



# Understanding End of Service Benefits & Workplace Saving

A collaboration between RAKEZ & MEWSS

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**MEWSS**

# It's Time to Rethink End of Service Benefits

- Designed for a different time
- Risks are compounding
- Unfunded and unpredictable
- Employees are vulnerable
- Trust demands new solutions



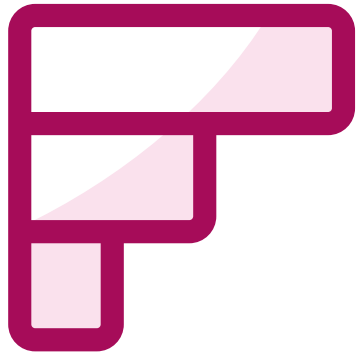
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# MEWSS – A Corporate Savings Plan

**MEWSS** – **M**iddle **E**ast **W**orkplace **S**avings **S**olution – a digital savings solution that helps employees save and invest directly from their salary

- Flexible – optional matching
- No Lock-ins, no minimums
- Simple and affordable
- Access to tier one investments





# Do you currently save for the future?

# How MEWSS works

- Employee-driven savings
- Salary-based contributions
- No admin burden
- Optional for companies to boost employee savings



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## Main features

- No monthly minimum contribution
- Increase, decrease or pause contributions
- Leave money invested or withdraw it post employment
- Access to tier 1 investment funds



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# Where Do Employees' Savings Go?

Choose from a pre-approved list of investment options, including Shariah and non-Shariah options

- **Blackrock, Franklin Templeton and Schroders**
- \$11T+ in assets under management
- Ongoing review and may change

**BlackRock**®



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# Who's Safeguarding the Savings?

- Praxis is the **Trustee** of MEWSS
- Over **50 years of global expertise** across 15+ regions, with a strong UAE presence since 2010
- Based in **ADGM\*** and **DMCC**, serving many high-profile clients like **Mubadala** and **Daman National Health**
- Praxis Group provide pensions and employee benefit plans to **more than 10,000 individuals** and hold over **\$1.8bn in assets\*\***

PRAXIS



MUBADALA



ضمان  
Daman™

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\*Praxis is licensed by the FSRA in ADGM to provide trustee services.

\*\*as of 31 Dec 2023



**How many hours per week do you think an employee spends thinking about personal finances?**

# Why are companies offering MEWSS?

- Attract & retain talent
- Lower replacement costs
- Financial wellbeing
- Rising employee expectations
- On-going support



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# Why Employees want Savings Plans?

- Fulfilling life goals
- Emergency readiness
- Financial control
- Tax-free environment
- Trusted investment access



**Kick-start a healthy savings habit**

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**If you save AED 1,500 per month for 10 years and get 7% annual return - how much money will you have?**

## Common thoughts ... 1/3

**“I don’t make enough to save”**

Start small—even 1% can grow

**“I don’t understand investments”**

The plan provides a range of investment options managed by top-tier asset managers, ensuring employees can save for the future with confidence and peace of mind

**“I’m afraid of losing money”**

Diversified portfolios help manage risk and typically deliver steady long-term growth despite short-term fluctuations

**Every little bit helps, and the plan is designed for experienced and beginners**



## Common thoughts ... 2/3

### Why not save with a bank?

- Supplement, not replace
- Market access, not Just deposits
- Potentially higher returns
- Bank offers have limits
- Falling interest rates



## Common thoughts ... 3/3

- Markets are volatile
- Returns aren't guaranteed
- Global events matter
- Think long-term



	2025 YTD	2024	1 Year	3 Year	5 Year
Growth	-3.9%	19.10%	7.17%	20.32%	59.91%
Moderate	-0.95%	13.61%	8.16%	17.18%	39.81%
Defensive	1.79%	6.76%	8.17%	10.11%	15.77%
Sukuk	1.32%	2.32%	6.47%	7.70%	15.90%
Money Market	1.38%	5.07%	4.76%	12.78%	12.41%

## What are the fees?

Fee	Amount	Paid by
Implementation Fee	AED 4,000 (annual renewal fee AED 3,000)	Employer
Platform Subscription Fee	AED 10 per employee per month	Employer <b>or</b> Employee
Management fee	0.80% per annum of the assets under administration	Employee

### Notes:

- Investment management fee will be deducted directly by the investment manager

## How Much Fees Will You Pay?

- Monthly contribution: **AED 1,500**
- Investment return: **7%**
- **AED 79** management fee paid by the employee
- **AED 120** Platform subscription fee paid by employer





**How much will you save on a monthly basis in AED?**

## Get Started in 3 Easy Steps

1. Plan setup
2. Invite employees
3. Go Live!



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Q&A

Let's Stay in Touch

[vas@rakez.com](mailto:vas@rakez.com)

Or reach out to your key account manager

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**Today's savings,  
tomorrow's success!**

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