Mercer | DEWS

DEWS Investment Range

Your Investment Options

As a member of the DEWS Plan, you can **choose** how your savings are invested by logging in to your account. Before making any choice, please refer to the DEWS Investment Guide (also available through the DEWS Plan's website). This DEWS Investment Guide tells you about the types of investment choices available to you, what they are and how they work.

The purpose of this document is to support the information provided on the investment options detailed in the DEWS Investment Guide.

Each of the investment options have been carefully selected by the Master Trustee. Such careful selection involves taking due advice from the DEWS Plan's appointed investment advisor, Mercer, with respect to certain (but not all) investment options. For those options that Mercer does not advise on, the Master Trustee has consulted with the relevant provider as well as the DEWS Supervisory Board. As such, with respect to those investment options, Mercer have not researched or rated the investment option, and it is being included in this summary at the request of the Master Trustee and for convenience purposes.

1	2	3	4
Stay in the Default Option	**Choose a Risk-Profiled Option**	**Choose a Conventional Option**	**Choose a Sharia-Compliant Option**
Your money will automatically be invested in the Plan's default investment option: • Low / Moderate Growth If you do not wish to be in the default option, you can select an alternative option.	The following risk-profiled investment options are available: • Low Growth • Moderate Growth • Moderate / High Growth • High Growth	The following single-asset class investment options are available: • Global Defensive Bond • Passive Global Equity	The following Sharia-compliant investment options are available: • Islamic Money Market • Global Sukuk • Islamic Global Equity • Islamic Mudarabah *
Click here to see the expected risk and return profile of certain investment options.			
The default follows a balanced investment strategy with a range of globally diversified underlying investments.	These options include a mix of underlying investments and provide different levels of expected risk and return.	These options allow members additional flexibility to tailor their investment choices according to their personal savings objectives.	These options give members the option to invest in line with their Islamic religious beliefs.
You can choose to invest in one or more than one of the options above.			
The DEWS Plan also offers an AED Capital Protection bank account option for those members that do not wish to take any investment risk. Please click here to learn more. Please note: Mercer do not provide advice to the Master Trustee in respect of this bank account option.			

- **Please refer to the Important Notices, Risk Factors and Disclaimer on the following pages.**
- For more details on each investment option, please refer to the relevant Fund Factsheets by clicking on the relevant links above.
- If you're not sure which investments are suitable for you, or if you're not confident in making a decision, please speak to an independent personal financial adviser.

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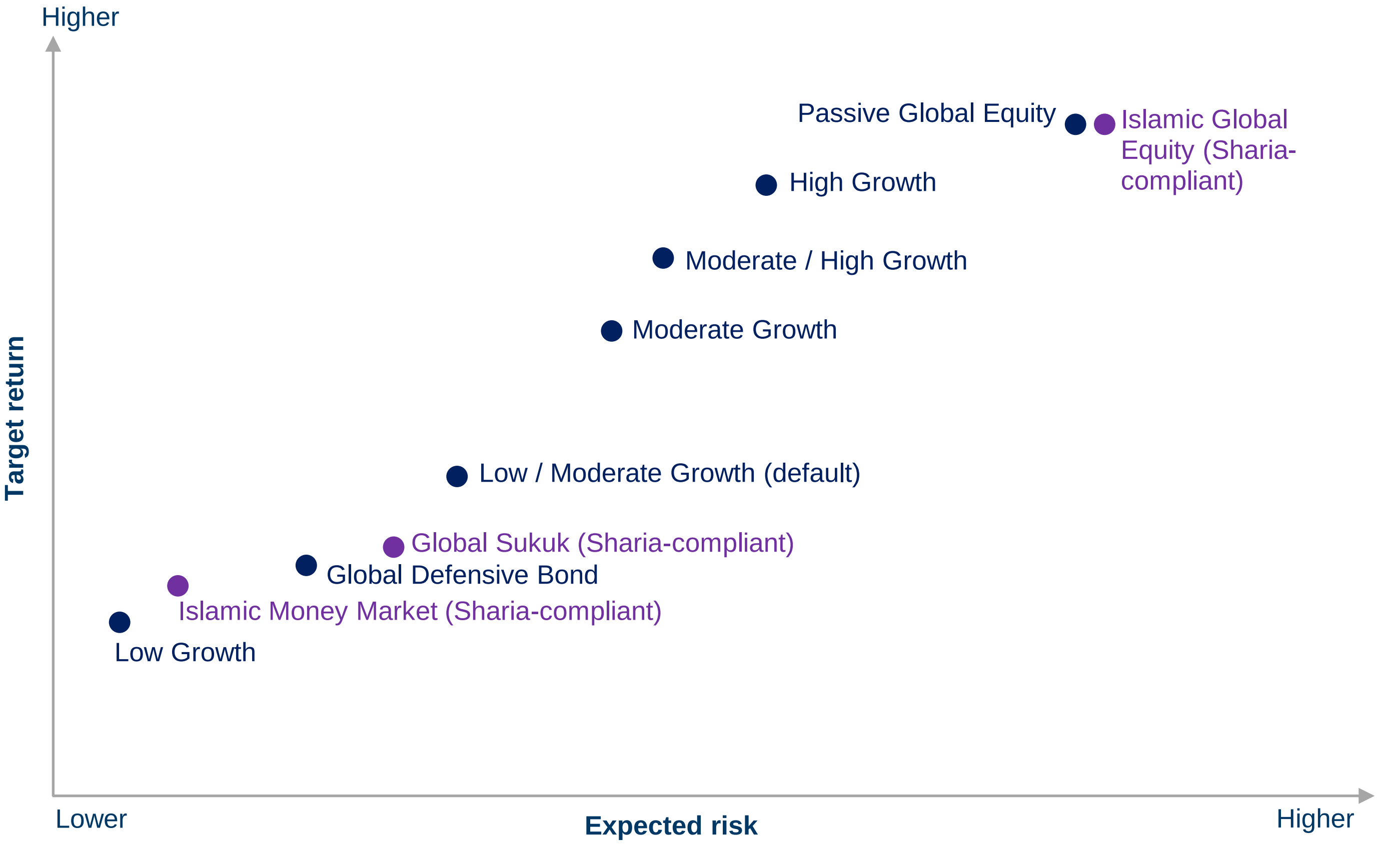
The chart below shows the relative levels of expected risk and return for each of the DEWS Plan's investment options, with the exception of the Islamic Mudarabah* option. The relative levels of expected risk and return are estimated for a member with a medium to long-term investment horizon. The conventional and risk-profiled options are shown in blue, while the additional Sharia-compliant investment options are shown in purple.

Please note that this is an indicative stylized example for illustrative purposes only and does not imply or offer any guarantee. In addition, realized risk and return figures may differ significantly from those expected, especially over shorter time horizons.



* An additional Sharia-compliant option is available, namely the Islamic Mudarabah option managed by National Bonds, however it is not included in the chart above. The DEWS Plan's investment advisor (Mercer) does not provide advice to the Master Trustee on this Islamic Mudarabah option. Mercer has not researched or rated this investment option, and it is included in the investment range at the request of the Master Trustee. Any information related to this option has been provided by the investment manager of the underlying fund (National Bonds) and the Master Trustee. Mercer have not sought to confirm or verify this detail.

- **Please refer to the Important Notices, Risk Factors and Disclaimer on the following pages.**
- For more details on each investment option, please refer to the relevant Fund Factsheets by clicking on the relevant links above.
- If you're not sure which investments are suitable for you, or if you're not confident in making a decision, please speak to an independent personal financial adviser.

Important Notices

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With respect to certain investment options marked above in this document, Mercer does not provide advice to Equiom Fiduciary Services (Middle East) Limited pertaining to those investment options. Therefore, Mercer has not researched or rated those investment options, and they are being included in the investment range and this document at the request of Equiom Fiduciary Services (Middle East) Limited and for convenience purposes. The information related to such an investment option has been provided by the investment manager of the respective option and Equiom Fiduciary Services (Middle East) Limited. Mercer has not sought to confirm or verify this detail

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None of the current investment options available in the 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.

Risk Factors

Investors should be aware of the risks of the investment options and the underlying 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 links below for the respective Fund Supplements/Prospectus for:

- Mercer Global Investments Europe Limited (MGIE) Funds
- Emirates Islamic Money Market Fund
- Franklin Global Sukuk Fund
- HSBC Islamic Global Equity Index Fund

For more information on risk management, charges, fees and profit rates for the Islamic Mudarabah investment option please refer to its associated factsheet here. Please note that the information in the factsheet is provided by National Bonds and Mercer have not sought to confirm or verify this detail.

Useful information and contacts

You do not have to take any action as a result of this communication. It is important to periodically review your investment choice to ensure it continues to align with your circumstances and your investment time horizon.

If you have any questions or you would like any further information about the DEWS Plan, please contact DEWS via:

Email: dews.support@zurich.com Phone: 800-DEWS (3397)

Disclaimer

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