Invest Gratuity with Ghaf Benefits

An enhanced End-of-Service Benefits (EoSB) plan

EMPLOYER BROCHURE

مزايا الغاف
Ghaf Benefits
Powered by Lunate

ghafbenefits.com

Today's efforts into tomorrow's possibilities

Ghaf Benefits is an alternative end-of-service benefits (EoSB) plan approved by MOHRE and SCA. Offered by Lunate, it allows employers to channel employees' end of service gratuity into professionally managed funds regulated by SCA.

Traditional Gratuity

Traditional gratuity strains employers with administrative work and unpredictable pay-outs, while employees get no protection from inflation.

1. Employers **make large lump-sum payouts**, with **unpredictable timing** straining liquidity
2. Employers manage the **administrative burden** while maintaining significant liabilities
3. Employees get **no protection from inflation** with **no flexibility** or choice

The Solution

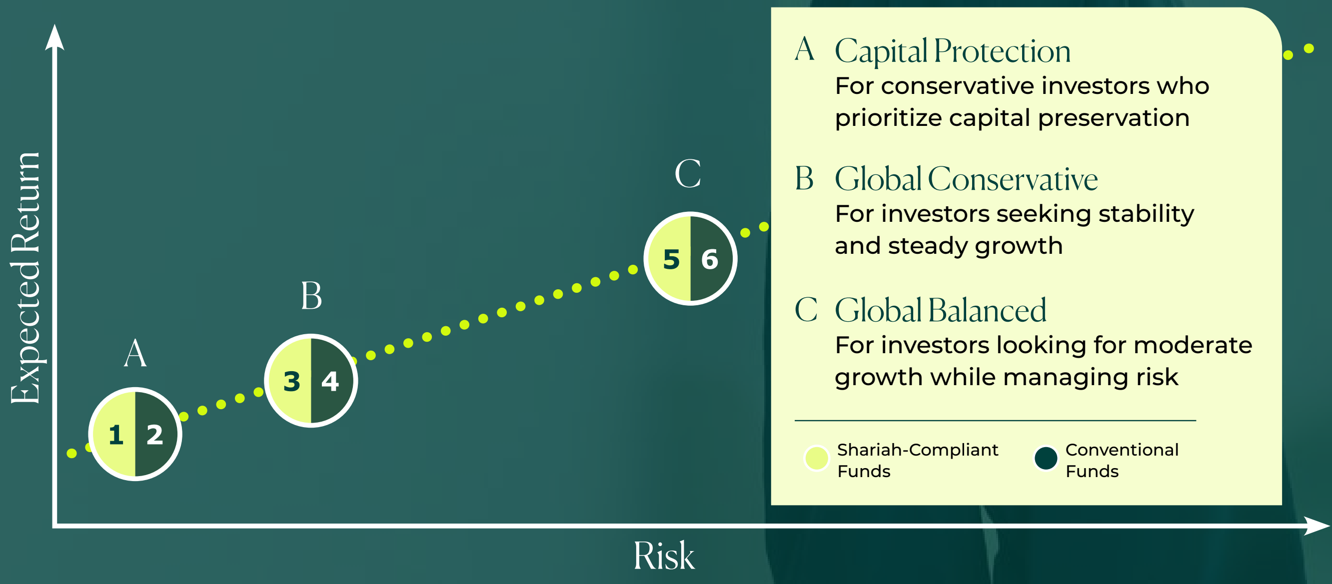
An alternative EoSB plan, such as Ghaf Benefits, with steady contributions, no admin burden, and potential for better financial outcomes.

Traditional Gratuity	Enhanced Alternative EoSB Scheme
Employers make large lump-sum payouts, with unpredictable timing straining liquidity	Employers make steady, predictable monthly contributions
Employers manage the administrative burden while maintaining significant liabilities	All administrative work is fully outsourced to professionally managed funds
Employees get no protection from inflation with no flexibility or choice	Employees can invest their EoSB in funds of their choosing with potential for attractive financial outcomes

So Why Now?

In 2023, and in accordance with Cabinet Resolution No. (96) of 2023 MoHRE in partnership with SCA introduced optional alternative EoSB scheme for private sector employees in the UAE, “Savings Scheme” aimed at enhancing business efficiency and providing better financial outcome for employees.

Through Ghaf Benefits, employees choose a combination of 3 investment strategies across 6 MOHRE-approved and SCA-regulated investment funds, with a choice of Shariah compliant or conventional investments.



Employee funds are designated to 'Capital Protection' by default, until they select their preferred funds. Similarly, "Unskilled"[1] employees can only invest in 'Capital Protection'.

1. According to Cabinet Resolution No. (2/2m) of 2022, a 'skilled' employee meets all of the following conditions:
[i] Has a profession within the 1-5 level classification of labor (e.g., legislators, managers, business executives)
[ii] Has an attested certificate of higher than secondary education
[iii] Has a monthly salary (excluding commission) no less than Đ4,000

As an employer, you can easily create and manage subscriptions

The Ghaf Benefits portal provides employers with a user-friendly interface to efficiently manage their employees' end-of-service gratuity. This includes:

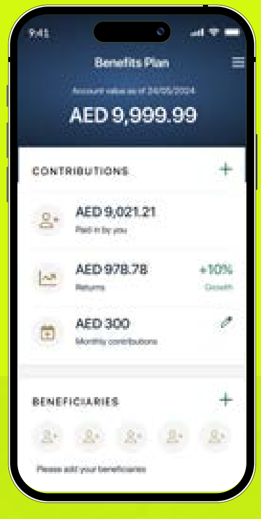
Enrollment & updates:
Quickly enroll employees and update details

Contribution tracking:
Easily monitor contributions

Participation tracking:
Stay updated on overall Plan participation

Your employees can track and modify their investments

For illustration purposes only



With Ghaf Benefits online platform, employees can conveniently track and manage their contributions and returns through the Plan's user-friendly mobile webpage. This includes:

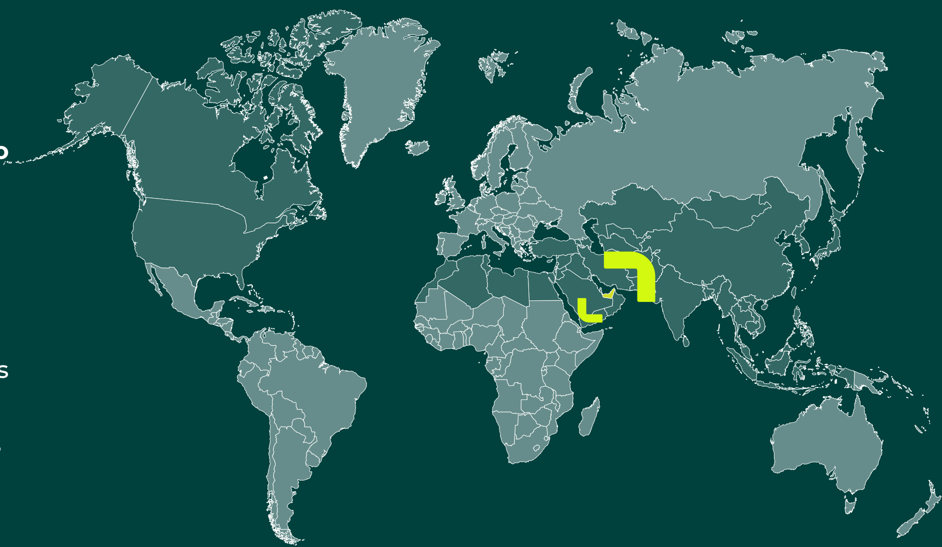
Track portfolio:
Monitor portfolio performance and employer contributions online

Reallocate funds:
Adjust investments based on individual goals

Additional contributions:
Add voluntary contributions to your holdings

Ghaf Benefits is powered by Lunate, a leading alternative investment firm managing over USD 110bn globally.

Lunate is a **leading independent alternative investment firm**, managing **>USD 110bn** through **90+ investment professionals** with proven track records



Lunate currently serves a diverse investor base including investors from **UAE, Kuwait, India, Egypt and United Kingdom** with an **investment portfolio that spans over 5 geographies** including major **developed and emerging markets**

Based in **Abu Dhabi**, Lunate specializes in **customized investment solutions**, with capital deployed in over **8 sectors and 40+ industries**

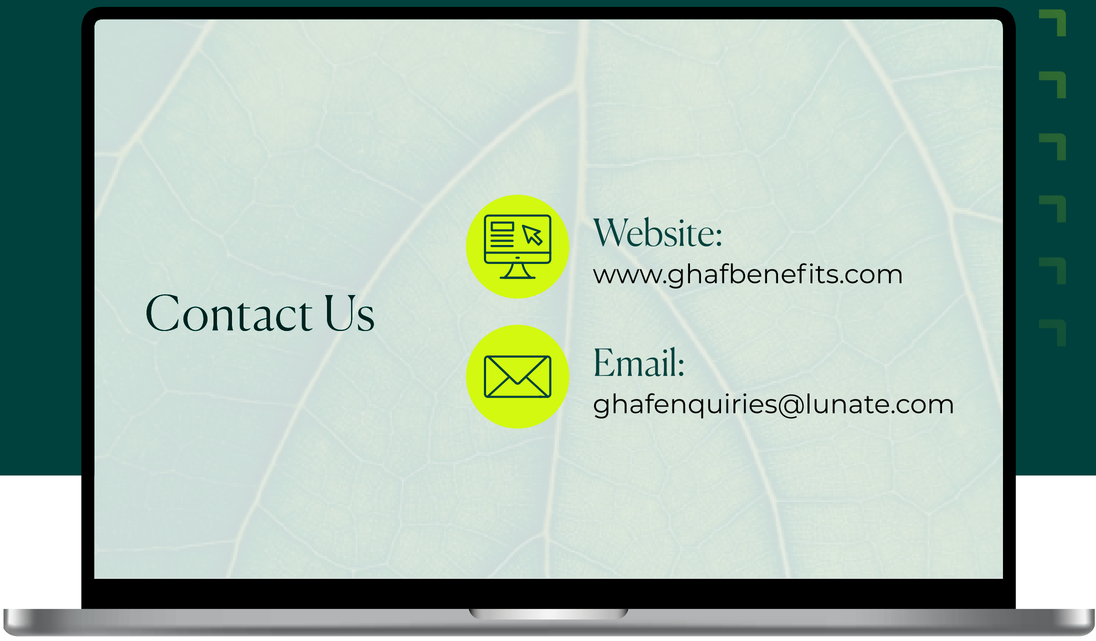
Lunate is the largest ETF issuer in the region

Powered by Lunate, Ghaf Benefits offers unparalleled multi-asset class expertise that can best serve the needs of you and your employees

We have partnered with leading institutions to deliver a world-class EoSB scheme while ensuring compliance and security

BNY | SS&C | DAR AL SHARIA | FAB First Abu Dhabi Bank | Deloitte. | A&O

Join us now to Invest Gratuity



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