



DEWS News

Q4 2020

FOREWORD

Welcome to the final DEWS News for 2020!

As the year draws to a close and we look back at our personal and professional lives, they are unrecognizable from just 9 months ago. **2020 has been a year of such transformational change.**

The **successful launch of the DEWS plan** during such a tumultuous year is a testament to the strength of our conviction and the tenacity of our community; and a positive step towards a more secure financial future, for each one of us.

The festive season is upon us, and the end of the year is always a time for reflection. More importantly, it's an opportunity to start looking forward to what is ahead of us and what we can do to become more financially secure. So let us use this time wisely.

I wish you and your families **restful, safe and happy days** until the end of 2020, and a New Year of positivity, peace and security.

Reena Vivek,
Senior Executive Officer,
Zurich Workplace Solutions, Dubai.



UPDATES FROM EQUIOM - YOUR PLAN TRUSTEES



Get an overview of what the **DEWS Master Trustee** is working on and the benefits for members, [here](#).

MERCER INVESTMENT UPDATE

Hot off the (November) press! Market reaction to the US elections and Pfizer vaccine reported efficacy rate.

Quarterly performance and update: Since inception, the DEWS plan's investments, particularly the funds that included allocations to higher growth assets (for example equities), benefited from strong performance. Read more [here](#) on Mercer's outlook going forward.

Low growth fund update: As the investment advisor to the Master Trustee, we are working continually to enhance growth potential for DEWS funds. Read the update on Low Growth Fund [here](#).



WHAT'S NEW ON DEWS

How to keep your tax information up-to-date?



You can now update your tax information via the [DEWS Member portal](#) or the 'Zurich for DEWS' app.

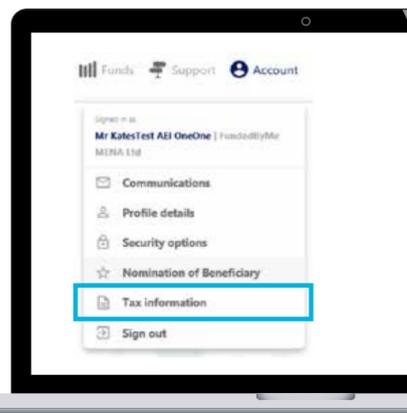


We've launched a **brand-new section** in the main menu of your DEWS account called '**Tax Information**'. Using this menu option, you can see the information previously provided and update it to reflect any changes.

Before you start, please check your personal details. If they are correct, you can select '**Yes**' and proceed with updating the tax information.

If they are not correct, select '**No**' on the screen. If you are still employed, then you can contact your employer to make the necessary changes before you proceed with your tax updates. If you have **left your DIFC employer**, you can change your personal details yourself, and then proceed with your tax updates.

Download the app here



TIPS FOR EMPLOYERS

Here are some useful information and guides.



Leaver's guide:

[This guide](#) explains the **process** you would need to follow when an employee is leaving your company.



Employees in probation:

A guide explaining all the necessary steps for enrolling your employees in probation is coming soon. **Stay tuned!**



Wondering why you are receiving reminders and alerts for your DEWS Contribution?

We are sending out regular communications to all employers to remind them of the monthly deadline for contributions. This is to make sure that employers do not miss a contribution for their employees.

We are also sending alerts after the deadline, if our records show that an employee has not received a contribution that is due. These reminders are sent at regular frequencies i.e. 5 days after the monthly due date, then 30 and 60 days later if the payment is still not made.

On the 60th day after the due date, we also notify the impacted employee that a contribution has been missed.

These reminders are in line with the **DFSA regulations for Employee Money Purchase schemes**.

As we wrap this year up, we look forward to a future filled with prosperity and happiness for each one of us. We are in this journey with you, and we will help you be **Ready For Life**.

We wish you and your loved ones a very Happy 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