



# SHAPING YOUR FINANCIAL FUTURE

**Lunate End of Service Benefits  
(EoSB) Scheme**

**Lunate Capital LLC is the investment manager of the Lunate EoSB Scheme  
and is a subsidiary of Lunate Holding RSC Limited**

Lunate Holding is an Abu Dhabi-based independent global alternative investment manager and is the leading ETF issuer and manager in the MENA region

Lunate Holding has more than 170 employees and \$105 billion of assets under management

Lunate Capital LLC is duly licensed and regulated by the UAE Security and Commodities Authority

**Lunate**

**INNOVATE. INSPIRE. INVEST.**



## WHAT IS THE (ALTERNATIVE) END-OF-SERVICE BENEFITS SCHEME?

The Alternative EoSB Scheme, introduced by the Ministry of Human Resources and Emiratization (MOHRE) and governed by Decree-Law No. (33) of 2021, allows participating employers to channel their employees' end-of-service gratuity into professionally managed funds approved by the UAE's Securities & Commodities Authority.

Employers choosing to participate in the Scheme would allow their employees to invest their end of service benefits in funds, enabling them to receive returns on investment upon completion of their employment.

### HOW CAN EMPLOYEES BENEFIT?

#### INCREASED GRATUITY POTENTIAL

The Lunate EoSB Scheme enables employees to **earn returns** on their end-of-service gratuity, potentially increasing **the amount they receive** upon concluding their tenure.

#### FLEXIBILITY OF CHOICE

Employees can choose **how their end-of-service benefits will be managed**, catering to **various risk appetites**, with **conventional and Shariah-compliant** options.

#### ROBUST INFRASTRUCTURE AND EXPERTISE

Employees benefit from **Lunate's robust infrastructure and expertise**, which manages end-of-service benefits with high professional standards.

#### SUPPLEMENTARY INVESTMENTS

Employees can voluntarily **add their own contributions** and select from different investment options to match their investment preferences.

### HOW CAN EMPLOYERS BENEFIT?

#### SIMPLIFIED PROCESS

The Lunate EoSB Scheme **reduces the administrative burden** for employers by streamlining end-of-service benefit management through SCA-approved investment funds.

#### TALENT ATTRACTION AND RETENTION

Offering a competitive EoSB Scheme can improve talent attraction and retention by enhancing **employee compensation packages**.

#### PROFESSIONAL MANAGEMENT

With extensive investment experience, Lunate ensures **professional and cost-effective management** of employee funds.

#### ADDITIONAL CONTRIBUTIONS

Employers can make **additional contributions beyond basic entitlements**, reinforcing their commitment to the financial security of their employees.



# INVESTMENT OPTIONS

Employees can personalize their choices to match their investment preferences.

The Lunate EoSB Scheme offers a choice of three different risk profiles, each covering conventional and Shariah-compliant options.



## CAPITAL PROTECTION<sup>1</sup>

Provides a stable rate of return over time with minimal risk. This strategy suits conservative investors who prioritize capital preservation.

## BALANCED

Seeks an equilibrium between a stable rate of return and long-term growth. This strategy is suitable for investors looking for moderate growth while managing risk.

## GROWTH

Prioritizes long-term growth of investments. This approach is best suited for investors with a longer time investment horizon and higher risk tolerance.



**If an employee does not select an investment option or does not qualify as a "skilled worker"<sup>2</sup> they will be automatically enrolled in the Capital Protection investment strategy (default investment option).**

To note, all investments carry risks, including the potential loss of principal. Thus, terms such as "low risk" or "high risk" are subjective and informational only.

<sup>1</sup> Capital Protection sub-funds may be considered low-risk investments. Nonetheless, the investments may be affected by force-majeure events.

<sup>2</sup> A skilled worker is defined as an employee who earns a monthly salary of 4,000 AED or more, according to the officially recognized labor classification system within the labor market.

# CLICK, SUBSCRIBE AND TRACK

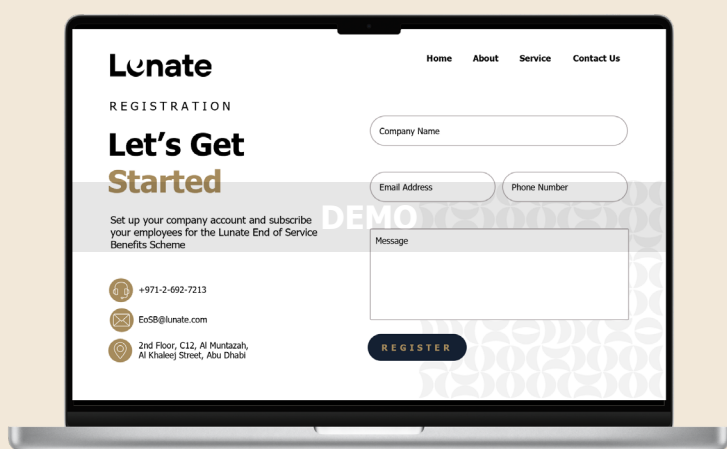


**Employers and employees will be able to track their savings and returns online.** Based on their individual preferences and investment goals, employees have the flexibility to reallocate funds across different investment options and contribute additional capital to their holdings.

## CREATE AND MANAGE SUBSCRIPTIONS

**The Lunate EoSB online platform will provide employers with a user-friendly interface to efficiently manage their employees' end-of-service gratuity.**

Through this secure online portal, employers will be able to easily enroll eligible employees, update their information, oversee contributions, and track overall participation in the Lunate EoSB Scheme. For more details on the steps to create and manage subscriptions, please [refer to the FAQs](#).



## 1 REGISTRATIONS AND SUBSCRIPTIONS

To enroll your company in the Lunate EoSB Scheme, contact Lunate via the details below to initiate the registration process.

## 2 CONTACT DETAILS

Customer support is available via:

+971-2-692-7213

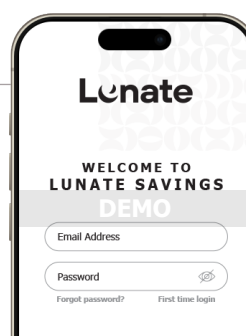
eosb@lunate.com



## TRACK AND MANAGE INVESTMENTS

**With Lunate's EoSB Scheme mobile app, employees will be able to easily track their contributions and returns.**

Lunate will offer participating employees the opportunity to manage their investments online, allowing them to easily switch investment strategies or increase contributions based on their individual financial goals.



**To learn more about our End-of-Service Benefits Scheme, or to register:**

Visit our website to read our FAQs at [eosb.lunate.com](https://eosb.lunate.com)

Contact our customer support at **+971-2-692-7213**

Or email [eosb@lunate.com](mailto:eosb@lunate.com)

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