



Look ahead

The Emirates Group Provident Scheme

INSIDE THIS 2018 ISSUE

New Provident Scheme e-learning module

Get up to speed on all aspects of the scheme through the new online e-tutorials

Provident scheme nomination form - enhancements

New system improvements now permit members to nominate secondary beneficiaries, wills and trust arrangements

Managing your account

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At a glance

Scheme contacts and statistics

Scheme roundup

2017 was an exciting year for the scheme with strong fund performance across virtually all asset classes and a number of new improvements to the scheme. These included the introduction of online learning tutorials (more information can be found on the next page) and new Russell fund additions.

2018 will also see flexibility improvements with the introduction of A account part-company contribution flexibility for members with more than 10 years of qualifying service. This flexibility is currently being developed by our IT colleagues and, when launched, will give you the option to invest the additional step-up Company contribution into the broader range of C account funds or take as a cash payment. Further details will follow when the system development is completed.

The Emirates Group Provident Scheme represents a significant element of your reward package. We'll continue to enhance it to offer increased choice, flexibility and the use of technology to deliver improved account access and management.

Regards,

A handwritten signature in black ink, appearing to read 'Nick Foxtton', with a small flourish underneath.

Nick Foxtton
Manager Human Resources (Benefits)



Provident Scheme e-learning tutorials

In July 2017 we rolled out a new e-learning tutorial programme. The tutorials are a great way to enhance your knowledge of how the scheme works, and which currency and investment options are available to you. Whether you're a new member or would just like a quick refresher, these tutorials will help you get up to speed quickly.

The seven modules are no longer than three minutes each (with some much shorter). These can be watched in any order and cover the following areas:

- Introduction
- Scheme structure
- Contributions
- Investment options
- Managing your provident scheme account
- Payment on leaving service
- Remember

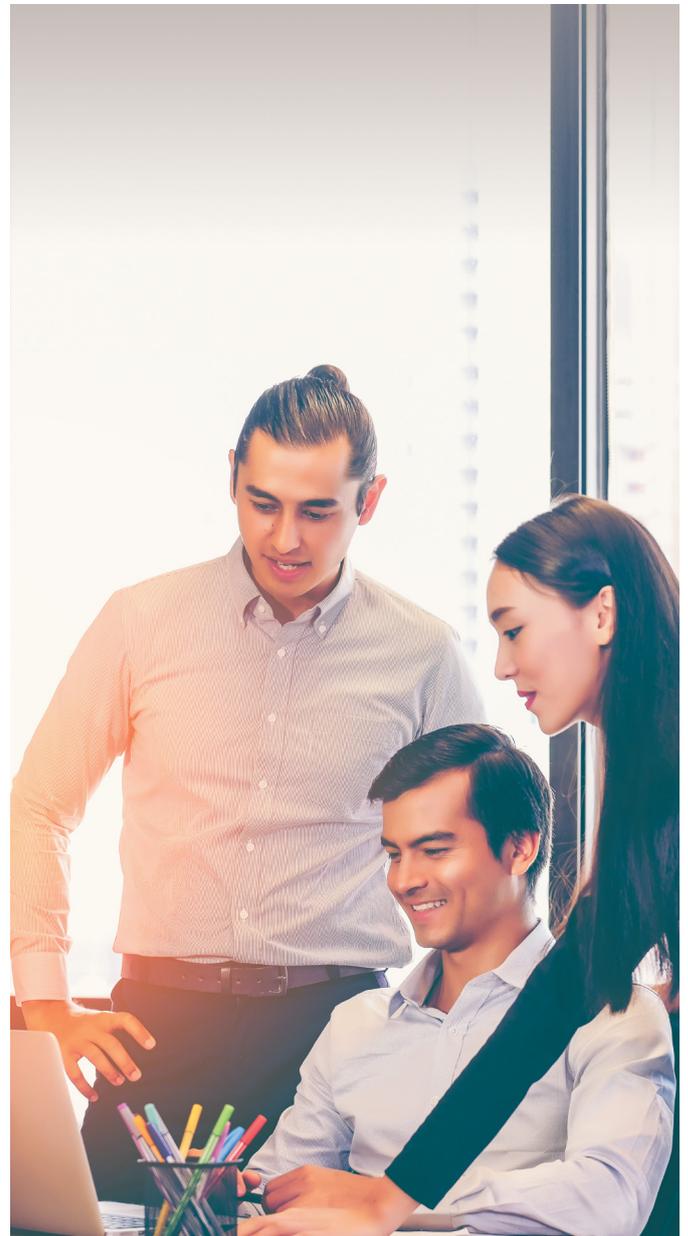
You can access the tutorials via 'My Learning Zone' by [clicking here](#).

Alternatively, when logged into the company network (either from an office location or a company computer), go to:

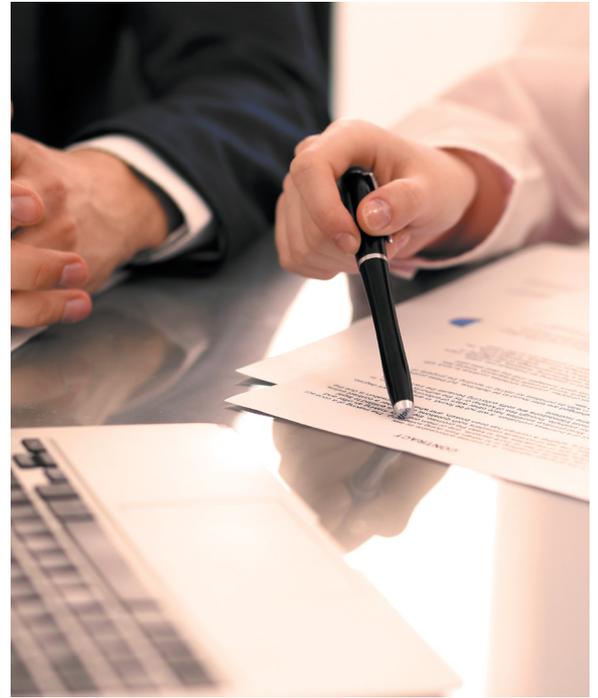
- groupworld > Employee Centre > My Learning Zone > To-Do List tile to open the Learning Assignments
- From the Find Learning tile, search for Emirates Group Provident Scheme and click Go to access the course

When outside the company network:

- Use www.emiratesstaff.com using your EPIN (home/internet users) or <http://groupworld.emirates.com/foip> using your mobile pass and network password
- From the groupworld home page, go to Tools & Applications > My Learning Zone > To Do list to open Learning Assignments
- Then from the Find Learning tile, search for Emirates Group Provident Scheme and click Go to access the course



Provident Scheme Module and Nomination forms



New facility will add contingent beneficiary nominations

Members will soon be able to nominate contingent (or secondary) beneficiaries and/or declare a will or trust for payment of provident scheme benefits. So far it has only been possible for members to make primary beneficiary nominations on provident scheme monies – basically one set of nominations. However, in the unfortunate event of the simultaneous death of both the member and those primary nominated beneficiaries, money would have been paid to the executors of the estate or appointed administrator.

Once these options are available, we suggest you check whether your current nominations are still valid, and that you seek legal advice. We'll notify you when the additional options are available on the system.

Managing your access to ePA

(the site provided by Willis Towers Watson)



The payroll administration and Emirates Group HR management team still receive many login queries from members. However, just like with your online banking, social media and private email accounts you're encouraged to manage your login without any external assistance.

You can also access ePA through HRDirect without the need for any passwords:

- HRDirect > Profile > Remuneration and Benefits > Provident Scheme Benefits > Towers Watson ePA System
- HRDirect > Applications > Compensation and Benefits > Towers Watson
- HRDirect > Applications > Compensation and Benefits > Provident Scheme > Towers Watson ePA System

Once on the site, if you wish to access the site from the Internet (and not via HRDirect), you can easily reset by setting up memorable hints as follows:

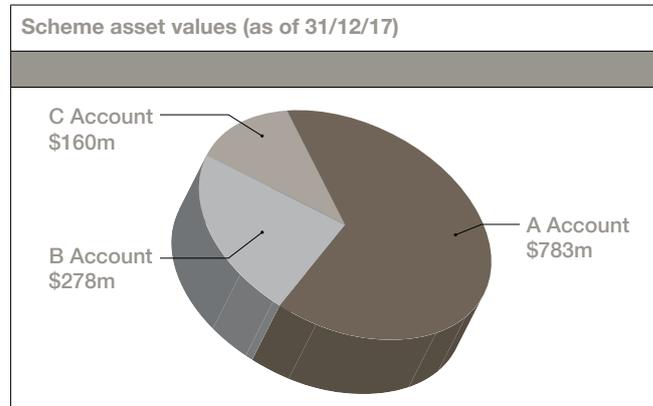
1. From the home page of ePA, please enter or update your memorable hint and word using the **Change Security Information** link at the bottom of the page under Settings, then click save.
2. Take a note of the way your first name, last name and email address are stored in ePA – you can find this under the **Personal Details** by clicking the **My Details** tab on the home page in the personal information tab. You'll need this information during the password reset process.
3. Then, close the ePA using one of the single login routes above and re-open ePA using the following link:
https://epa.towerswatson.com/doc/EMR/login.htm
4. Click the **User ID Reminder and Reset Your Password Services** link from the main login screen and follow the instructions. Your user ID is: EMRYYYYYXXXXXX, where YYYY is your year of birth and XXXXXX is your staff ID. **(You'll need to switch off the pop-up blocker on your browser for this to work).**

At a glance

Summary of returns by fund, contacts and total asset values.

A & B account 12 months' gross investment returns to 31/12/2017		
BGF	Return %	Benchmark %
USD Cash	0.72	-
World Bond	3.06	3.04
Global Opportunities	24.70	23.97
Inflation Linked Bond	2.82	2.91
Global Allocation	12.65	15.69
GBP Cash	0.45	-
EIS	Return %	Benchmark %
Global Sukuk	3.19	3.74
Islamic Money Market	1.32	1.18
Islamic Global Balanced	11.02	11.25
Fidelity	Return %	Benchmark %
USD Cash	0.47	-
International Equity	14.54	18.17
AUD Currency	1.18	-
EUR Currency	-0.53	-
International Bond	-1.16	-1.26
Russell	Return %	Benchmark %
Global Defensive	5.19	1.12
Global 35	8.69	6.84
Global 50	13.39	11.01
Global 70	17.10	14.89
Global 90	21.91	22.67
Multi-asset GBP	8.1	8.0
Multi-asset Euro	6.2	5.9

Scheme contacts & advisers	
Trustee	Administration Manager
Equiom Trust Co Ltd	Willis Towers Watson
Fund Managers	Financial Adviser
BGF/BlackRock Emirates NBD Fidelity Investments Russell Investments	Mondial LLC Tel: 04 382 0300
Benefits Managers	
Nick Foxtan MHR (Benefits) Tel: +44 161 493 4517 Email: nick.foxtan@emirates.com	Meena Raza MHR (Benefits) Tel: +9714 708 5147 Email: meena.raza@emirates.com



Membership	
Active members	6,591
Deferred members	118