



## DEWS News

September, 2021

### Meet Sajeev Nair

In August, we welcomed **Sajeev Nair** as the new SEO for Zurich Workplace Solutions. Watch him share an update and talk about his focus and plans to take the DEWS plan to **new heights**.



### Our journey in 2021 so far

As always, our priority remains to make the DEWS journey smooth for employers and members alike. Here's a highlight of how we've been delivering on this promise in 2021:

**12,000**

Customers we helped with various queries.

**2 sec**

Average time we took to answer contact centre calls.

**4.9/5**

Average rate our customers gave us for the live chat response.

**189**

Sessions we conducted for onboarding, training and education.

### Words from the Master Trustee

Get all the details on **DFSA regulatory framework enhancements** being put in place, the introduction of new funds and the DEWS 2020 audit from **Ben**.

[Read on](#)

**Ben McLean**,  
Senior Manager – Client Services  
Equiom (Isle of Man) Limited



### Updates from Mercer



Learn about the latest investment performance data, market commentary and broad economic outlook.

[Read on](#)

### Tips for employers

The following areas need your attention:

#### Review your Notifications Centre

Help us ensure that important communications are sent to the correct people within your company by reviewing and updating your Notifications Centre.

Visit **Main Menu > Company Details > Notification Centre**. To remove, click the X alongside an email address. To add, type a new email address and hit enter.

#### Personalise the DEWS online portal

Don't forget that you can personalise the DEWS online portal with your company logo and a personal message that will be displayed to your employees.

Find this now by visiting **Main Menu > Company Details > Company Branding**

#### Update your employees' personal details

Keeping personal details up to date enables us to better support your employees throughout their DEWS journey, including their exit. Please check if all residential addresses, email addresses and telephone numbers are correct in your upload file.

### New Additional Voluntary Contribution (AVC) Withdrawals Facility

We are pleased to advise that effective 1<sup>st</sup> September 2021, the DFSA implemented changes to the regulations surrounding AVC withdrawals. These changes will offer employees greater flexibility and are defined as follows:

Employees can request up to **two AVC withdrawals** per calendar year.

Each AVC withdrawal request can be up to a **maximum of 30% of the employee's AVC pot**.

Exceptions to the above will only be considered in cases of extreme financial hardship and will be defined within the revised Scheme Rules.

Whilst the DFSA have implemented their changes, the DEWS Team need time to ensure that these new conditions are included in the DEWS Trust Deed & Rules and to make some enhancements to the online portal to accommodate requests. We are excited to communicate the launch of this facility in the near future (anticipated to be Q1 2022) and will only be accepting AVC withdrawal requests once the revisions to the scheme documentation and systems are in place.

Employees choosing to start or continue making AVC's do so in full acknowledgement that these rules apply from 1<sup>st</sup> September 2021 onwards. These rules do not apply (1) after an employee leaves service, (2) to employer contributions, or (3) to accrued transfers. Employer contributions and accrued transfers cannot be accessed until an employee leaves service and there are no proposals to change this.



### Download the app

**Did you know?**

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.

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



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