

Member Guide Handbook

Daman Investments End of Service Program



Building Your Wealth Since 1998

STEP 2 STEP 1

Member Guide Handbook

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This member guide has been created to provide employee with the information they need in order to understand the Daman Investments End of Service Program application.

How do I access my account online?

In order to log into your online account for the first time, click the activation link in the welcome email you will have received. If the link has expired, visit the employee sign in page and follow the 'Forgot your password' process. For this process, you will require your email address and your account name. Your account name will be referenced in your welcome email. You can find more detailed instructions on the next page of this guide.

What can you do with your online account?

- Review the contributions your employer has made and any contributions you have made voluntarily through salary deduction
- Request a partial or full withdrawal if you've left employment
- Nominate your beneficiaries
- Find out the options available to you when you leave your employer
- Even after leaving employment, you can stay invested and view the value of your account from any location globally

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Activating your account

- 1. Follow the link in the welcome email to set up your password and start using the application.
- 2. This link is valid only for 48 hours, so please make sure you activate your account as soon as you receive this email.
- 3. This is the account name for your company. You will need this to change your password in the future.

Sign In

DAMAN INVESTMENT

Hi Mr. Member,

They will be contributing to your account every month. Go ahead - activate your account now by clicking the button below

XYZ company has added you to the Daman Investments End of Service program: welcome!

They will be contributing to your account every month. Go anead - activate your account now by clicking the button below.

lick here - Start now!

This link will expire in 48 hours. After this time, simply click 'forgot your password' and enter your account name: test-company-3-for-onshore

Investing your Daman Investment End of Service contributions

Your contributions are invested by default into the fund selected by your employer, so your account value will go up or down in line with the performance of this fund. Click here to know more.

Daman Investments End of Service Program gives you access to in reputable funds that have been approved by the UAE's Securities & Commodities Authority (Capital protection and sharia-compliand). Login to see the full range of available investment options and to choose options that work for you.

Key features of Daman Investments End of Service Program

- · Transparency; Get full control and visibility of your end of service benefits
- Savings; Top up your savings with additional voluntary contributions.
 Protection: Benefit from UAE government approved savings scheme.
- Flexibility: Take your money when & how you want, after you leave servic
 - Easy access; Download our 'Zurich Workplace Savings' app

Tax Inform

When you first login you must self-certify your personal details and tax status. This is required to be done as soon as possible, but no later than <u>90 days</u> from the opening of the account to avoid your account being frozen. The fund manager is legally obliged to collect this information for you for FATCAVCRS purposes. Failure to provide this may result in you being reported in jurisdictions outside of the UAE; based on information held.

you have any questions, please of

Best wishes,

The Daman Investments Team

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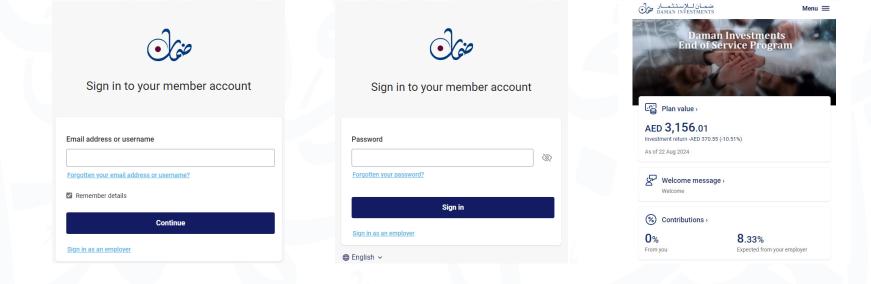


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Activating your account

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- 1. You can create your password for your Application. Your password must contain a minimum of 14 characters.
- 2. For Reset password, Account name is your company. You will need this to change your password in the future.
- 3. You should have access to your dashboard.



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Portfolios Management | Investment Fund Management | Promotion

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