

The Emirates Group Provident Scheme – Investment Management Charges

Members of the Emirates Group Provident Scheme enjoy substantial discounts on the investment management fees charged to ordinary investors using the funds. The provident scheme funds are single priced meaning there are no entry or exit charges applying to either deposits or withdrawals. Also, the annual investment management fees are much lower (in many cases up to 50% lower) for scheme members compared with those charged to regular investors using the same funds.

It is important to note that the investment management charges shown in the fund fact sheets are the standard management fees that apply not the actual discounted fees applying to Emirates Group provident scheme members.

The table below shows the fund range, the accounts the funds are available in and the actual discounted annual investment management charges (AMC) applying for provident scheme members.

Cash/Liquid Funds	A, B and C Account	C account	AMC
BGF US Dollar Reserve	√		0.2%
Emirates Islamic Money Market	√		0.4%
Russell US Dollar Liquidity	√		0.2%
Fidelity US Dollar	√		0.4%
Currency Funds			
BGF USD Sterling Hedged	√		0.2%
Fidelity Australian Dollar Currency	√		0.5%
Fidelity Euro Currency	√		0.5%
Bond Funds			
BGF Global Government Bond		√	0.5%
BGF World Bond		√	0.5%
BGF Inflation Linked	√		0.5%
Emirates Global Sukuk			0.5%
Fidelity International Bond	√		1.00%
Fidelity US Dollar Bond	√		0.5%
Equity Funds			
BGF Asian Dragon Fund		√	0.75%
BGF Emerging Europe Fund		√	0.75%
BGF European Fund		√	0.75%
BGF European Small & Mid Cap Opportunities		√	0.75%
BGF Global Opportunities		√	0.75%
BGF Japan Small & MidCap Opportunities		√	0.75%
BGF Latin American		√	0.75%
BGF United Kingdom		√	0.75%
BGF US Flexible Equity		√	0.75%
BGF US Small & MidCap		√	0.75%
BGF World Gold		√	0.75%
BGF Global Equity		√	0.75%
BlackRock Sharia Fund	√		1,25%
Emirates Mena Opportunities	√		1.25%
Fidelity America		√	0.75%
Fidelity FE ASEAN		√	0.75%
Fidelity FE Asian Special Situations		√	0.75%
Fidelity FE Australia		√	0.75%
Fidelity Emerging Markets		√	0.75%
Fidelity Euro Blue Chip		√	0.75%
Fidelity European Growth		√	0.75%
Fidelity European Smaller Companies		√	0.75%
Fidelity International	√		0.75%
Fidelity FE Japan		√	0.75%
Fidelity Nordic		√	0.75%
Fidelity FE South East Asia		√	0.75%
Fidelity United Kingdom		√	0.75%
Single Manager Mixed Asset Funds			
BGF Global Allocation Fund	√		0.75%
Multi-Manager Mixed Asset Funds			
Russell Global Defensive	√		0.75%
Russell Global 35	√		1.0%
Russell Global 50	√		1.0%
Russell Global 70	√		1.0%
Russell Global 90	√		1.0%
Multi-Manager Single Asset Funds			
Russell Global Real Estate securities		√	1.20%