



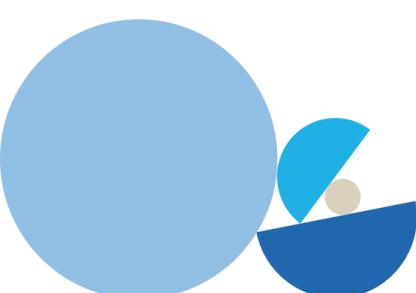
50 years of the United Arab Emirates

Celebrating the journey of excellence

On December 2nd, the UAE marked its 50th UAE National Day and Golden Jubilee. We're incredibly proud to be a part of this continued journey of success, providing a world-class workplace savings plan and shaping the future of end of service benefits in the region.

We join hands with the rest of the UAE in celebrating this inspiring milestone together, with great pride in the **UAE's achievements and shared optimism** for a bright and prosperous future.

**United in Prosperity
United in Knowledge
United in Destiny
United in Responsibility**



Words from Equiom, the Master Trustee

Chris Cain, Client Services Director, Equiom (Middle East) shares the latest DEWS Plan updates.



[Read the article >](#)

Investment update



Learn about your fund performance and recent market outlook.

[Read the article >](#)

Employee end of year reflection

The end of 2021 is in sight and with that comes the perfect opportunity for us to reflect, review and set our goals for the upcoming year. With confidence and the right plan in place we can all achieve our financial resolutions, so let's start 2022 strong and continue to be ready for life together.

1 Reflect

The first step of reflection is to look at the positive steps you've already taken. If you've downloaded the DEWS app, safeguarded your savings through beneficiary nomination and reviewed the online features, you're already making great use of the plan. If not, get started today by logging in [here](#).

Reflect on how your account and the DEWS investment funds have performed so far and consider the outlook for the future.

3 Set your goals

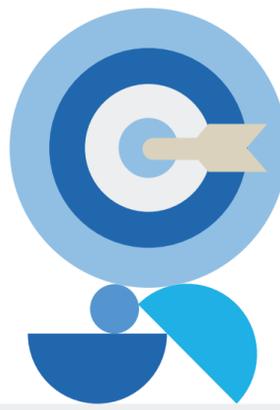
Once money is saved and invested it should not be forgotten. Resolve to keep a watchful eye and ensure you're following your long-term plan.

Resolve to be more specific. Ask yourself, "what is my savings goal, and why is it important that I achieve it?", then set yourself clear and realistic targets to work towards this.

2 Review

We launched 2 new Sharia funds this year and additional funds are expected to be added to the DEWS fund range during Q1 2022. Review your options and make sure your investment strategy is closely aligned with your needs.

DEWS allows employees to make additional voluntary contributions by salary deduction via payroll. Review what this looks like [here](#) and speak to your employer if you'd like to make extra savings to help you reach your financial goals.



Download the app

With the **Zurich for DEWS member-exclusive app** you can check your valuation, manage your investments, and even nominate your beneficiaries. If you haven't already, download the app now to get all your **DEWS** details on the go.

We commit to keeping you up to date with our performance and market news. Remember, our team is by your side in this journey to keep you Ready For Life.



On behalf of the entire DEWS Team, we wish you and your loved ones peace, health, happiness, and prosperity for the holidays and in the coming new year.

Have a question or need a hand? Speak to your HR team or read through the [DEWS Member's Guide](#) Visit www.zws.zurich.ae to learn more

