

DEWS Fund Centre User Guide



Introduction



Welcome to the DEWS Fund Centre User Guide. The Fund Centre is a tool that you can utilize to track, chart and compare the underlying funds within your DEWS investment options. The data on the Fund Centre is provided by FE fund info Limited (FE), one of the UK's leading investment research and analytics agencies.

For the purposes of this document, the term “underlying fund” relates to the fund that the Trustee invests in based on your choice of DEWS investment option or where a choice has not been made, the default investment option. The investment options available within the DEWS Plan as at February 2024, as well as the associated underlying funds as at this date are listed in section 5. Please refer to the DEWS Plan's investment guide for the latest available information regarding investment options.

Please ensure you have read and understood the Important Notices and Risk Factors that accompany this guide before proceeding.

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For more information relating to the DEWS investment options, or the DEWS Plan in general, you can visit our website at <https://zws.zurich.ae>

If you have any questions or require assistance, you can contact us via:

Telephone – 800-DEWS

Email – dews.support@zurich.com / zws.support@zurich.com

Live chat – via our website <https://zws.zurich.ae>

Important Notices and Risk Factors

The information on the DEWS Fund Centre is intended for members of the DEWS Plan only. By accessing it, you agree that:

- You are a member of the DEWS Plan
- The information contained in the DEWS Fund Centre is for information purposes only. It should not be taken in any way as advice. It should not be relied upon as an offer to purchase or sell any of the products that are discussed.

The data for the DEWS Fund Centre is obtained by FE from various data sources. These sources may include proxies and may not always be accurate or up to date. The timeliness of this data is affected by the speed and regularity of their publication and some data may not be publicly published by the underlying fund managers or fund administrators.

None of the current 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 has 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.

The contents of this document are subject to change without notice. They are not intended to convey any guarantees as to the future performance of the investment products, asset classes or capital markets discussed. The value of investments may fall as well as rise and the amount returned may be less than the amount invested. Income from investments may also fluctuate in value. Where charges are deducted from capital, the capital may be eroded or future growth constrained. Changes in investment strategy are likely to incur transaction costs. The value of investments in a foreign currency will vary as a result of changes in currency exchange rates. Past performance does not guarantee future results.

The information contained herein may not adequately take into account the recipient's particular investment objectives, financial situations, or needs. Prospective investors should consult their legal, tax and financial advisers as to the consequences of an investment. All investments experience gain or loss. An investor may lose all or a substantial part of its investment in any investment vehicle. There can be no assurance that the investment objectives of any fund referenced herein will be achieved.

This document should be considered in its entirety since individual sections, if read in isolation, may be misconstrued.

This document does not contain investment advice or constitute individualized investment advice relating to your particular circumstances. No investment decision should be made based on this information without first obtaining appropriate professional advice and considering your circumstances. While the information is believed to be reliable, the DEWS service providers have not sought to verify it. As such, the DEWS service providers make no representations or warranties as to the accuracy of the information presented and take no responsibility or liability (including for indirect, consequential or incidental damages), for any error, omission or inaccuracy in the data supplied by any third party.

This does not constitute an offer or a solicitation of an offer to buy or sell securities, commodities and/or any other financial instruments or products or constitute a solicitation on behalf of any of the investment managers, their affiliates, products or strategies the information of which may be contained herein. Such an offer may be made only by delivery of separate confidential offering documents to accredited investors, professional investors or other qualified institutional investors pursuant to the applicable private placement provisions in each jurisdiction. The contents and information contained herein have not been endorsed nor is it intended that they will be endorsed by any regulatory authorities.



Risk Factors

Investors should be aware of the risks of the investment options and the funds currently used within each investment option including, but not limited to, the risks described in the “SPECIAL CONSIDERATIONS AND RISK FACTORS” section of the Fund Supplements/Prospectus (see links provided below).

Investment in the underlying funds is suitable only for persons who are in a position to take such a risk. There can be no assurance that the underlying funds will achieve their investment objectives.

For all information on “SPECIAL CONSIDERATIONS AND RISK FACTORS”, please click on the list below for the respective Fund Supplements/Prospectus for:

- * Mercer Global Investments Europe Limited (MGIE) Funds

[Click here to visit site](#)

-
- * Emirates Islamic Money Market Fund

[Click here to visit site](#)

-
- * Franklin Global Sukuk Fund

[Click here to visit site](#)

-
- * HSBC Global Islamic Equity Fund

[Click here to visit site](#)

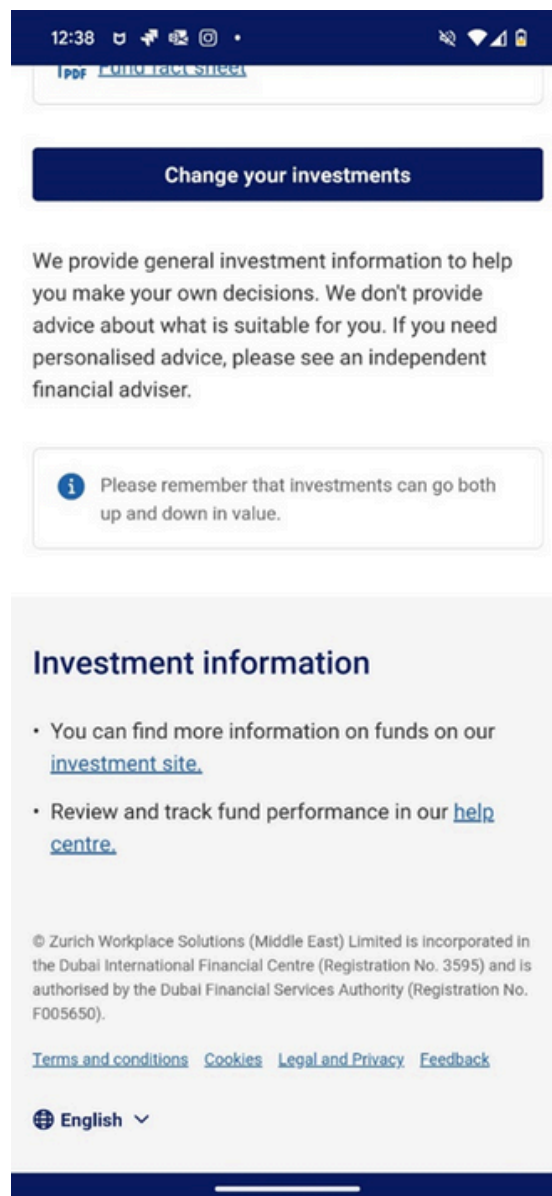


Access the Fund Centre

The Fund Centre is a standalone webpage, with its own unique link, which means you can access this on any device, through any browser, without having to log into your DEWS account if you don't need to. You can also share this link with your financial/investment advisor (if applicable).

You can access the Fund Centre [here](#).

Alternatively, you can access the Fund Centre by logging in to your DEWS account via the website or app, visiting the 'Investments' area and clicking 'help centre' as shown below.



Understand the Fund Centre homepage

Fund information

1

Select currency
US dollar
(Please select currency in which you wish to base all figures)

2

Search options
Fund management group
All
Fund currency
All
OR
Enter fund code
Search
Download to Excel
Download to Pdf
Clear
Please note: if searching using more than one fund please separate with a comma.

3

Prices
Performance (cumulative) < 1 year
Performance (cumulative) > 1 year
Performance (discrete)
Performance (annualised)
Ratings & risk
Charges

4

Fund name	Fund code	FE sector	Single price	Price date	Price picker	Chart	Fund factsheet
<input type="checkbox"/> Emirates Islamic Money Market DEWS USD	DEWS6	Currency - Other	9.9906	24/05/2021			
<input type="checkbox"/> Franklin Global Sukuk USD	DEWS8	Fixed Int - USD	10.0400	24/05/2021			
<input type="checkbox"/> High Growth	DEWS5	Mixed Asset - Aggressive	163.3800	24/05/2021			
<input type="checkbox"/> HSBC Islamic Global Equity Index	DEWS7	Equity - Ethical	9.9880	21/05/2021			
<input type="checkbox"/> Low Growth	DEWS1	Currency - US Dollar	98.7000	24/05/2021			
<input type="checkbox"/> Low/Moderate Growth (Default)	DEWS2	Mixed Asset - Balanced	120.2800	21/05/2021			
<input type="checkbox"/> Moderate Growth	DEWS3	Mixed Asset - Flexible	132.8500	24/05/2021			
<input type="checkbox"/> Moderate/High Growth	DEWS4	Mixed Asset - Balanced	135.6600	24/05/2021			

Add to short list

1) The default currency for DEWS is US Dollars, however the Fund Centre allows you the opportunity to rebase all performance figures into a range of currencies. Go to 'Select currency' and choose from the drop-down menu. Please note that this functionality is only available on the Fund Centre for your own information. The underlying funds are all US Dollar share classes and it is not possible to select investment options with share classes in other currencies.

2) There are many ways to refine your underlying fund search and you can do this by selecting a chosen fund management group, fund currency or by searching for individual underlying funds using their unique 'Fund code'. You can clear the search options by clicking on 'Clear' and you can also download your results to excel or PDF.

3) The Fund Centre allows you to apply filters to the homepage by clicking on the relevant tabs i.e. Prices, Performance (cumulative) < 1 year, Performance (discrete), Performance (annualised), Ratings & risk and Charges. The active tab will be displayed in grey and the inactive tab will be displayed in blue.

- Prices – Underlying fund prices are updated daily and the latest available price is shown.
- Performance (cumulative) < 1 year – This tab shows short term performance of the underlying funds up to YTD (year to date). Please note that some underlying funds will not generate performance history for all performance periods due to their launch dates (see Launch Date column).
- Performance (cumulative) > 1 year – This tab shows longer term performance including performance since launch.
- Performance (discrete) – Annual discrete performance periods are based on the latest price point.
- Performance (annualised) – Annualised performance periods are based on the latest price point.
- Ratings and risk – This tab shows the annual volatility, Alpha, Beta and Sharpe ratio data, based on total return and is annualised over three years, to the last month end. As some underlying funds do not have a three-year track record due to their launch dates, this information is not available.
- Fund AMC – This tab shows the annualised Ongoing Charges Figure (see section 7 for more details) for each of the DEWS Plan's underlying funds. The 'AMC' abbreviation in the column header can be ignored. In addition the 'ZIL discounted initial charge' and 'ZIL management charge' columns are not applicable to the DEWS Plan and can be ignored.
- Please note that the data for the 'Ratings & risk' and 'Charges' tabs is obtained by FE from various external data sources. These sources may not always be accurate or up to date. In addition, where figures are not available, they may be shown as '0.00' rather than 'n/a'. As such, it is recommended that, where required, you access similar information directly via the respective fund manager fund factsheets (as shown in section 8) instead.

4) All of the DEWS underlying funds are listed here in alphabetical order and alongside each underlying fund you will find their fund codes, FE sector, the current unit price & price date. You will also find the following options:

- Price picker – If you click on the Price picker button alongside your chosen underlying fund, you can select a historical date and view the price 'as at' that date.
- Chart – see section 'Compare the DEWS underlying funds against each other and various sectors/indices' for more information
- Fund factsheet – see section 'Review the DEWS underlying fund factsheets' for more information.

Review performance of the DEWS underlying funds

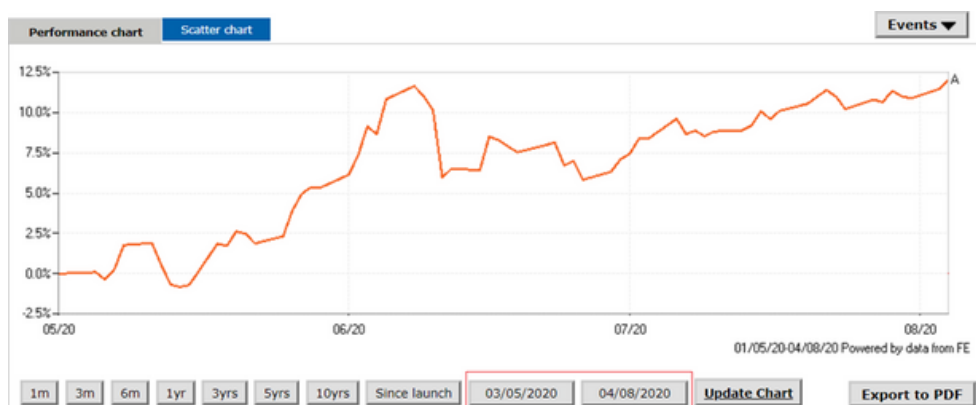
The Fund Centre offers two methods of reviewing underlying fund performance:

Standard – on the Fund Centre homepage you can find standard underlying fund performance data by clicking through the performance related tabs:

- **Performance (cumulative) < 1 year** – This tab shows short term performance of the underlying funds up to YTD (year to date). Please note that some underlying funds will not generate performance history for all performance periods due to their launch dates (see Launch Date column).
- **Performance (cumulative) > 1 year** – This tab shows longer term performance including performance since launch.
- **Performance (discrete)** – Annual discrete performance periods are based on the latest price point.
- **Performance (annualised)** – Annualised performance periods are based on the latest price point.

Prices	Performance (cumulative) < 1 year	Performance (cumulative) > 1 year	Performance (discrete)	Performance (annualised)	Ratings & risk	Charges	
Funds 1 - 8 of 8 First Previous Next Last							
Fund name ▲	Fund code ▼	FE sector ▼	Single price	Price date ▼	Price picker	Chart	Fund factsheet
<input type="checkbox"/> Emirates Islamic Money Market DEWS USD	DEWS6	Currency - Other	9.9906	24/05/2021			
<input type="checkbox"/> Franklin Global Sukuk USD	DEWS8	Fixed Int - USD	10.0400	24/05/2021			
<input type="checkbox"/> High Growth	DEWS5	Mixed Asset - Aggressive	163.3800	24/05/2021			
<input type="checkbox"/> HSBC Islamic Global Equity Index	DEWS7	Equity - Ethical	9.9880	21/05/2021			
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<input type="checkbox"/> Low/Moderate Growth (Default)	DEWS2	Mixed Asset - Balanced	120.2800	21/05/2021			
<input type="checkbox"/> Moderate Growth	DEWS3	Mixed Asset - Flexible	132.8500	24/05/2021			
<input type="checkbox"/> Moderate/High Growth	DEWS4	Mixed Asset - Balanced	135.6600	24/05/2021			

Charted – by clicking the ‘Chart’ icon alongside any of the DEWS underlying funds on the Fund Centre homepage, you will be directed to a Charting Tool which allows you to track performance over specific date ranges (as illustrated below). You can also export your results to PDF.



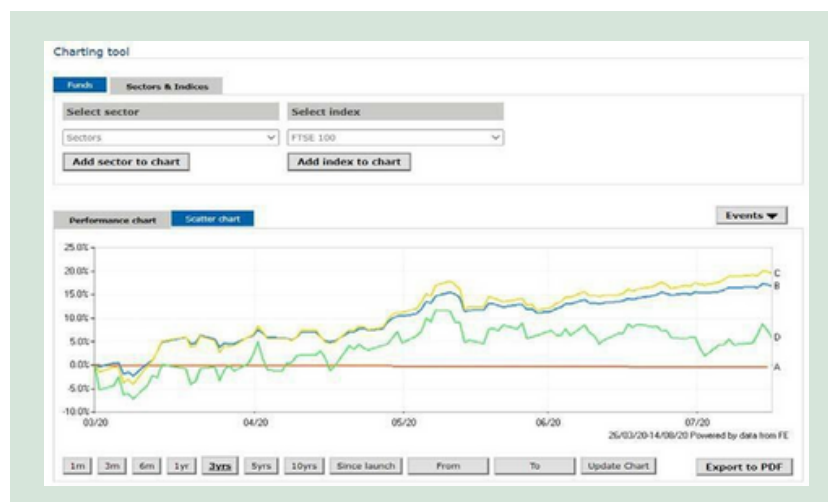
Compare the DEWS underlying funds against each other and/or various sectors/indices

By clicking the 'Chart' icon alongside any of the DEWS underlying funds on the Fund Centre homepage, you will be directed to the Charting tool which allows you to track and compare performance between the DEWS underlying funds and against various sectors/indices (up to a maximum of 10 at a time). You can also export your results to PDF.

To compare the DEWS underlying funds against one another, simply remain in the 'Funds' tab of the Charting tool and search by manager or sector, select your underlying fund from the 'Select fund' area and click 'Add fund' to add this to your chart. We illustrate a comparison of 3 of the DEWS underlying funds marked A, B, C in the chart below, as an example.



To compare the DEWS underlying funds against other sectors/indices, move across to the 'Sectors & Indices' tab, search by sector or index and click 'Add sector/index to chart'. We have added the FTSE 100 index (in green marked D) in the chart below, as an example.



Sector Assignments

Sector Assignments

Each of the DEWS Plan's underlying funds is assigned to a 'Sector' or grouping of broadly similar funds by FE to allow for indicative comparisons to be made. FE classify funds into broad sectors based on their investment objective and investment strategy information provided in Key Information Documents, factsheets or fund prospectus documents. The table below shows how FE has assigned the DEWS Plan's underlying funds.

Please note that sectors (particularly for multi-asset funds) can include a very diverse range of funds with significantly different objectives, including share classes in different currencies, emerging markets strategies, ESG (Environmental, Social, and Governance) focused strategies, a wide range of underlying fee assumptions, and both accumulation and income share classes. As a result, this comparison is provided for illustrative purposes only. Please note also that the DEWS Plan's underlying funds are managed to achieve their long-term performance objectives as set out in the Plan documentation and not to outperform the FE sectors.

DEWS Investment Option Name	Underlying Fund Name	FE Sector Assignment	FE Sector Description
Low Growth	Mercer USD Cash Fund	Currency – US Dollar	<ul style="list-style-type: none"> Funds which invest in Money Market Instruments, which are investments in short term debt such as commercial paper, short term bonds or treasury bills, that are denominated in USD. Funds which invest a minimum of 90% of their assets in USD Money Market Instruments. This can include hedging back into USD.
Low / Moderate Growth (default)	Mercer Multi Asset Balanced Growth Fund	Mixed Asset – Flexible	<ul style="list-style-type: none"> Funds which invest in a mixture of asset classes and continually change their majority investment approach between these classes. Such a mix will generally include two or more of – Equities, Fixed Interest Securities, Property, Hedge funds and Structured Products, as well as Cash. Funds which can invest up to a maximum of 100% of assets within Equities, Fixed Interest Securities, Property, Hedge funds and Structured Products.
Moderate Growth	Mercer Diversified Growth Fund (USD Hedged)	Mixed Asset – Flexible	

Sector Assignments

DEWS Investment Option Name	Underlying Fund Name	FE Sector Assignment	FE Sector Description
Moderate / High Growth	Mercer Multi-Asset Growth Fund (USD Hedged)	Mixed Asset – Aggressive	<ul style="list-style-type: none"> Funds which invest in a mixture of asset classes. Such a mix will generally include two or more of – Equities, Fixed Interest Securities, Property, Hedge funds and Structured Products, as well as Cash. They will generally target a greater percentage of exposure towards Equities. Funds which invest a maximum of 90% of assets within Equities, with a minimum holding of 60% Equities and a minimum of 10% in a combination of Fixed Interest Securities, Property, Hedge funds and Structured Products.
High Growth	Mercer Multi-Asset High Growth Fund (USD Hedged)	Mixed Asset – Aggressive	
Global Defensive Bond	Mercer Short Duration Global Bond Fund 1	Fixed Interest – Global	<ul style="list-style-type: none"> Funds investing in Fixed Interest Securities which are denominated in a mixture of currencies including USD, Euro and Sterling, and whose issuers are not solely from Emerging Markets. Funds which invest a minimum of 85% of their assets (after deducting any cash in the fund) in Global Fixed Interest Securities. These will include Government Bonds, Corporate Bonds, Index-Linked Bonds, and Supranational Bonds.
Passive Global Equity	Mercer Passive Global Equity Fund	Equity – Ethical	<ul style="list-style-type: none"> Funds that invest in ethical investments and promote the well being of the planet, such as funds that have ethical criteria or strictly do not invest in harmful products such as tobacco or alcohol. Funds which invest a minimum of 85% in Equities and have an ethical focus.

Sector Assignments

DEWS Investment Option Name	Underlying Fund Name	FE Sector Assignment	FE Sector Description
Islamic Money Market (Sharia-Compliant)	Emirates NBD Islamic Money Market Fund	Currency – Other	<ul style="list-style-type: none"> Funds which invest in Money Market Instruments, which are investments in short term debt such as commercial paper, short term bonds or treasury bills, that are not denominated in Sterling, USD or Euro. Funds which invest a minimum of 90% of their assets in Money Market Instruments that do not fall into the other Currency sectors.
Global Sukuk (Sharia-Compliant)	Franklin Templeton Global Sukuk Fund	Fixed Interest – USD	<ul style="list-style-type: none"> Funds with the primary objective to invest in fixed income securities denominated in or hedged back to USD. Funds which invest a minimum of 85% of their assets (after deducting any cash in the fund) in US Dollar denominated Fixed Interest Securities. These will include Government Bonds, Corporate Bonds, Index-Linked Bonds and Gilts.
Global Islamic Equity Index (Sharia Compliant)	HSBC Global Islamic Equity Index Fund	Equity – Ethical	<ul style="list-style-type: none"> Funds that invest in ethical investments and promote the well being of the planet, such as funds that have ethical criteria or strictly do not invest in harmful products such as tobacco or alcohol. Funds which invest a minimum of 85% in Equities and have an ethical focus.

Sector Performance



Sector performance is computed by FE as a mean (average) calculation based on all the funds that are in or have been in the sector over the selected period of performance. It is important to note the following details in respect of sector performance calculations:

- No adjustments are made to remove any outliers from the calculations.
- Sector average performance is on a total return basis with income reinvested for the funds.
- Net total return series (with respect to tax on distributions) are used in the sector performance shown in the charting tool.
- The charting tool for the DEWS Plan is configured to run sector performance in “local currency” i.e. the blended currencies of the constituents of the sectors – it is not rebased into US dollars.

Sector Comparisons – Use with Caution!

While sector performance functionality is available through the Fund Centre, for the majority of the DEWS membership we expect that sector comparisons may be of limited use and can potentially be misleading given the various limitations in sector classification and sector performance calculations mentioned above.

If you use this functionality, you should use it with caution as any comparisons will not be on a like-for-like basis. The DEWS Plan’s Trustee has a rigorous approach to monitoring and due diligence of the underlying funds, in conjunction with its appointed investment advisor. The Trustee does not typically compare performance of the underlying funds against their FE sectors given the limitations in the construction and performance calculation of the sectors mentioned above. Past performance does not guarantee future results.

Find the DEWS underlying fund ISIN's

An ISIN (International Securities Identification Number) is a code that uniquely identifies a specific securities issue. The ISIN's for each of the DEWS underlying funds are listed below. Please note that the underlying fund names on the Fund Centre may appear differently depending on the area of the Fund Centre you are accessing as shown in the table below.

DEWS Investment Option Name	Underlying Fund Name	Fund Centre Name(s) (page it is used)	ISIN Code	Fund Code
Low Growth	Mercer USD Cash Fund	<ul style="list-style-type: none"> Low Growth (Home Page) Mercer USD Cash (Charting Tool output area) 	IE00BKLFW302	DEWS1
Low / Moderate Growth (default)	Mercer Multi Asset Balanced Growth Fund	<ul style="list-style-type: none"> Low/Moderate Growth (Default) (Home Page) Mercer Mlt Ast Bal Grwt (Charting Tool output area) 	IE00BKBY5S31	DEWS2
Moderate Growth	Mercer Diversified Growth Fund (USD Hedged)	<ul style="list-style-type: none"> Moderate Growth (Home Page) Mercer DivfdGth (Charting Tool output area) 	IE00BKLFW419	DEWS3
Moderate / High Growth	Mercer Multi-Asset Growth Fund (USD Hedged)	<ul style="list-style-type: none"> Moderate/High Growth (Home Page) Mercer MI Asst Gth (Charting Tool output area) 	IE00BKBY5X83	DEWS4
High Growth	Mercer Multi-Asset High Growth Fund (USD Hedged)	<ul style="list-style-type: none"> High Growth (Home Page) Mercer MI Asst Hi Gth (Charting Tool output area) 	IE00BKLFW294	DEWS5
Global Defensive Bond	Mercer Short Duration Global Bond Fund 1	<ul style="list-style-type: none"> Global Defensive Bond (Home Page) Mercer ShtDurGblBd1 (Charting Tool output area) 	IE000RHRQNZ7	DEWS10
Passive Global Equity	Mercer Passive Global Equity Fund	<ul style="list-style-type: none"> Passive Global Equity (Home Page) Mercer PasvGblEq (Charting Tool output area) 	IE000PL6R5L5	DEWS9
Islamic Money Market (Sharia-Compliant)	Emirates NBD Islamic Money Market Fund	<ul style="list-style-type: none"> Emirates NBD Islamic Money Market DEWS USD (Home Page) Emirates Islamic Mny Mkt (Charting Tool output area) 	JE00BK6JPT49	DEWS6

Find the DEWS underlying fund ISIN's

DEWS Investment Option Name	Underlying Fund Name	Fund Centre Name(s) (page it is used)	ISIN Code	Fund Code
Global Sukuk (Sharia Compliant)	Franklin Templeton Global Sukuk Fund	<ul style="list-style-type: none"> Franklin Global Sukuk USD (Home Page) Franklin GblSukuk (Charting Tool output area) 	LU2324828008	DEWS8
Global Islamic Equity Index (Sharia-Compliant)	HSBC Global Islamic Equity Index Fund	<ul style="list-style-type: none"> HSBC Islamic Global Equity Index (Home Page) HSBC Islamic GEI (Charting Tool output area) 	LU2288915254	DEWS7

Understand the DEWS underlying fund ratings and risks

On the Fund Centre homepage, you can filter the DEWS underlying funds by 'Ratings and risk'.

This tab shows the annual volatility, Alpha, Beta and Sharpe ratio data, based on total return and is annualised over three years, to the last month end. FE define these terms as follows:

- **Volatility/3 year volatility** – Three year standard deviation is used to represent volatility, and demonstrates a fund's propensity to rise/fall in value over a specified period of time. The volatility of a fund is partly attributable to the assets in which it invests, for example, a fund that invests totally in equities is likely to have a higher volatility than a fund solely invested in cash.
- **Alpha** – A positive alpha is a measure of how much a fund has outperformed its benchmark, and a negative alpha is a measure of how much a fund has underperformed its benchmark. It is often seen as a key measure of the 'added value' of an active fund manager.
- **Beta** – Beta is a measure of how closely the performance of the fund has mirrored its chosen benchmark. If the Beta is 1 then it is exactly the same. Beta of 1.5 implies that a fund has risen/fallen by 50% more than the benchmark. Passively managed funds aim for a Beta of 1.
- **Sharpe Ratio** – The Sharpe Ratio is a measure which calculates the level of a fund's return over and above a notional risk-free investment such as cash. This difference in returns is then divided by the fund's volatility to give a ratio that indicates excess return per unit of risk. Useful when comparing similar funds or portfolios, the one with the higher ratio has generally achieved more return while taking on no more risk than the others.

Please note that the data for the 'Ratings & risk' tab is obtained by FE from various external data sources. These sources may not always be accurate or up to date. In addition, where figures are not available, they may be shown as '0.00' rather than 'n/a'. As such, it is recommended that, where required, you access similar information directly via the respective fund manager fund factsheets (as shown in section 8) instead.

Crown ratings

'FE Crown ratings' are FE's quantitative ratings system based on historical performance, volatility and consistency. Funds are ranked against a relative benchmark chosen by FE with the lowest-rated funds carrying a single crown, and the highest awarded five crowns. Funds without a three-year track record are not rated. However, in some cases a rating may be applied to funds based on alternative share classes of the fund that do carry a three-year track record.

FE Crown Ratings are produced solely by FE and their accuracy or completeness cannot be guaranteed. In addition, you should be aware that there are several limitations with respect to FE Crown Ratings including:

- The ratings rely on historical performance data, which is not necessarily a good predictor of future performance. In addition, they are based on a relatively short period of time (three years), relative to the recommended holding period for the majority of the DEWS Plan's underlying funds (at least 5 years).
- The calculations only have meaning if the benchmark chosen provides a good basis for understanding the performance of a fund. A fund with a five-crown rating may not actually be a good investment if its associated benchmark is performing poorly.
- The ratings do not consider qualitative factors such as fees, investment strategy or manager experience.

The DEWS Plan's Trustee has a rigorous quantitative and qualitative approach to monitoring and due diligence of the underlying funds, in conjunction with its appointed investment advisor. The Trustee does not make any decisions with reference to FE Crown Ratings given the limitations mentioned above.

Find the DEWS underlying fund charges

On the Fund Centre homepage, you can filter the DEWS underlying funds by 'Charges'. This tab shows the annualised Ongoing Charges Figure* for each of the DEWS Plan's underlying funds. The 'AMC' abbreviation in the column header is not applicable and can be ignored. In addition the 'ZIL discounted initial charge' and 'ZIL management charge' columns are not applicable to the DEWS Plan and can be ignored.

The Ongoing Charges Figures include a fixed Trustee fee (0.20% p.a.), Administration fee (0.80% p.a.) and investment fee for investment advice, research, monitoring, ongoing governance, and investment management (0.23% p.a.). Additional investment costs where applicable may include fixed currency hedging expenses, variable fund expenses, and variable underlying sub-investment manager fees and expenses. Fees are deducted from the assets and are reflected in the unit price. Underlying portfolio transaction costs are excluded from this figure but are included in the unit price of the underlying funds and reflected in the overall investment returns achieved.

The charges figures are subject to change and the figures displayed on the DEWS Fund Centre are not updated in real time. Therefore, the most up to date source for fund charges is within the associated fund factsheets. For more information see the section 'Review the DEWS underlying fund factsheets'.

Prices	Performance (cumulative)< 1 year	Performance (cumulative)> 1 year	Performance (discrete)	Performance (annualised)	Ratings & risk	Charges				
Funds 1 – 10 of 10 First Previous Next Last										
Fund name ▲		ZIL discounted initial charge ▼		ZIL management charge ▼		Fund AMC % ▼	Chart	Fund factsheet		
<input type="checkbox"/>	Emirates Islamic Money Market DEWS USD	-		-		1.43				
<input type="checkbox"/>	Franklin Global Sukuk USD	-		-		1.88				
<input type="checkbox"/>	Global Defensive Bond	-		-		1.36				

* The latest available annual charges for all investment options can be found [here](#).

Additional fee information can also be found in the Key Information Document (KID) or Key Investor Information Document (KIID) underlying each DEWS investment option. Relevant KID and KIID documents for each underlying fund can be found using the following links:

- Conventional fund option links can be found within the respective fund factsheets:

[Visit page>](#)

- Islamic Money Market:

[Visit page>](#)

- Global Sukuk:

[Visit page>](#)

- Global Islamic Equity Index:

[Visit page>](#)

Fees are deducted from the unit price of the investments on a daily basis and the value you will see on the online portal will be net of fees.

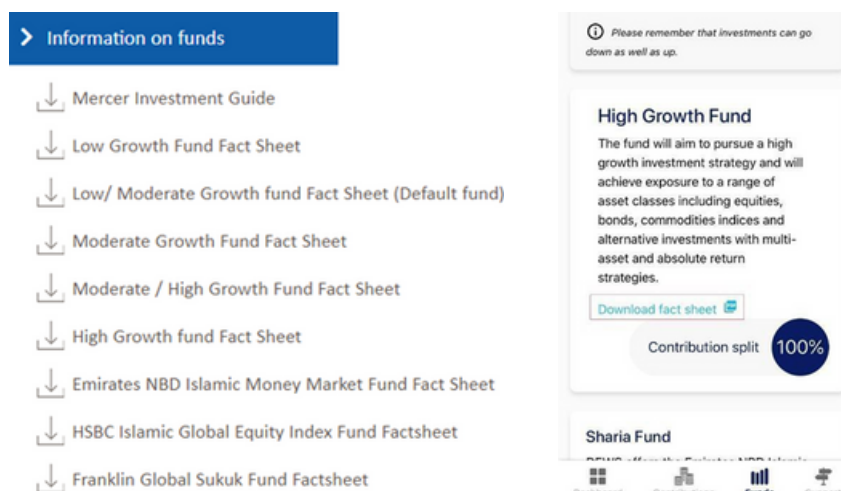
Review the DEWS underlying fund factsheets

The DEWS underlying fund factsheets are published by the respective fund managers on a monthly basis and provide details on investment objectives, asset allocation and performance.

We are currently unable to link the factsheets to the Fund Centre due to system constraints outside of our control, so you will receive the below error if you click the fund factsheet icon.



However, you can view and download the fund factsheets by visiting the investment section in our [website](#) or by logging in to your DEWS online account and visiting the 'Funds' area.



Know more about asset allocation, sectors and geographical splits

There are two additional features that are available through the Fund Centre. Please note that the data for these tools is obtained by FE from various data sources. These sources may include proxies and may not always be accurate or up to date. The timeliness of this data is affected by the speed and regularity of their publication and some data may not be publicly published by fund managers or fund administrators. As such, it is recommended that you instead access similar information where required directly via the respective fund manager fund factsheets (as shown in the previous section).

Comparison report

This tool allows you to compile a short list of underlying funds and to compare and contrast fund details and performance. On the Fund Centre homepage, place a tick alongside the funds you wish to short list, click 'Add to short list' and then click 'ShortList'. You will then see the option to generate a 'Comparison Report'.

	Fund name ▼	Fund code ▼	FE sector ▼	Single price ▼	Price date ▼	Price picker	Chart	Fund factsheet
1	<input checked="" type="checkbox"/> Emirates Islamic Money Market DEWS USD	DEWS6	Currency - Other	10.0148	14/08/2020			
	<input type="checkbox"/> High Growth	DEWS5	Mixed Asset - Aggressive	137.0900	13/08/2020			
	<input checked="" type="checkbox"/> Moderate/High Growth	DEWS4	Mixed Asset - Balanced	117.4100	13/08/2020			
	<input type="checkbox"/> Moderate Growth	DEWS3	Mixed Asset - Flexible	117.1600	13/08/2020			
	<input type="checkbox"/> Low/Moderate Growth (Default)	DEWS2	Mixed Asset - Balanced	111.7700	13/08/2020			
	<input type="checkbox"/> Low Growth	DEWS1	Currency - US Dollar	99.5700	13/08/2020			
2	<div> Add to short list [2 Fund(s) Total short list] Funds 1 - 6 of 6 First Previous Next Last </div>							
	<div> 3 Short list </div>							

Product scan

This tool allows you to compile a short list of underlying funds and to view these as an aggregated portfolio by selecting your own % weightings. On the Fund Centre homepage place a tick alongside the underlying funds you wish to short list, click 'Add to short list' and then click 'Short List' (as displayed in the above image). You will then see the option to generate a 'Product Scan'.

Due to the structure of the funds it may be that not all of the underlying fund holding information can be shown. In these scenarios it will show as "Unknown".

Product scanner

This tool provides an aggregate view of the portfolio of funds selected. Usually, a portfolio made up of unit trust or OEIC funds is presented as a collection of funds, rather than as a single entity. However, a portfolio of funds has its own characteristics - the whole is greater than the sum of its parts.

Step 1 - Select time period

date range for analysis
Date range: 1 year ▼

Step 2 - Select fund weightings

	%
Emirates Islamic Money Market DEWS USD	<input type="text"/>
Moderate/High Growth	<input type="text"/>
	0

Step 3 - Select benchmark (optional)

(against which the portfolio will be benchmarked)

Indices
Select index... ▼

OR

FE sectors
Select sector... ▼

View portfolio scan

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