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FAB

First Abu Dhabi Bank

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 Emiratisation (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.



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

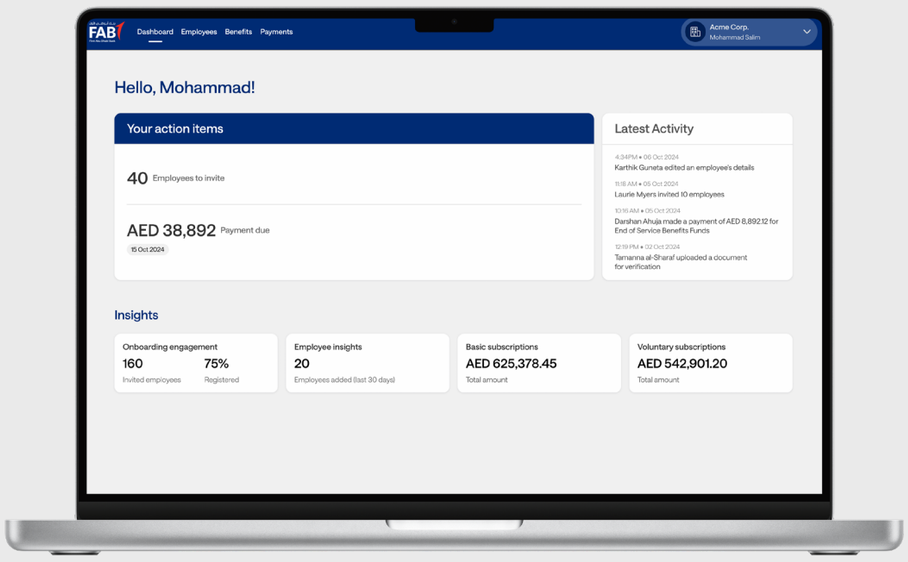
Diverse options
Provides various investment options, aligned with individual values and risk appetites



EOSB made easy

Companies are able to contribute and 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) 499 6333

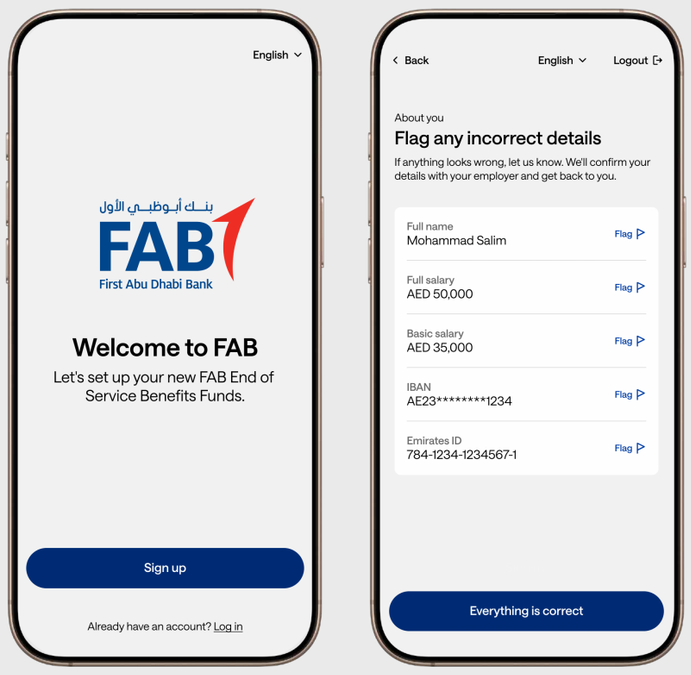
2 Register on portal

Upon registration, provide company information, and define participation details

3 Start contributing

Employers begin to make monthly contributions

View and monitor investments



Employee app

1 Register

Employees register upon receiving the invitation

2 Verify and select

Confirm and verify personal details

3 Monitor your savings

Monitor your investments

Tailored investment strategies

FAB End of Service Benefits Funds will be available across three different risk profiles, in both conventional and Shari'ah-compliant options, allowing employees to choose the investment funds that best suit their values, risk appetite and life stages. Whether investors are cautious, balanced, or ambitious in pursuing financial growth, our fund solutions are tailored to meet all needs.

Conservative (launched)

Ideal for skilled and unskilled employees, this strategy prioritises capital protection and a steady income for peace of mind.

- **Asset class** – top-tier, short-term securities for reliable growth
- **Risk** – minimal exposure to market volatility
- **Returns** – consistent income from interest-bearing securities

Balanced (coming soon)

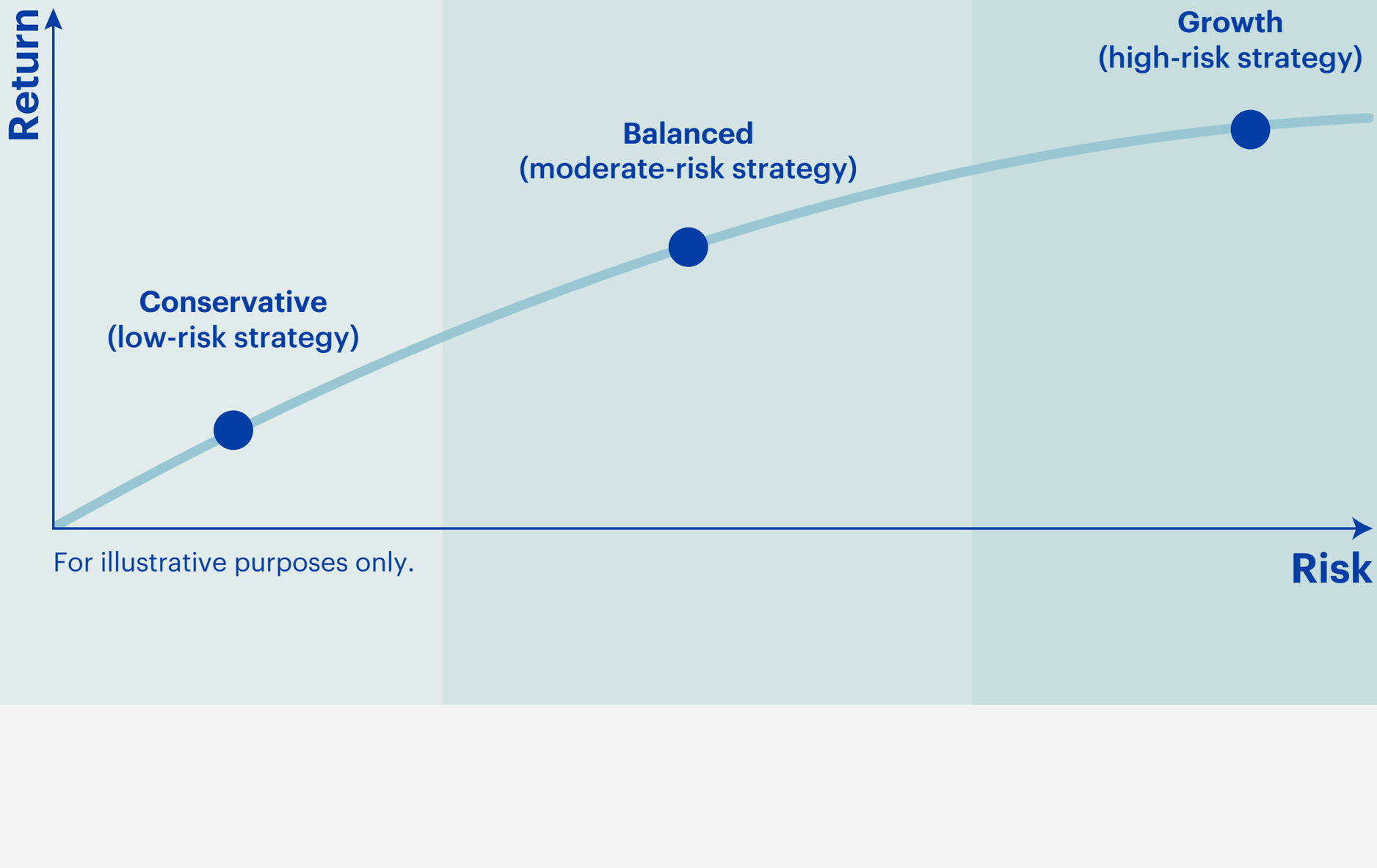
Suitable for skilled employees only seeking a blend of income and capital gains. This strategy balances moderate growth with security.

- **Asset class** – combination of money market, equity and fixed-income investments for a diversified portfolio
- **Risk** – moderated risk from blend of stocks and bonds
- **Returns** – adaptable to varying market conditions to create steady growth without excessive volatility

Growth (coming soon)

Designed for skilled employees only with a higher risk tolerance. This strategy prioritises long-term capital appreciation.

- **Asset class** – diversified equity portfolio to capture extensive gains in vibrant sectors
- **Risk** – dynamic investments subject to market fluctuations
- **Returns** – opportunity for substantial long-term gains



For illustrative purposes only.

Conventional and Shari'ah-compliant fund options

FAB End of Service Benefits Funds are currently available in the following options:

Option 1

FAB End of Service Benefit Fund with Capital Protection

The fund's strategy principally centres on investing in money market instruments, to create stability and liquidity.

Option 2

FAB Islamic End of Service Benefit Fund with Capital Protection

The fund's strategy principally centres on investing in Islamic money market instruments, to create stability and liquidity.

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.

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.

In partnership with a range of trusted providers

APEX	Aurem.	Deutsche Bank	pwc	WHITE & CASE
Fund Administrator Transfer Agent	Service Portal Operator	Custodian	Fund External Auditor	Legal Auditor

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Get in touch

Start shaping the future of employee financial wellbeing

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