



SECURING THE FUTURE

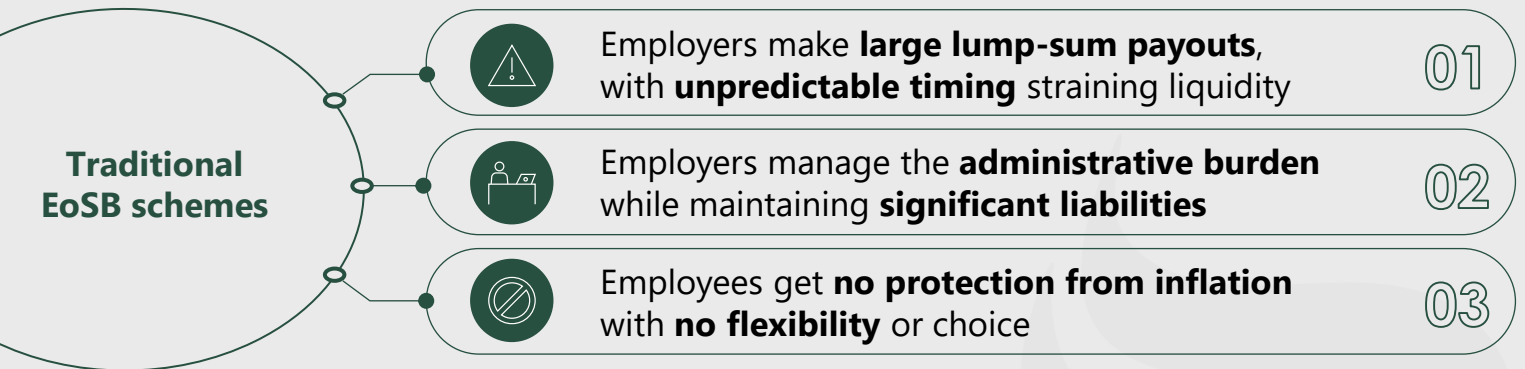
WITH THE GHAF BENEFITS PLAN

AN END-OF-SERVICE BENEFITS (EoSB)
PLAN POWERED BY LUNATE



The **Ghaf Benefits Plan** is an optional alternative to EoSB scheme, known as the "Savings Scheme", **approved by MOHRE and SCA**. Offered by **Lunate**, it allows employers to invest employees' end of service gratuity into professionally managed funds regulated by SCA.

The traditional EoSB scheme strain employers with admin work and unpredictable pay-outs, while employees get no protection from inflation.



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

Traditional EoSB schemes



Employers make **large lump-sum payouts**, with **unpredictable timing** straining liquidity



Employers manage the **administrative burden** while maintaining **significant liabilities**



Employees get **no protection from inflation** with **no flexibility** or choice



Alternative EoSB schemes



Employers make **steady, predictable monthly contributions**



All administrative work is **fully outsourced** to professionally managed funds



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 returns for employees.



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

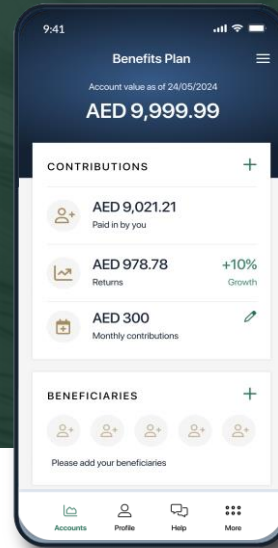
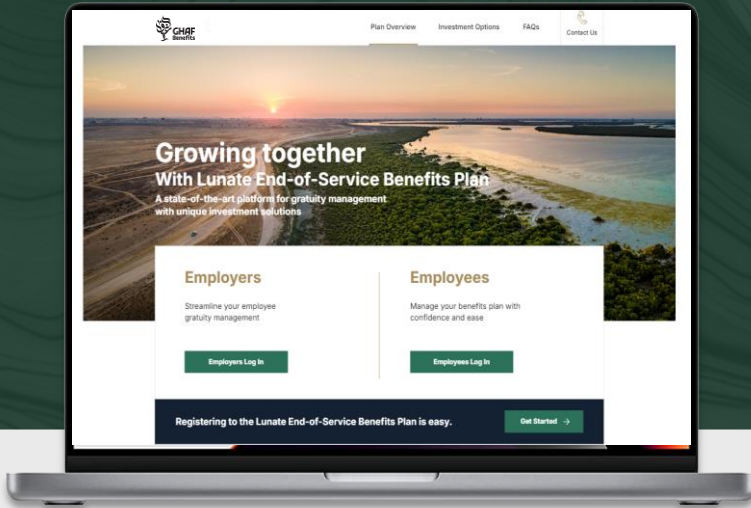


Note: Employee funds are designated to **'capital protection' by default**, until they select their preferred funds. Similarly, **"Unskilled"¹ employees can only invest in 'capital protection'**.

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 AED 4,000

for illustration purposes only.

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As an employer, you can easily create and manage subscriptions

The Ghaf Benefits Plan online platform 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

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



Track your portfolio: Monitor portfolio performance and employer contributions online



Reallocate funds:

Adjust investments based on individual goals



Additional contributions:

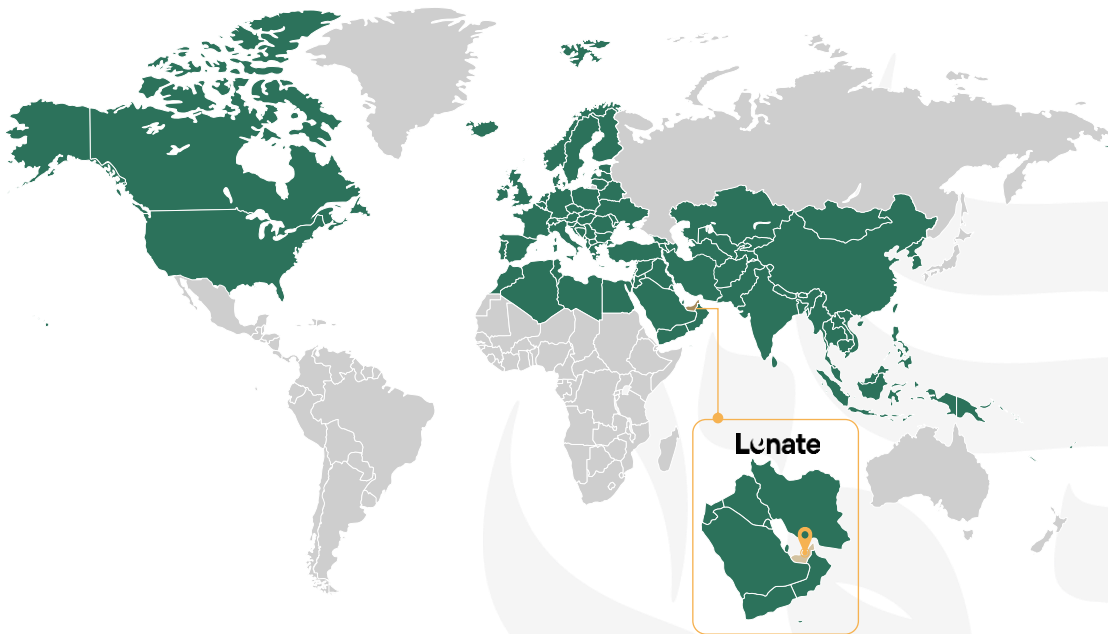
Add voluntary contributions to your holdings

Ghaf Benefits is powered by Lunate, a leading alternative investment firm managing >USD 105bn globally

Lunate is a **leading independent alternative investment firm**, managing >USD 105bn 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**



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

Lunate is the **largest ETF issuer in the region**, with >USD 220mn* in ETFs alone



Our **innovative flexible solutions** combined with our agility and **rapid global deployment** capabilities uniquely position us



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



Note: *2024 Lunate ETF data as of December 31, 2024
Source: Bloomberg; data as of December 31, 2024.

Join us now to
secure the future



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