

# Invest Gratuity with Ghaf Benefits

An enhanced End-of-Service Benefits (EoSb) plan



EMPLOYER BROCHURE

**GB** مزایا الغاف  
Ghaf Benefits  
Powered by Lenate

[ghafbenefits.com](http://ghafbenefits.com)

# Today's efforts into tomorrow's possibilities

Ghaf Benefits is an alternative end-of-service benefits (EoSB) plan approved by MOHRE and SCA. Offered by Lunate, it allows employers to channel employees' end of service gratuity into professionally managed funds regulated by SCA.

## Traditional Gratuity

Traditional gratuity strains employers with administrative work and unpredictable pay-outs, while employees get no protection from inflation.



1. Employers make large lump-sum payouts, with unpredictable timing straining liquidity



2. Employers manage the administrative burden while maintaining significant liabilities



3. Employees get no protection from inflation with no flexibility or choice

## The Solution

An alternative EoSB plan, such as Ghaf Benefits, with steady contributions, no admin burden, and potential for better financial outcomes.

### Traditional Gratuity

Employers make large lump-sum payouts, with unpredictable timing straining liquidity

Employers manage the administrative burden while maintaining significant liabilities

Employees get no protection from inflation with no flexibility or choice



### Enhanced Alternative EoSB Scheme

Employers make steady, predictable monthly contributions



All administrative work is fully outsourced to professionally managed funds



Employees can invest their EoSB in funds of their choosing with potential for attractive financial outcomes

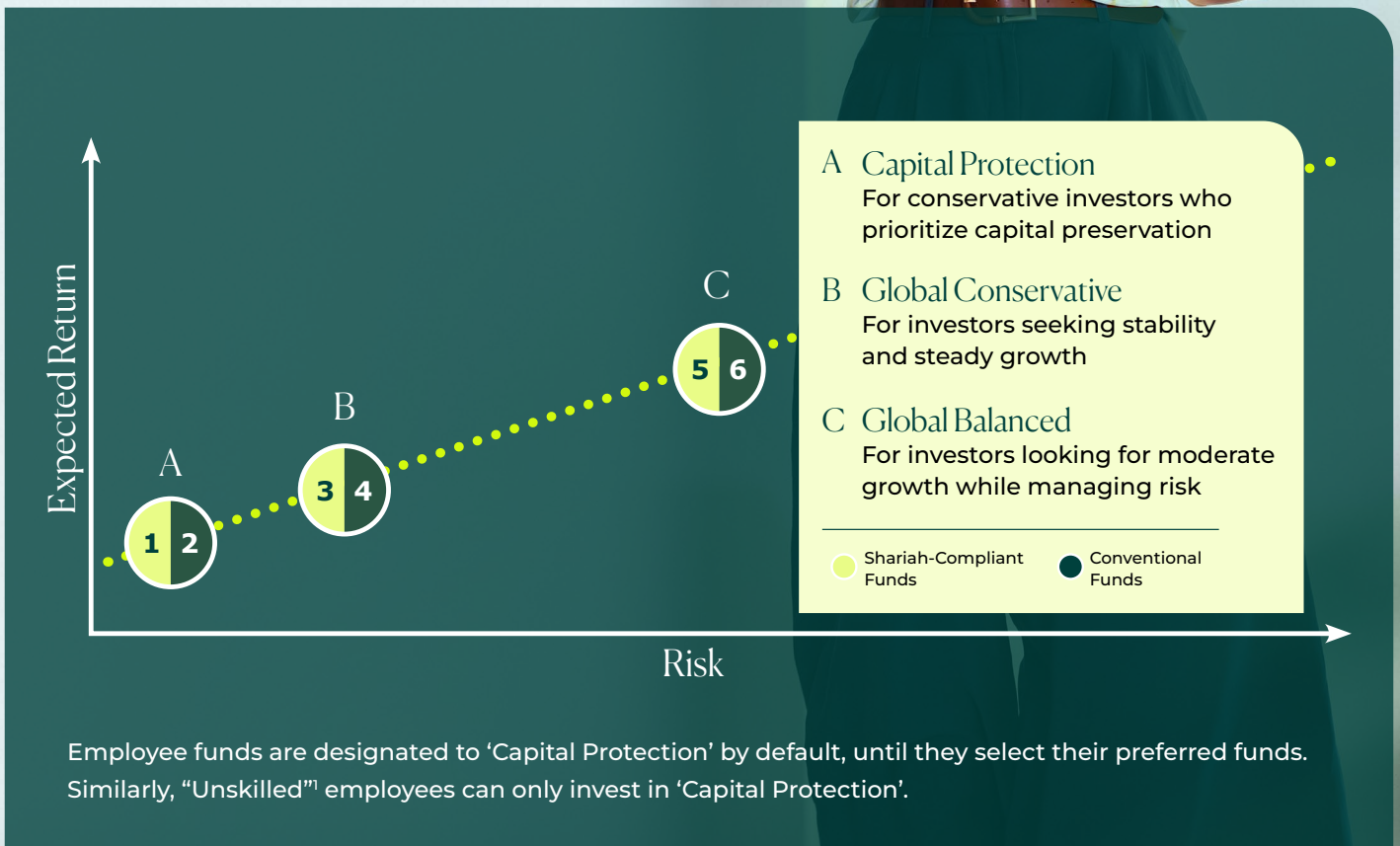


## So Why Now?

In 2023, and in accordance with Cabinet Resolution No. (96) of 2023 MoHRE in partnership with SCA introduced optional alternative EoSB scheme for private sector employees in the UAE, "Savings Scheme" aimed at enhancing business efficiency and providing better financial outcome for employees.



Through Ghaf Benefits, the employees can choose a combination of 3 investment strategies across 6 MOHRE-approved & SCA-regulated investment funds managed by Lunate, with a choice of Shariah-compliant or conventional investments.



Employee funds are designated to 'Capital Protection' by default, until they select their preferred funds. Similarly, "Unskilled" employees can only invest in 'Capital Protection'.

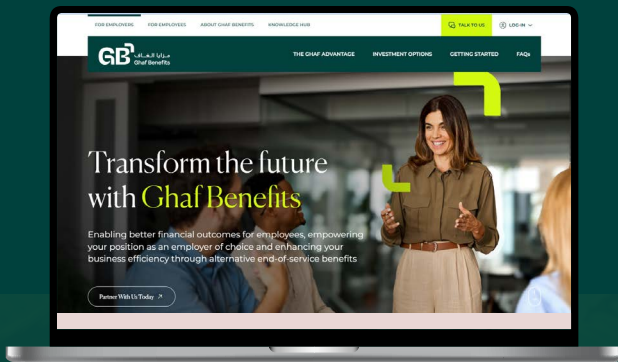
1. According to Cabinet Resolution No. (2/2m) of 2022, a 'skilled' employee meets all of the following conditions:

[i] Has a profession within the 1-5 level classification of labor (e.g., legislators, managers, business executives)

[ii] Has an attested certificate of higher than secondary education

[iii] Has a monthly salary (excluding commission) no less than ₪4,000

## As an employer, you can easily create and manage subscriptions



The Ghaf Benefits portal provides employers with a user-friendly interface to efficiently manage their employees' end-of-service gratuity. This includes:



**Enrollment & updates:**  
Quickly enroll employees and update details



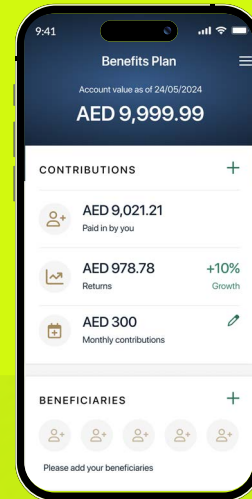
**Contribution tracking:**  
Easily monitor contributions



**Participation tracking:**  
Stay updated on overall Plan participation

## Your employees can track and modify their investments

For illustration purposes only



With Ghaf Benefits online platform, employees can conveniently track and manage their contributions and returns through the Plan's user-friendly mobile webpage. This includes:



**Track portfolio:**  
Monitor portfolio performance and employer contributions online



**Reallocate funds:**  
Adjust investments based on individual goals



**Additional contributions:**  
Add voluntary contributions to your holdings

Ghaf Benefits is **powered by Lunate**, a leading alternative investment firm managing over **USD 110bn globally**.

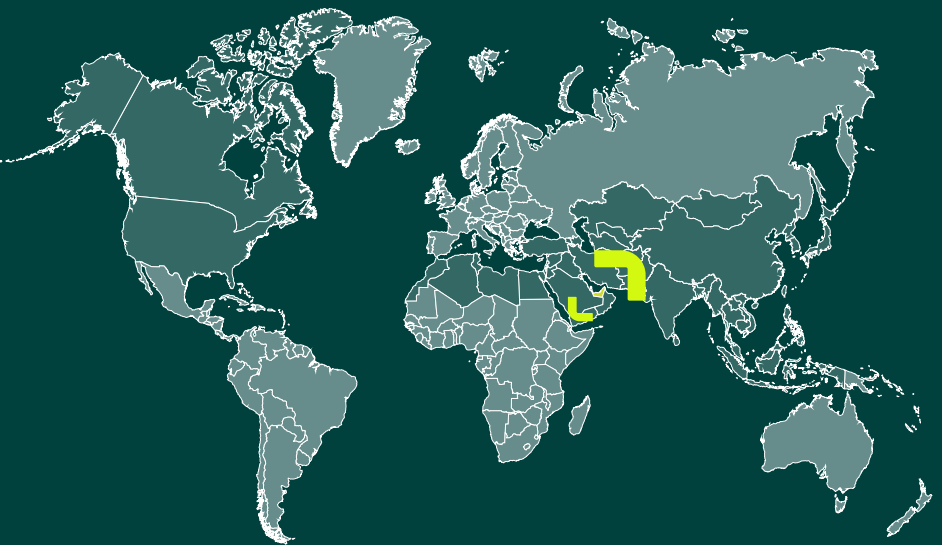
Lunate is a **leading independent alternative investment firm**, managing **>USD 110bn** through **90+ investment professionals** with proven track records

**Lunate** .....



Lunate currently serves a diverse investor base including investors from **UAE, Kuwait, India, Egypt and United Kingdom** with an **investment portfolio that spans over 5 geographies** including major **developed and emerging markets**

Based in **Abu Dhabi**, Lunate specializes in **customized investment solutions**, with capital deployed in over **8 sectors and 40+ industries**



Lunate is the largest ETF issuer in the region



Powered by Lunate, Ghaf Benefits offers unparalleled **multi-asset class expertise** that can best serve the needs of you and your employees

We have partnered with leading institutions to deliver a world-class EoSb scheme while ensuring compliance and security



# Join us now to Invest Gratuity



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