



DEWS News

Q3 2020

FOREWORD

Welcome to the second edition of **DEWS NEWS**, our quarterly newsletter through which we keep you informed on our latest news and provide you with vital tips on managing your savings.

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



This summer has been one of unprecedented challenges, despite the turmoil around us, the DEWS Plan has **launched successfully and continues to deliver** on its promise to protect and manage your savings in line with the best international standards. In this newsletter, you will read about the **new features and services** that are now available to you as a DEWS member and DEWS employer.

And keep in mind the DEWS Booster, the facility for DEWS members to add further savings into the plan through salary deductions. Research shows that **over 70% of employees** in the UAE are saving less than what they would need for a comfortable retirement, but you are in a unique position to beat that trend. Remember, you don't have to be near retirement age to start thinking about saving. The earlier you start investing in the future, the better off you will be when it gets here.

So start now with the DEWS Booster!

Take care, and stay safe.

NEW DEVELOPMENTS

Meet ZAVI, your virtual DEWS assistant on the ZWS website

Whether you're an employer or a member, you can chat with **ZAVI** and get answers to your queries in seconds. You can inquire about DEWS, its features, membership rules, investments, our services, opening hours, the process to leave, contact details, and a lot more. Visit our [website](#) to start interacting with **ZAVI** now!

Manage your DEWS account on the go

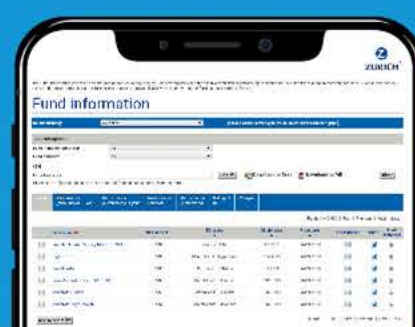
Discover your member-exclusive **Zurich for DEWS** app. It will help you manage all aspects of your DEWS account, anywhere, anytime. From funds information to beneficiary nomination, checking and editing your account details to seeking help – the app will simplify your DEWS experience, making it faster and easier to control your financial future with DEWS.

Available on the **App Store** and **Google Play**

Explore the enhanced ZWS website

We've enhanced our **DEWS website** to provide you with in-depth information and latest updates. Get to know more about the **DEWS Booster** (voluntary contribution), End of Service Benefit transfers, Beneficiary nomination and other aspects of managing your financial wellbeing. Visit our website regularly to stay up-to-date on everything related to DEWS.

GET THE LATEST ON YOUR FUNDS



We have responded to member requests for significant price information on the DEWS funds and launched the new DEWS [Fund Centre](#). Here you can get all the latest performance data as well as detailed information on each of the DEWS funds.

TIPS AND TRICKS - FOR EMPLOYERS

You said, we listened!

A big thanks to all the employers who took the time to complete our DEWS survey in Q2! In response, you asked us for some **helpful tips and tricks** to manage your DEWS Company account, so here they are:



Updating employee personal details

You do not have to wait for the contribution cycle to update your employee personal details. **You can upload** a simplified version of the DEWS upload file to update the details. See the [attached](#) excel example and only enter data in the columns shown in yellow. (Make sure you save in CSV format before you upload.)



What to pay vs. What has been paid

You can easily see what you're due to pay on the Contributions page on the DEWS portal. Just click **Menu > Contribution and payroll > Contributions**. Here you can apply filters to see how much you have paid or are due to pay.

To see contributions that are awaiting payment; filter 'State' to show 'Created'.

To see contributions which are paid and settled; filter 'State' to show 'Invested' (Note it will take a few days for us to invest the payment after you've sent it.)



Not sure if we've received your payment?

If we have received and successfully processed your DEWS Payment, we will automatically update the DEWS Portal with your receipt. This normally takes up to 2 working days.

You can view & download this receipt through your online portal at any time. Just click **Menu > Company Details > Bank Details** and at the bottom of this page you will see a 'Payment History' section.



IMPORTANT REMINDERS - FOR DEWS MEMBERS

Through the DEWS portal, we collect and store information that is critical to the smooth functioning of your DEWS account. So if you haven't done so already, please take a few moments to [log in to your online account](#) and make sure that the details are complete and accurate. This includes:



Your tax information:

These details are required to enable us to fulfil our regulatory reporting obligations and also process any future withdrawals from your DEWS account.



Your personal details:

Please verify your details, and contact your employer if any changes are required. If you are no longer employed with that employer, you can update them yourself.



Your beneficiary:

On the DEWS member portal, you can nominate your beneficiaries or opt to have your benefits paid as per Sharia law. You must let us know of your preferences so that your savings are distributed as per your wishes.

MERCER INVESTMENT UPDATE



In the second quarter, the DEWS Plan's investments that included an allocation of funds to higher growth assets, like equities, benefited from a strong performance. But as we move further into 2020, the recovery of economies and geopolitical concerns will have the potential to move markets. See how **Mercer's Dynamic Asset Allocation (DAA)** Framework aims to enhance investment growth and mitigate the level of volatility given the market conditions: [Click here](#)

SUPERVISORY BOARD

Thenji Moyo, serving on the first DIFC Supervisory Board, gives us an insight into DEWS's performance in the last quarter, amidst the pandemic. A timely initiative indeed, take a look at how the DEWS Plan has benefited the employees at DIFC [here](#)



Thenji Moyo

We are committed to be by your side through these uncertain times and help you be **Ready For Life**. We wish you and your family good health.

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