



# DEWS News

## Q1 2021

### FOREWORD

As we celebrate the **first anniversary of DEWS**, we look forward to strengthening our relationship with all our members and helping them get a step closer to a secure financial future.

**With the DEWS Plan set yourself up for success as we move ahead in 2021.**



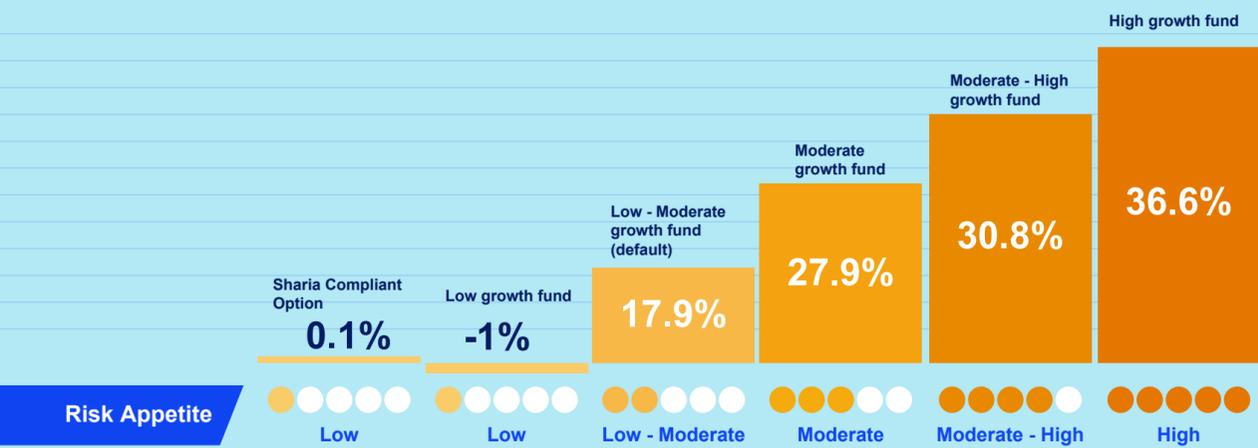
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Client Services Director (Middle East),  
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**Reena Vivek**  
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Principal,  
Mercer Financial Services Middle East Ltd.

### IN GOOD HANDS

We're glad to present the first-year performance data for the DEWS fund. Despite the adverse effect of the pandemic, the funds have shown positive growth. A solid foundation for a **brighter future**.  
**Here's the performance at a glance:**



\*Indicative performance based on unit prices from State Street and Mercer calculations. Performance is shown from 2 April 2020 which is the earliest common date at which prices were available for all the funds. Data shown net of fees. Past performance is not a guarantee of future performance.

To invest wisely, we must accept that risk and return go hand in hand. Generally speaking, the lower the risk you take with your investment, the lower your opportunity for reward. However, higher risk doesn't necessarily equal a higher return – rather it means that a higher risk may offer a higher potential return.

The DEWS Plan is intended as a medium to long term savings vehicle. As such, the performance data shown here is for information purposes only. While performance has been particularly strong since the launch of the Plan, we do not expect the same pace of returns to continue into the future as market conditions normalize.

### DEWS BOOSTER

Building your savings with DEWS couldn't be easier. With the **DEWS Booster**, you can make additional voluntary contributions into your DEWS account and fast-track your savings progress. Learn more [here](#) and speak to your HR team to get started.



### Did you know?

By joining the voluntary contribution program, you can not only make **regular monthly savings** from your salary but also transfer **one-off lump sum payments** from your employer, like bonuses or commissions, into your account. For employers looking to support their employees and facilitate DEWS Booster, click [here](#) to find out how we can help.

### INVESTMENT UPDATE

2021 kicked off with continued strong investment performance across the **growth funds of the DEWS Plan**. While the next few months are likely to be challenging, we expect many parts of the global economy to boom as we move towards mid-year. [Read more](#) on Mercer's outlook going forward.



### TIPS FOR EMPLOYERS

Here's some useful information.



Are you welcoming new joiners or confirming employees with a **probationary period**? Read our [Probation Guide](#) to understand the enrolment steps.



Keeping your **upload details up-to-date** enables us to better support your employees throughout their DEWS journey, including their final withdrawal. Please check that all residential addresses, contact details and visa numbers in your upload file are correct. Remember, you can update details between your monthly uploads. Just use our simplified [Updating Personal Details](#) file.



**Annual Benefit Statements** will be issued to your employees following the first anniversary of your company enrolment into DEWS, and each year thereafter. You can familiarize yourself with the statement content and design by reviewing our [statement guide](#).

2021 will represent great opportunities for those who embrace the change and look ahead to anticipate it. We are here to support you and ensure you're **Ready For Life**.

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](http://www.zws.zurich.ae) to learn more