

The future of financial wellbeing

FAB End of Service Benefits Funds



FAB End of Service Benefits Funds give employees an opportunity to grow their end of service benefits (EOSB)

Supporting the UAE government's ambition to foster a more competitive labour market, the Savings Scheme is a Ministry of Human Resources and Emiratization (MOHRE) initiative, approved by the Securities and Commodities Authority (SCA).



What are end of service benefits?

EOSB are the final payments employers make to employees when their employment contracts end. This includes a lump sum payment and may extend to other benefits such as unused annual leave and allowances.



What is the Alternative EOSB Savings Scheme?

The Alternative EOSB Savings Scheme was launched by the government under UAE Cabinet Resolution No. (96) of 2023 and Ministerial Resolution No.668 of 2023, introducing an alternative voluntary savings scheme for private sector employers and employees in the UAE, including those incorporated within free zones.



How do the FAB End of Service Benefits Funds work?

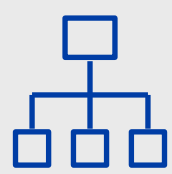
Participating employers simply register and make monthly contributions to professionally managed FAB End of Service Benefits Funds to increase and improve the benefits offered to employees at the end of their employment contracts.



The FAB End of Service Benefits Funds' advantages

Promote employee financial wellbeing and optimise operational efficiency

EMPLOYER



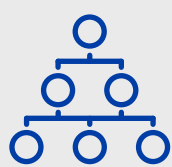
Streamlined operations

Reduced administrative management and costs, enabling more focus on growth and development



Better recruitment

Enhances employee compensation and helps to attract and retain talent



Top-tier management

Meticulous and professional management of investment funds, fully compliant with SCA and MOHRE regulations

EMPLOYEE



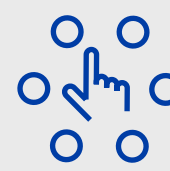
Empowerment

Offers educational resources and strategic investment options for financial security, and employees can add to their employer's contributions



Greater employee welfare:

Improves financial wellbeing and enhances job satisfaction



Diverse options

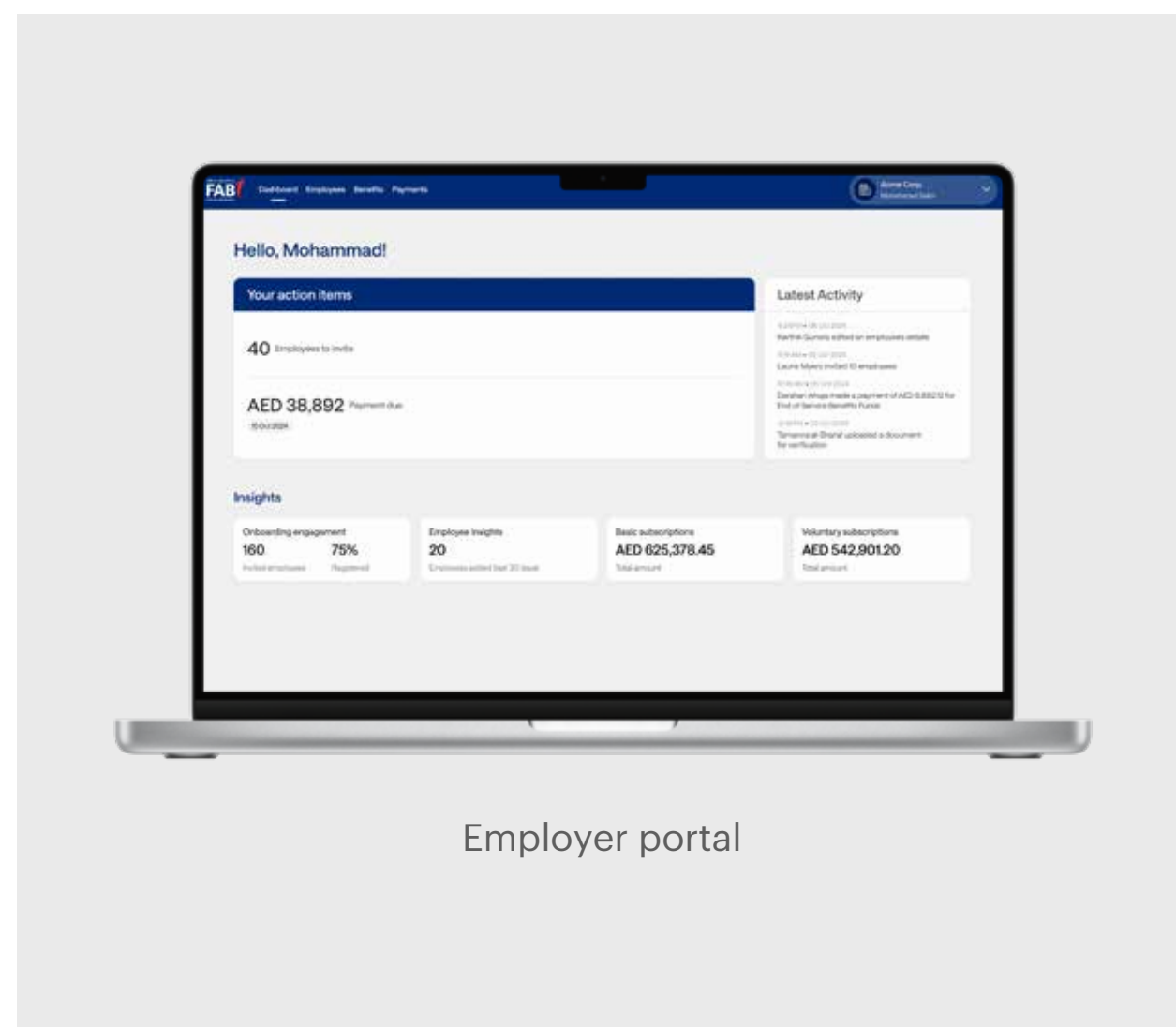
Provides various investment options, aligned with individual values and risk appetites



EOSB made easy

Companies are able to access all employee EOSB information through one user-friendly portal, while employees can easily view and manage their investments using the employee app.

Register and invest contributions



Employer portal

1 Contact FAB to enrol

✉ FABEOSB@bankfab.com
☎ +971 (02) 692 0609

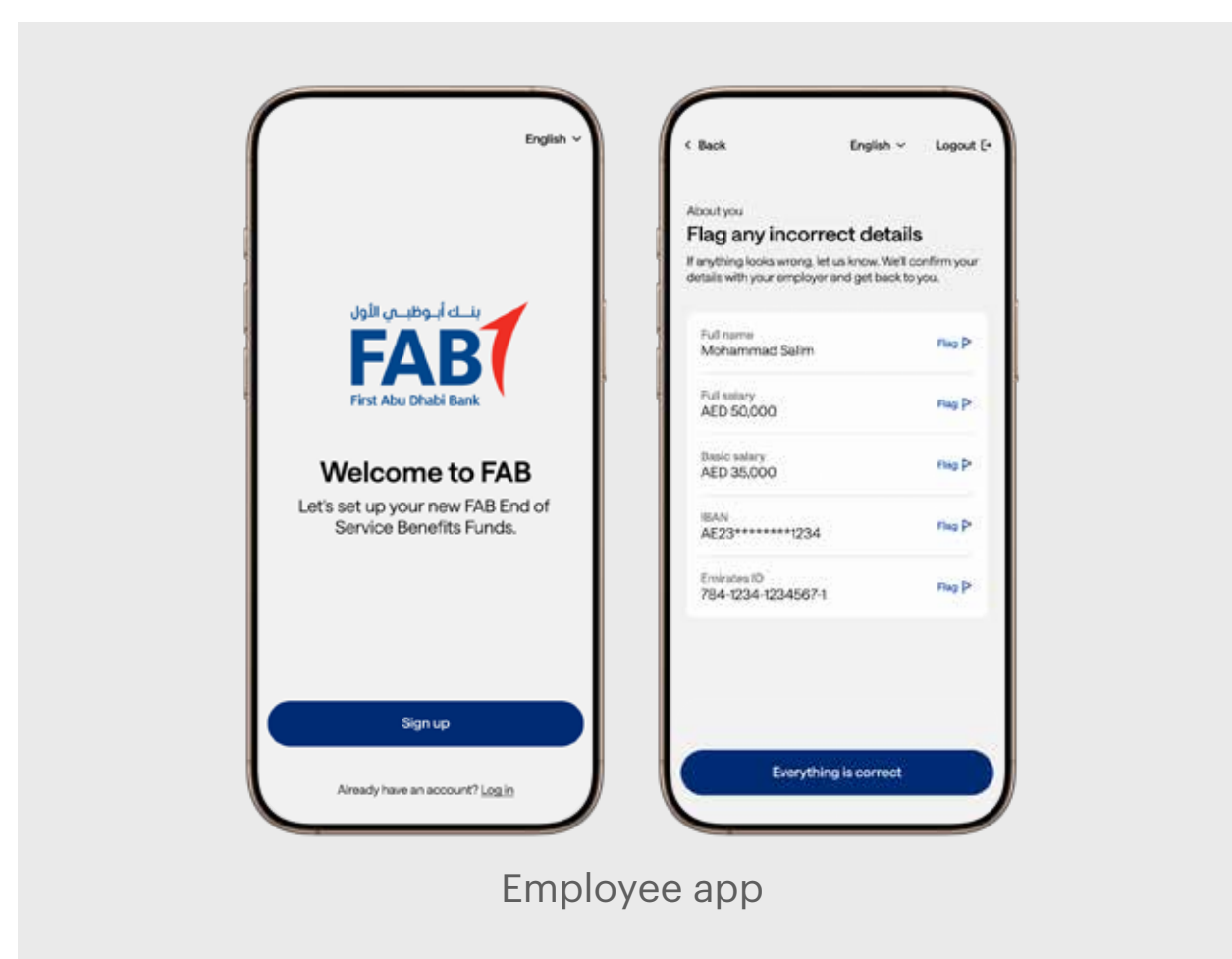
2 Register on portal

Upon registration, provide company information, and define participation details

3 Start contributing

Employers begin to make basic monthly contributions

Monitor and manage investments



Employee app

1 Download and register

Employees download the app upon receiving the invitation

2 Verify and select

Confirm personal details, and select investment preferences

3 Manage your savings

Monitor your investments, and easily make changes to your fund preferences

Investment options

Choose investment funds tailored to your values and risk appetite

Option 1

FAB End of Service Benefit Fund with Capital Protection

Option 2

FAB Islamic End of Service Benefit Fund with Capital Protection

Managed by the region's leading asset manager, FAB Asset Management



An award-winning MENA-focused manager

Part of FAB, one of the world's largest and safest banks, FAB Asset Management has over two decades of regional experience and USD 5 billion in total assets under management¹.



Trusted by major businesses and individual investors

Our clients range from sovereign wealth funds, pension funds or foundations and financial institutions to insurance companies, family offices and individuals.



Deep investment research expertise

Our dedicated buy-side research team in the MENA region provides in-depth analysis of over 200 companies.



¹As of Oct 2024

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Start shaping the future of employee financial wellbeing



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