

# 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 your DEWS fund options. The data on the Fund Centre is provided by Financial Express, one of the UK's leading investment ratings and research agencies.

To navigate, simply click on a topic below to be directed to the most appropriate area of the guide to address your query.

### I would like to...

1. [Access the Fund Centre](#)
2. [Understand the Fund Centre homepage](#)
3. [Review the DEWS fund performance](#)
4. [Compare the DEWS funds against each other and other sectors/indices](#)
5. [Find the DEWS fund ISIN's](#)
6. [Understand the DEWS fund ratings and risks](#)
7. [Find the DEWS fund charges](#)
8. [Review the DEWS Fund Factsheets](#)
9. [Know more about asset allocation, sectors and geographical splits](#)

For more information relating to the DEWS funds, or the DEWS plan in general, you can visit our website at <https://zws.zurich.ae> or visit Mercer's website at [www.me.mercer.com.dews](http://www.me.mercer.com.dews).

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

**Telephone** – 800-DEWS

**Email** – [dews.support@zurich.com](mailto:dews.support@zurich.com)

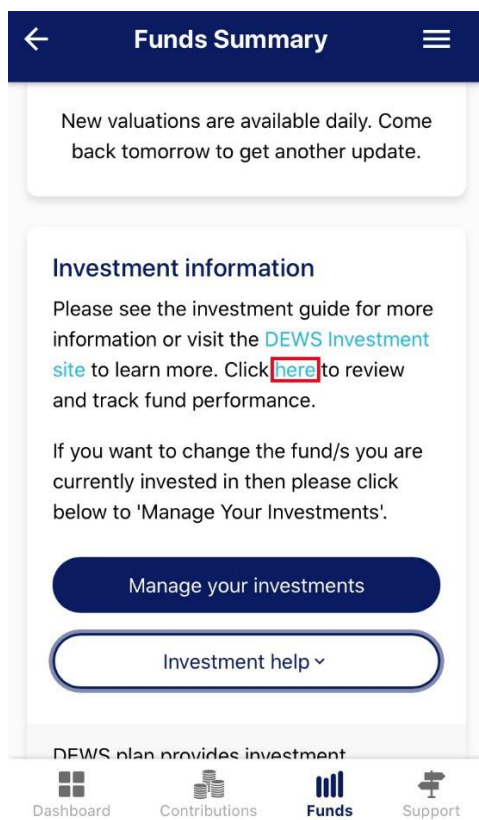
**Live chat** – via our website <https://zws.zurich.ae>

## 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).

To access the Fund Centre, please visit <https://zws.zurich.ae/fund.html>.

Alternatively, you can access the Fund Centre by logging in to your DEWS account via the website or app, visiting the 'Funds' area and clicking 'here' 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)

**Search options**

Fund management group All

Fund currency All

























2 **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**

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   |    |    |    |
| 4 <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** Funds 1 – 8 of 8 | First | Previous | Next | Last |

- 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.
- 2) There are many ways to refine your fund search and you can do this by selecting a chosen fund management group, fund currency or by searching for individual 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 filter will be displayed in grey and the inactive filters will be displayed in blue.
  - **Prices** - Fund prices are updated daily and the latest available price is shown.
  - **Performance (cumulative) < 1 year** - This tab shows short term performance of the funds up to YTD (year to date). Please note that some 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 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 fund annual management charge (AMC)\* for each of the DEWS funds.
- 4) All of the DEWS funds are listed here in alphabetical order and alongside each fund you will find their fund codes, Financial Express sector, the current unit price & date. You will also find the following options:
- **Price picker** - If you click on the Price picker button alongside your chosen fund, you can select a historical date and view the price 'as at' that date.
  - **Chart** – see section 'Compare the DEWS funds against each other and other sectors/indices' for more information
  - **Fund factsheet** – see section 'Review the DEWS Fund Factsheets' for more information.

## Review the DEWS fund performance

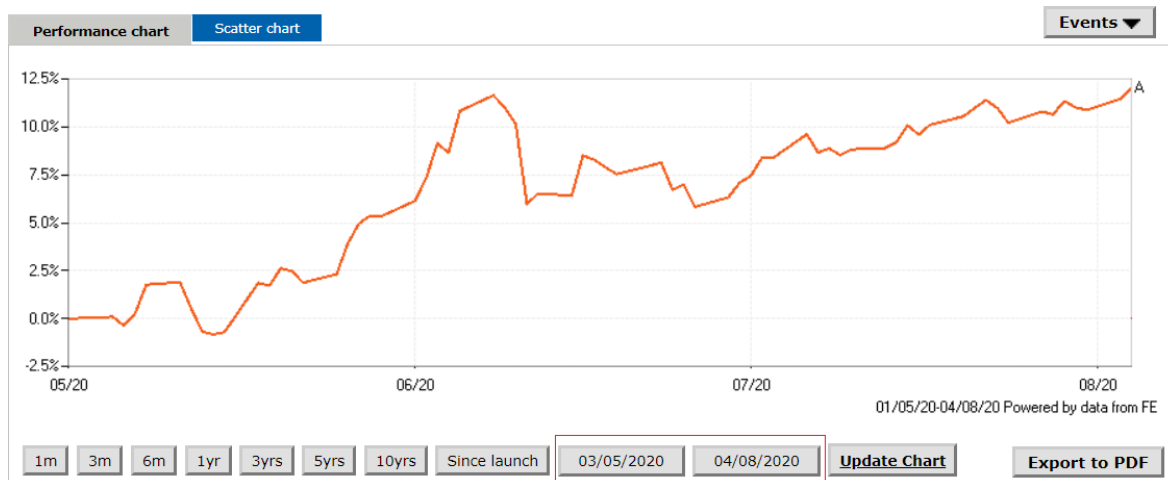
The Fund Centre offers two methods of reviewing fund performance:

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

- **Performance (cumulative) < 1 year** - This tab shows short term performance of the funds up to YTD (year to date). Please note that some 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               |                |         |   |  |  |
| <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               |                |         |   |  |  |

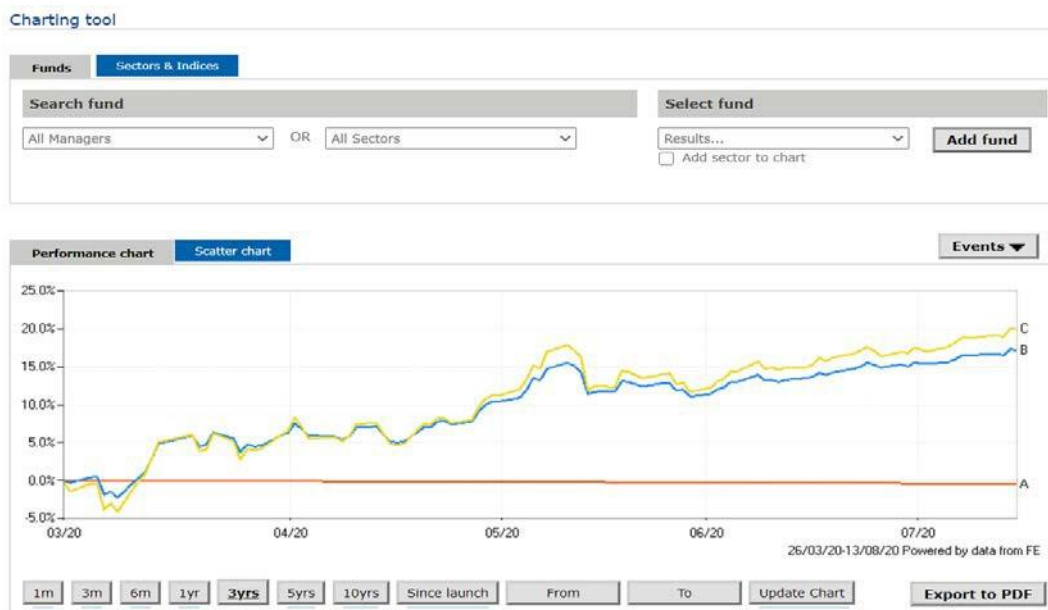
**Charted** – by clicking the ‘Chart’ icon alongside any of the DEWS funds on the Fund Centre homepage, you will be directed to a Charting Tool which allows you to track performance over specific date ranges (as outlined below). You can also export your results to PDF.



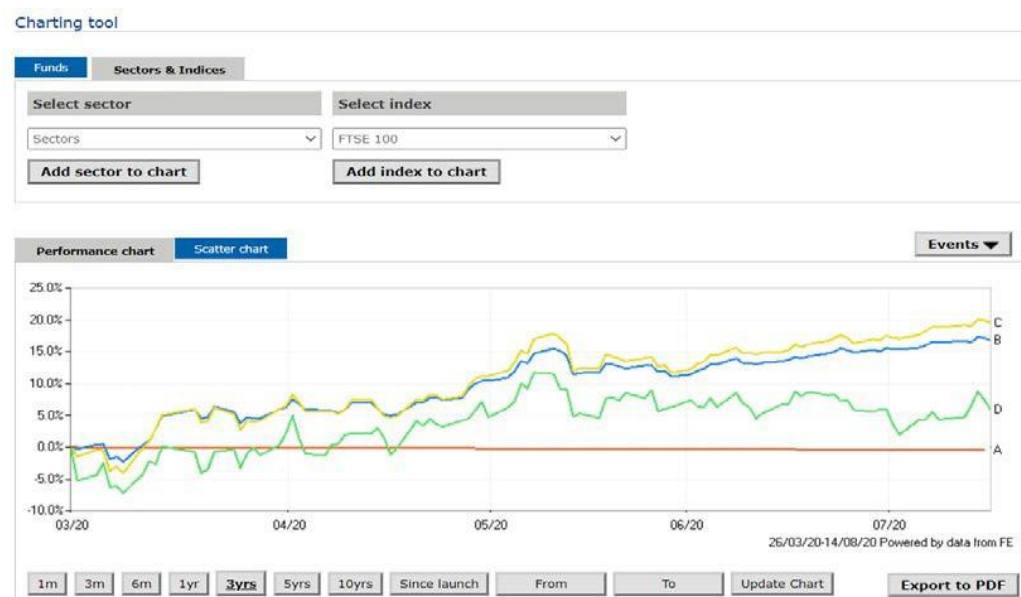
## Compare the DEWS funds against each other and other sectors/indices

By clicking the 'Chart' icon alongside any of the DEWS 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 funds and other sectors/indices (up to a maximum of 10). You can also export your results to PDF.

To compare the DEWS funds against one another, simply remain in the 'Funds' tab of the Charting tool and search by manager or sector, select your fund from the 'Results' area and click 'Add fund' to add this to your chart. We are comparing 3 of the DEWS funds (Low, Moderate & High Growth) in the chart below, as an example.



To compare the DEWS 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) in the chart below, as an example.



## Find the DEWS fund ISIN's

An ISIN is an International Securities Identification Number which is a code that uniquely identifies a specific securities issue. The ISIN's for each of the DEWS funds are listed below:

| DEWS Fund Name                         | Fund Centre Name                           | ISIN Code    | Fund Code |
|--|--|--------------|-----------|
| Low Growth Fund                        | Low Growth                                 | IE00BKLFW302 | DEWS1     |
| Low/Moderate Growth Fund               | Low/Moderate Growth (Default)              | IE00BKBY5S31 | DEWS2     |
| Moderate Growth Fund                   | Moderate Growth                            | IE00BKLFW419 | DEWS3     |
| Moderate/High Growth Fund              | Moderate/High Growth                       | IE00BKBY5X83 | DEWS4     |
| High Growth Fund                       | High Growth                                | IE00BKLFW294 | DEWS5     |
| Emirates NBD Islamic Money Market Fund | Emirates NBD Islamic Money Market DEWS USD | JE00BK6JPT49 | DEWS6     |
| HSBC Islamic Global Equity Index Fund  | HSBC Islamic Global Equity Index           | LU2288915254 | DEWS7     |
| Franklin Global Sukuk Fund             | Franklin Global Sukuk USD                  | LU2324828008 | DEWS8     |



## Understand the DEWS fund ratings and risks




On the Fund Centre homepage, you can filter the DEWS 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.

'Crown ratings' are Financial Express's quantitative based system designed to highlight funds that have had superior, consistent performance in relation to risk, relative to their peer groups. The system is founded on historical performance, volatility and consistency annualised over three years.

Funds without a three-year track record are not rated. As some funds do not have a three-year track record due to their launch dates, this information is not available i.e. N/A.


















The lowest rated funds in a sector carry a single crown  and the highest are awarded five crowns 

| Prices                   | Performance (cumulative) < 1 year      | Performance (cumulative) > 1 year   | Performance (discrete) | Performance (annualised) | Ratings & risk | Charges  |   |   |  |  |
|--------------------------|--|---|------------------------|--------------------------|----------------|----------|---|---|--|--|
|                          |  |   |                        |                          |                |          | Funds 1 - 6 of 6   First   Previous   Next   Last                                     |   |  |  |
|                          | Fund name ▼                            | FE Crown rating ▼   | Annual volatility ▼    | Alpha ▼                  | Beta ▼         | Sharpe ▼ | Chart   | Fund factsheet  |  |  |
| <input type="checkbox"/> | Emirates Islamic Money Market DEWS USD |  | 0.00                   | 0.00                     | 0.00           | 0.00     |  |  |  |  |

## Find the DEWS fund charges

On the Fund Centre homepage, you can filter the DEWS funds by 'Charges'. This tab shows the fund annual management charge (AMC)\* for each of the DEWS funds.

The fund AMC's are subject to change and the AMC's displayed on the DEWS Fund Centre are not updated in real time. Therefore, the most accurate source for fund AMC's will always be the individual fund factsheets. For more information see section 'Review the DEWS Fund Factsheets'.

| Prices  | Performance (cumulative) < 1 year | Performance (cumulative) > 1 year | Performance (discrete) | Performance (annualised) | Ratings & risk  | Charges   |   |  |  |
|---|-----------------------------------|-----------------------------------|------------------------|--------------------------|---|---|---|--|--|
|   |                                   |                                   |                        |                          |   |   | Funds 1 – 8 of 8   <a href="#">First</a>   <a href="#">Previous</a>   <a href="#">Next</a>   <a href="#">Last</a> |  |  |
| 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               |  |  |                              |  |  |

\* The annual charge is inclusive of Master Trustee, administration, investment management and advice fees, Mercer Fund additional fund expenses (where applicable), hedging expenses (where applicable), and underlying sub-investment manager fees (for the core risk profiled funds these fees can change from time to time as result of dynamic asset allocation tilts). These fees are deducted from the assets and are reflected in the unit price. Excluded from this fee are variable expenses such as underlying fund service expenses (e.g. custody, legal, audit etc.) which are confirmed annually. Portfolio transaction costs are not quoted explicitly but are included in the unit price of the funds and reflected in the overall investment returns achieved. 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. The core funds detailed in this guide are 'pooled' or 'unitised' funds. This means that members purchase units in each of the funds which will entail beneficial ownership of a proportion of the overall fund. In pricing the units for each fund, fund managers typically use a mechanism for absorbing the cost impact of purchases and sales within a fund. The core range of funds in the DEWS plan are single priced at their Net Asset Value (NAV). This means all sellers and buyers on a given day will receive the same price. If a material amount of selling or buying occurs on a given day, then the manager will apply a unit price adjustment in order to protect existing members of the fund. This is intended to ensure the fair treatment of all the investors because it helps to make sure investors are not materially disadvantaged by the impact of others' selling or buying.

## Review the DEWS Fund Factsheets

The DEWS Fund Factsheets are published by Mercer on a monthly basis and provide details on individual fund holdings, objectives, strategy, ratings 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.

Fund factsheet

**404 - File or directory not found.**

The resource you are looking for might have been removed, had its name changed, or is temporarily unavailable.

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

> Information on funds

- ↓ Mercer Investment Guide
- ↓ Low Growth Fund Fact Sheet
- ↓ Low/ Moderate Growth fund Fact Sheet (Default fund)
- ↓ Moderate Growth Fund Fact Sheet
- ↓ Moderate / High Growth Fund Fact Sheet
- ↓ High Growth fund Fact Sheet
- ↓ Emirates NBD Islamic Money Market Fund Fact Sheet
- ↓ HSBC Islamic Global Equity Index Fund Factsheet
- ↓ Franklin Global Sukuk Fund Factsheet

ⓘ Please remember that investments can go down as well as up.

### High Growth Fund

The fund will aim to pursue a high growth investment strategy and will achieve exposure to a range of asset classes including equities, bonds, commodities indices and alternative investments with multi-asset and absolute return strategies.

Download fact sheet

Contribution split

100%

### Sharia Fund

Dashboard
Contributions
Funds
Support

## Know more about asset allocation, sectors and geographical splits

There are two additional features that you can utilise to learn more about the DEWS funds:

**Comparison report** – this tool allows you to compile a short list of 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 ‘Short List’. 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 | <b>Add to short list</b> [2 Fund(s) Total short list]                      |             | Funds 1 – 6 of 6   First   Previous   Next   Last |                |              |              |       |                     |
|   |  |             |   |                |              |              |       | 3 <b>Short list</b> |

**Product scan** - this tool allows you to compile a short list of funds and to view these as an aggregated portfolio by selecting your own % weightings. On the fund centre homepage place a tick alongside the 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:

**Step 2 - Select fund weightings**

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

**Step 3 - Select benchmark (optional)**

(against which the portfolio will be benchmarked)

**Indices**

OR

**FE sectors**

**View portfolio scan**
**Back**