWS

Sign in to your member account

Reset your password
Enter your email address and account name. We will send you a link to reset your password.

Email address

2

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

Account name
We use this to identify who manages your plan. You'll find it at the top of most letters and emails we have sent you.

3

[Forgotten your account name?](#)

Reset password

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.

DEWS Menu

Good afternoon

Plan value >

USD 565.22

Investment return USD 224.85 (+66.06%)

As of 29 Oct 2024



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.

DEWS Menu

< Your plan

Beneficiaries

Decide what happens to your plan savings if you pass away

It's important to keep beneficiary information up to date.

Choose how to pay your savings

Payable as per Sharia Law
Benefit will be paid to the relevant court for distribution to my heirs.

Nominate a beneficiary(ies)

[Learn more about beneficiaries](#)

! You need to choose how you want your savings to be paid if you die. If you fail, or choose not, to select either of the options, the Trustee will exercise its discretion taking into account the objects outlined within the Scheme Rules. Alternatively, in its discretion, the Trustee may decide to make a payment into a court's of relevant jurisdiction for it to determine in accordance with its applicable law how the amounts should be distributed.

Continue

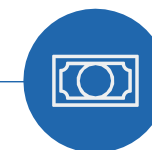
DEWS Menu

Step 1 of 2

Change your investments

Choose what percentage of your existing investments you want to put into each fund. Any future contributions will be split in the same way.

Low Growth	Low/ Moderate Growth (default)
The underlying fund is actively managed and invests in US dollar cash holdings consistent with the preservation of capital and provision of liquidity. Please see the fund factsheet for more detail.	The underlying fund is an actively managed multi-asset fund that seeks to outperform cash by 2%-3% on average per annum over the medium to long term. Please see the fund factsheet for more detail.
Fund fact sheet	Fund fact sheet
Amount to invest Enter a whole number without decimal points.	Amount to invest Enter a whole number without decimal points.
- 0 % +	- 0 % +



You can also review and select your preferred investment options based on your attitude to risk. You will have access to a range of investment options including risk-profiled and Sharia-compliant options.

DEWS Menu

< Your plan

Withdrawals

Take out all or some of your savings

USD 565.22
This amount uses unit prices from 29 Oct 2024

Partial Withdrawal

Take out up to USD 113.04

Partial Withdrawal

[Request partial withdrawal](#)



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?

A contribution will be paid by your employer into DEWS each month. This can vary depending on your employer and your length of service. However, there is a statutory minimum level that your employer has to pay.

- If you have been working for your employer **for less than 5 years**, your employer pays **5.83%** of your basic salary.
- If you have been working **for 5 years or more**, your employer pays **8.33%** of your basic salary.

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

Please remember no matter what currency you are paid in, your contributions will be converted into US Dollars when transferred into your DEWS pot.

We will use the prevailing 'pegged' rate between these two currencies of USD1: AED3.6735.

A quick example for you

Example 1:

Amit earns AED 15,000 basic salary a month working within a DIFC based bank. He has worked there **for three years**. His employer pays **5.83%** of his basic salary into his DEWS pot each month. What this means for him:



AED 874.50
goes into his DEWS pot each month

This will show as a monthly contribution of USD238.06 being paid into his DEWS Plan

Example 2:

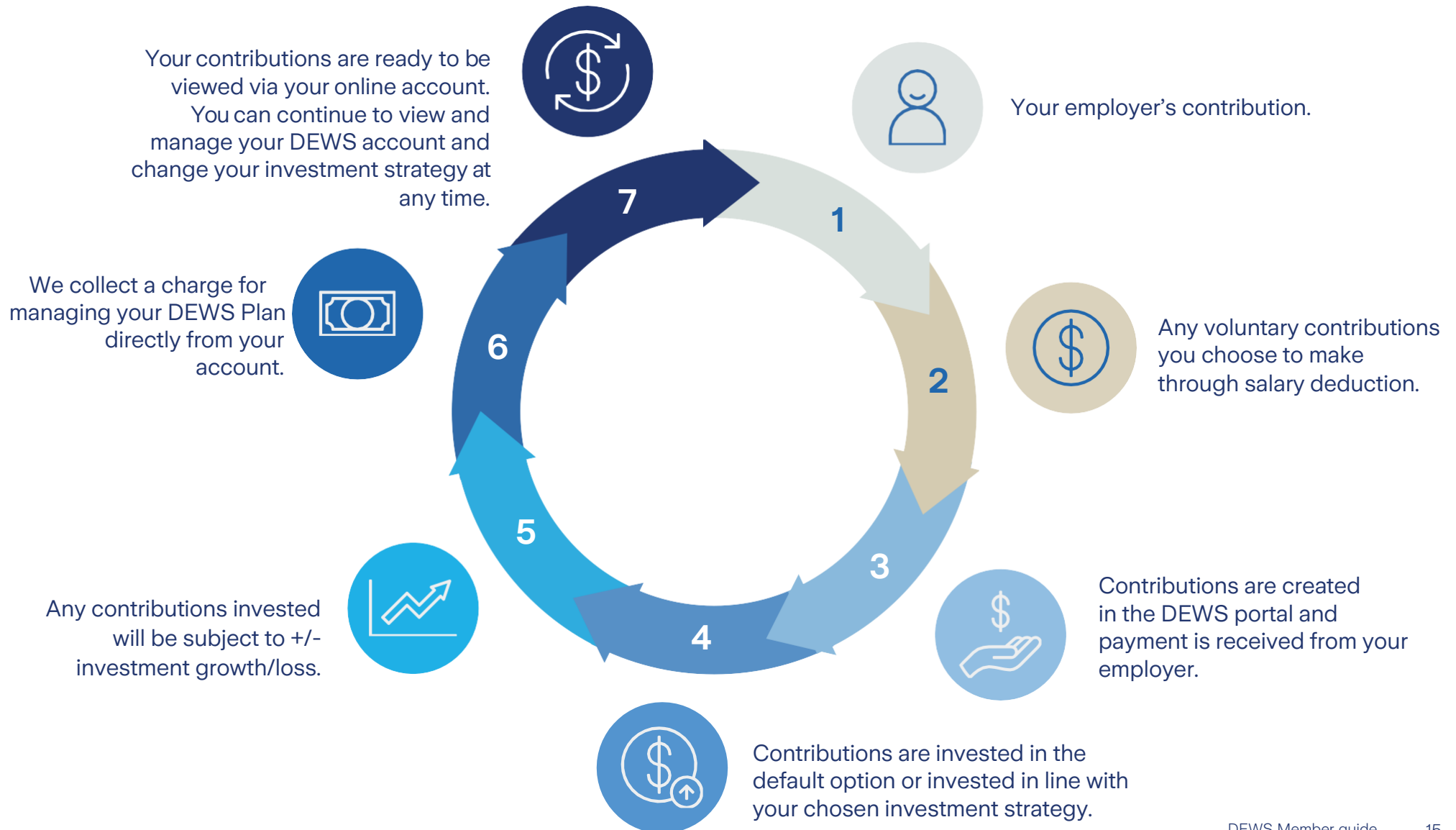
Paula earns AED 22,000 basic salary a month working within a DIFC based law firm. She has worked there **for seven years**. Her employer pays **8.33%** of her basic salary into her DEWS pot each month. What this means for her:



AED 1,832.60
goes into her DEWS pot each month

This will show as a monthly contribution of USD498.87 being paid into her DEWS account

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 investment options. And because we collect contributions from thousands of individuals and buy into these options 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.



*Please note that the information provided is for general awareness purposes only and should not be considered as financial advice. Making additional voluntary contributions should only be done after carefully considering your overall financial circumstances.

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.



While DEWS is intended to be a medium term investment option, 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.

*Please note that the information provided is for general awareness purposes only and should not be considered as financial advice. Making additional voluntary contributions should only be done after carefully considering your overall financial circumstances.

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 (i.e. the value of your pot can go down as well as up).
- 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?

The answer is in investment options. A range of investment options is available that invest in underlying investment funds that are bought with money contributed by investors like you. The underlying fund within each investment option is managed by a professional fund manager on your behalf. They manage the fund, by buying and selling assets – such as stocks, fixed interest securities (bonds), and cash.

Not all investment options are the same. You can choose which type of investment option suits you, based on your risk appetite, return expectations and the underlying fund associated with that option. Each underlying fund in the investment options holds different assets and offers different levels of risk which you should consider before you decide. Sharia-compliant investment options are also available.

A fund manager oversees the underlying fund in each investment option and makes decisions about which assets it should hold, in what quantities and when they should be bought and sold, in order to try to maximise the funds' performance for its investors.

To know what investment options* 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 through DEWS?

There are several benefits:

- A team of professional fund managers manage these underlying investments for you
- Less administration as the fund manager works on your behalf
- There are a range of tailored investment options to suit your investment preferences and appetite for risk/reward
- You can track your investment performance and make changes to your investments online
- You get access to cost-effective investment options as DEWS benefits from economies of scale.
- The investment options available to you have been carefully selected by the Trustee after taking due advice from Mercer, the Trustee's appointed Investment Advisor on certain (but not all) investment options.



* None of the current underlying investment options available in the DEWS Plan are subject to any form of regulation or approval by the Dubai Financial Services Authority (DFSA). The DFSA have not approved any associated factsheets or any other associated documents nor taken any steps to verify the information set out in any factsheet and has no responsibility for it. Members should conduct their own due diligence on the investment options. If you do not understand the contents of this document or require advice, you should consult an authorized personal financial adviser.

When making your investment decisions, you should bear in mind that past performance is no guarantee of future performance. The aims of the investment options and any stated performance objectives and performance targets are guidelines only and are not guaranteed. The value of the investments may rise as well as fall and you may not get back the amount invested. If your chosen investment option(s) invest in overseas markets, changes in exchange rates may also cause the value of investments to rise or fall.

Stay in the default option or choose your investments

By default, any contributions from your employer are invested in the DEWS Low/Moderate Growth option. 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 options using your online account.

Remember, if you are not confident selecting a specific investment option, the Low/Moderate Growth option has been selected as the default. You should be aware that:

- The underlying fund will aim to pursue a balanced investment strategy with exposure to a range of both defensive and growth assets.
- It may fluctuate in value and is designed for longer term investments. You should be prepared to stay invested for at least 5 years.
- You can switch your investment without charge at any time or take a withdrawal (sell your investment units) if you have left service/made voluntary contributions, or you may choose to hold the investment for longer depending on your preferences and objectives.

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

My DEWS options

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

Conventional options

They consist of five risk-profiled investment options, which are clearly labeled to reflect different attitudes to risk and the potential for ups and downs in investment performance, ranging from the Low Growth investment option to the High Growth investment option. They also include two additional investment options which will allow members the flexibility to tailor their investment choices to meet their personal savings objectives.

Sharia-compliant options

For those looking to invest in line with their Islamic religious beliefs, there are Sharia-compliant options (Islamic Money Market, Global Sukuk, Islamic Global Equity and Islamic Mudarabah).

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



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



Switching my own DEWS investments

Through your online account, you can review your savings and change your investments. There is no limit on how often you can make investment switches. By changing your investments, you will change the way your current savings are invested as well as how future contributions will be invested when we receive them into DEWS.

There is no explicit switch fee. However, there may be a cost incurred depending on the nature of each underlying funds pricing structure and the level of aggregate inflows or outflows into the underlying fund on a given trading day. This may include for example a single swinging price or an anti-dilution levy. This is designed to protect existing investors within a fund and does not represent revenue to the underlying manager(s).



How safe is my money?

There are several layers of checks and balances built in to safeguard your money.

The Trustee regularly reviews the investment range and receives due advice from their appointed investment advisor, Mercer with respect to certain (but not all) investment options. The Trustee may add, remove, or make changes to the investment options available from time to time to ensure the scheme continues to provide members with appropriate investment options.

The DEWS Supervisory Board oversee the performance of the DEWS Plan and ensure service standards are being met. All providers to DEWS (Equiom, Zurich Workplace Solutions and Mercer) are regulated by the DFSA.



Risk and reward

Investment values can fluctuate over time. You should note that investments with the potential for higher returns also carry a higher risk of losses. When making investment decisions, it is crucial to consider all the risks associated with investing.

Please be aware that Equiom, Zurich, and Mercer are not authorised to provide personal financial advice. If you require personalized financial advice, it is recommended to seek independent advice from a qualified professional.

Charges

A fee is paid to the DEWS service providers to cover the ongoing administration, trustee and investment advisor cost of managing the Plan. In addition, there are costs associated with the underlying funds within each investment option. These will all be deducted from your savings account automatically on a pro-rata basis to cover the costs of managing your plan. If you choose to transfer your money between investment options the charge may vary. You will find the details of specific charges on the relevant fund factsheet for each investment option.

The fixed fees for the service providers are as follows:

0.80% per annum Plan Administrator (Zurich)

0.20% per annum Trustee (Equiom)

0.23% per annum Investment Advisor (Mercer) (this is applicable in respect of certain, but not all, investment options)

There are also variable fees and expenses for investment management which are based on your investment choice, ranging from 0.03% to 0.65% annually (with the exception of the Islamic Mudarabah option). Up-to-date fee information can be found on the individual fund factsheets, Key Information Documents (KID), fund summary document or Key Investor Information Document (KIID) underlying each investment option. The individual fund factsheets are updated monthly by the respective fund manager and held in the Plan's online portal.

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

When you withdraw your benefits from DEWS there may be bank charges deducted from your final payment which may vary depending on the amount, currency, and beneficiary bank country.



Leaving your job



What if I change Jobs?

When you end your employment with a DIFC-based company, 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 any freely available currency.*

This flexibility means that while your time with the DIFC 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 DIFC

If you are moving to another DIFC based company the value of your DEWS workplace savings pots can be paid to you or you can leave it where it is to continue growing. 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 contact us.

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.

 Al Fattan Currency House, Level 9, Office 901
Dubai, 50389, United Arab Emirates

 800 DEWS / 800 3397 / +9714 455 7575


 dews.support@zurich.com

For Master-Trustee related queries:

Equiom

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

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 complaints area.





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