



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

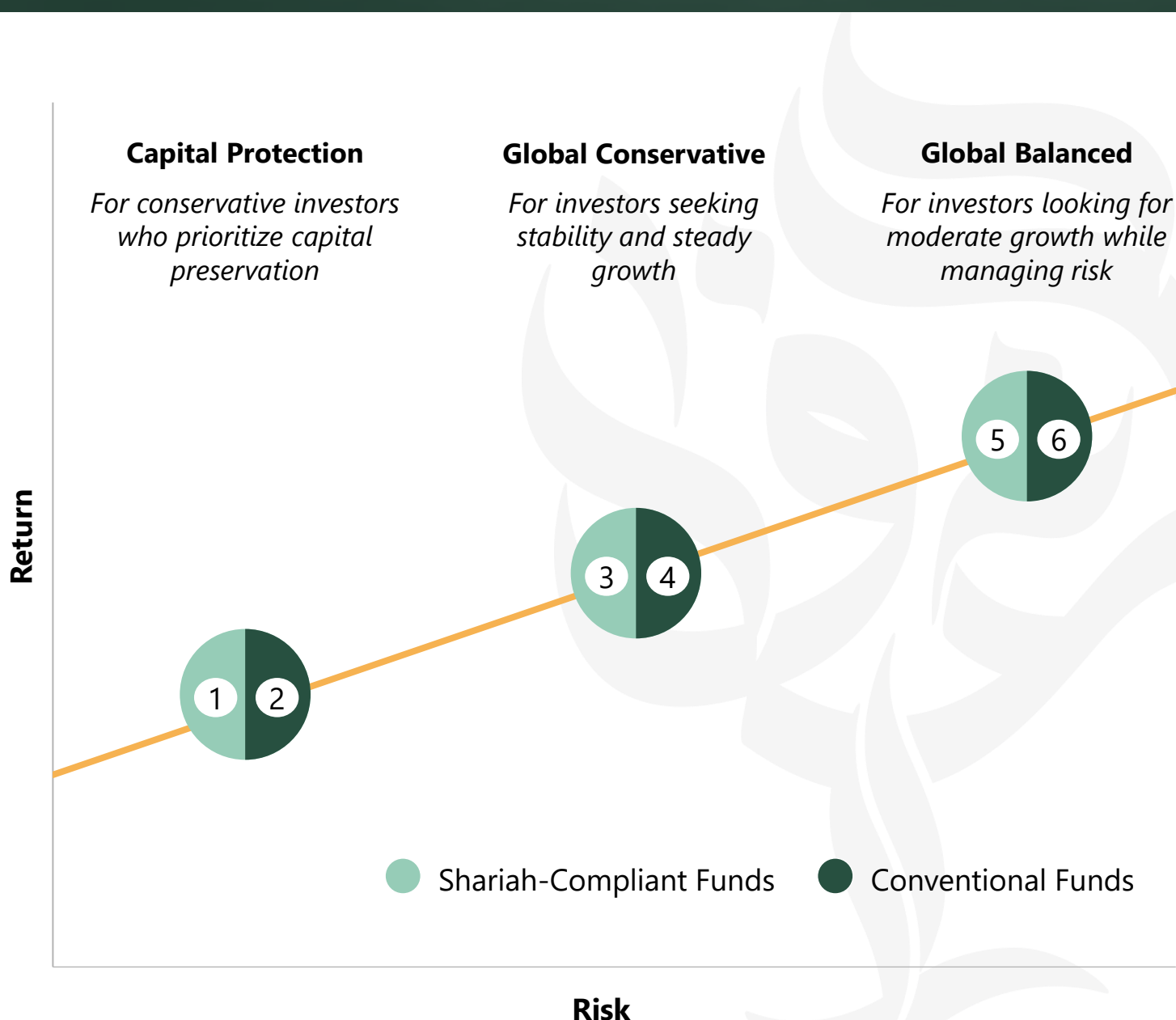
Employees can invest their EoSB in **funds of their choosing** with potential for **attractive financial outcomes**

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.



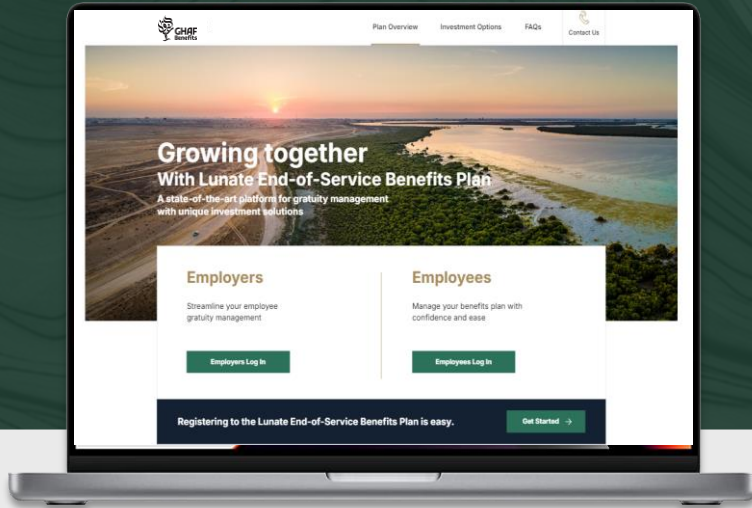
Through Ghaf Benefits, employees choose a combination of **3 investment strategies** across **6 MOHRE-approved and SCA-regulated investment products**, with a choice of Shariah compliant or conventional investments



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.



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



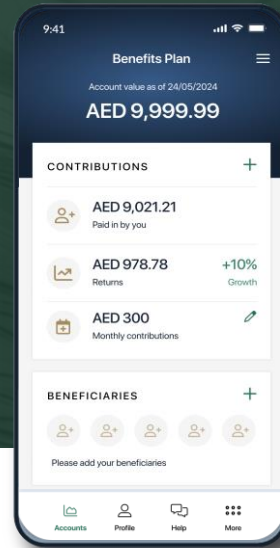
Contribution tracking: Easily monitor contributions



Participation tracking:

Stay updated on overall plan participation

for illustration purposes only.



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:

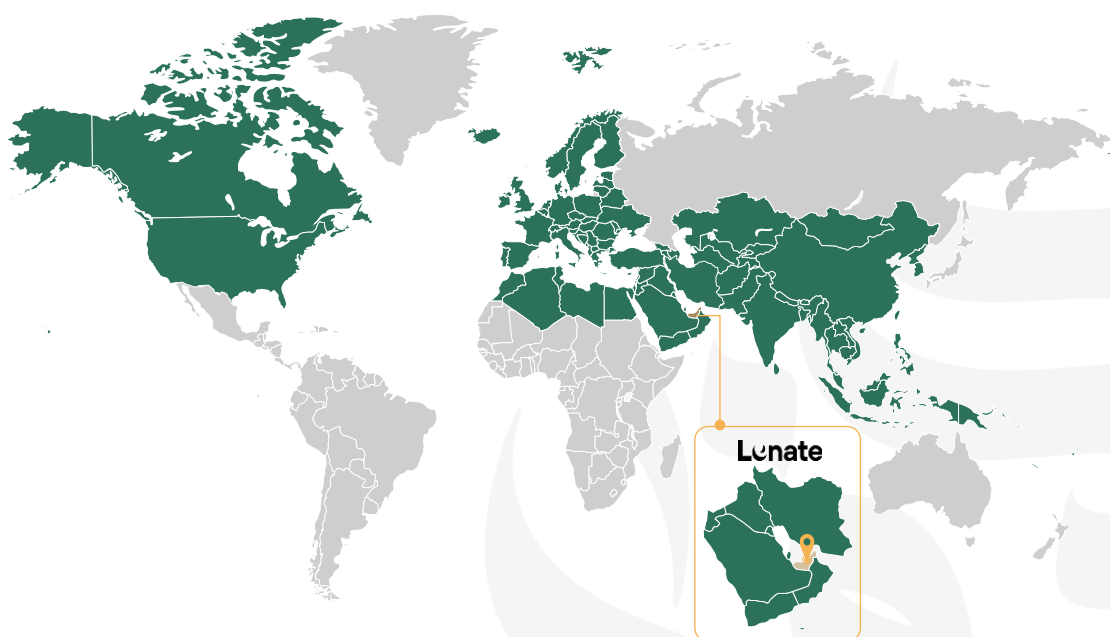
Add voluntary contributions to your holdings

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**



Contact us



Website: www.ghafbenefits.com



Email: eosb@lunate.com



Phone: +971-2-692-7213

Disclaimer

This information regarding the Lunate End of Service Benefits Fund and its sub-funds ("Lunate EoSB"), known as GHAF Benefits plan, together with any accompanying oral or supplementary information, data, or documents (collectively, the "Material"), has been prepared by Lunate Capital LLC ("Lunate" and collectively with its affiliates, the "Lunate Group"). The information provided is for informational purposes only and is not intended to constitute investment advice. Recipients should consider seeking independent advice from a licensed professional before making any investment decision based on this Material.

The Material is educational in nature and is not, nor is it intended to be, a recommendation or advice regarding any specific investment product, strategy, fund interest, or other financial decisions. It is not, and should not be relied upon as, legal, tax, accounting, or professional advice. The Material does not constitute an offer or solicitation to buy or sell any securities, products, or services, including (but not limited to) interests in funds or investments managed by any member of the Lunate Group. Any examples provided are illustrative only and should not be relied upon for any investment decision.

You are encouraged to read the full Lunate EoSB Prospectus carefully before investing or making any decisions in relation to the Scheme.

The Material may reference historic data or past performance. Such information is provided for illustrative purposes only and should not be relied upon as indicative of future results. Past performance or historic data does not guarantee or predict future performance, and there is no assurance that future results will align with any historical data presented in the Material.

The Material is provided "as is," and Lunate does not guarantee the accuracy, completeness, or reliability of the information contained or referenced in the Material. Investing in funds involves inherent risks, and past performance is not indicative of future results.

The Material may include certain 'forward-looking' statements, such as forecasts or predictions. Forward-looking statements inherently involve risks, as they are based on expectations of future events that may or may not occur. Therefore, they should be viewed with caution. These statements speak only as of the date they are made, and Lunate Group does not undertake any obligation to update or revise forward-looking statements based on new information or changing circumstances.

Lunate Group members, along with their respective directors, officers, employees, members, partners, shareholders, agents, or advisors (collectively, the "Related Persons"), make no representation or warranty as to the accuracy of any projections or estimates presented in the Material. They disclaim any liability for errors or omissions in the Material. In no event will Lunate or any of its Related Persons be liable for any direct, indirect, incidental, exemplary, compensatory, punitive, special, or consequential damages, costs, expenses, legal fees, or losses, including, without limitation, lost income, lost profits, opportunity costs, or damages caused by negligence, in connection with the use of this Material, even if advised of the possibility of such damages.

Republication or redistribution of any part of the Material is prohibited without the prior written consent of Lunate. GHAF Benefits is a registered trademark of Lunate Capital LLC.

Lunate EOSB Fund and sub-funds have been authorised and registered with the UAE Securities and Commodities Authority (SCA). The authorisation is not an endorsement or guarantee of the Lunate EOSB by the SCA nor is the SCA responsible for the contents of any Material, the Lunate EOSB prospectus, or any related material. Lunate Capital LLC is duly licensed and regulated by the UAE Securities and Commodities Authority.