



Protect your most valuable assets

Employee Secure Saver

Support your employees' financial wellbeing with a guaranteed savings solution

To encourage your employees to start saving for their future and to support you in attracting and retaining key individuals for your business, AXA Green Crescent (AXA GCIC), with the backing of AXA - the global insurance brand, has created the Employee Secure Saver, which is a savings plan that offers full-capital protection for employers and employees.

Whether your objective is to provide your employees with a cost-effective savings solution, attract or retain your key talent, segregate your end-of-service gratuity liabilities or simply differentiate yourself from the market, Employee Secure Saver can be tailored to meet the needs of you and your most important resource; your employees.

For You



CARE

support your employees' financial wellbeing.



DIFFERENTIATE

attract and retain the best talents with our bespoke solutions.



PLAN

ring-fence and invest your employees' end-of-service gratuities for growth.

For Your Employees

FLEXIBLE



employees may pause their plan contributions, or amend them annually.

TRANSPARENT



easy to manage with no hidden fees or charges.

AFFORDABLE



employees may save as little as 1% of their basic salary per month.



PROTECT

your savings are protected with AXA.

Our capital protected USD General Account allows participants to save in a secure currency (USD), and is guaranteed to never fall in value.* Past gains are protected.



ACCESSIBLE

view the progress of your plan online 24/7.



Only 38% of employers provide enhanced end of service benefits for any employees.

The main reasons for doing so is to retain key talent or address competitive pressures by following best practice.**

*The guarantee applies before any product management or fund management charges are deducted.

**End of Service Benefits in the Middle East (UAE, Bahrain, Oman) 2018, Willis Towers Watson

92% of UAE residents planned to start or continue their savings journey in 2019.***

At AXA Green Crescent, we are passionate about the wellbeing of our customers and we understand the employment market challenges, the end-of-service liabilities for employers, and the savings gap for individuals. That's why we have designed the Employee Secure Saver plan with leading benefits and flexibility to meet your requirements.

In addition to the core employee savings option, you may:



Define your employees' eligibility criteria.



Make additional, ringfenced employer contributions to your employees' accounts as an enhanced benefit.



Set the vesting schedule of any additional employer contributions.



Make additional contributions to cover some, or all, of your end-of-service gratuity liabilities.



Cover the product and fund management charges, or share these with individual employee accounts.



Select the flexibility available for your employees, including the facility to make voluntary lump sum contributions or pause their contributions.



Allow your employees to make withdrawals from their own contributions in the event of a significant financial hardship

On completion of your employee's service, any unearned employer contributions and ring-fenced funds - including any growth - set against the end-of-service gratuity are returned to you to support you in settling your liabilities. The remaining sum will be paid as a lump sum to your employee.

For more information on Employee Secure Saver, please visit our website: axa-greencrescent.com

About AXA

AXA, one of the largest global insurers, is a worldwide leader in Insurance and Asset Management with a purpose of empowering people to live a better life. In the Gulf region, AXA has been present for more than 68 years, offering a wide range of insurance products and services for corporate, SME and individual customers. AXA Green Crescent Insurance Company P.J.S.C.

(AXA Green Crescent) was created in 2014 with an aim to offer life protection and savings plans to individuals, corporates and businesses in the UAE and the GCC. With a single-minded purpose to put customers first, we focus on empowering our customers by tailoring our services and products to serve them better. AXA Green Crescent has offices in Abu Dhabi and Dubai and is committed to serving the UAE market. We are listed on the Abu Dhabi stock exchange.

Additionally, AXA is focused on helping the world better face climate risk, while also extending protection and risk knowledge to the public, in an effort to contribute to global economic development and become a trusted partner for customers in the region. Recognised as a leading insurance brand, AXA has been winning several awards for its quality of services and products.

For more information, contact us on 800 AXA (292) or explore our website to know more about our products and services: axa-greencrescent.com

***National Bonds Savings Index, <https://www.nationalbonds.ae/press-details?item=b77ef49a-ca2f-6f76-bc2c-ff00005d5b89>