

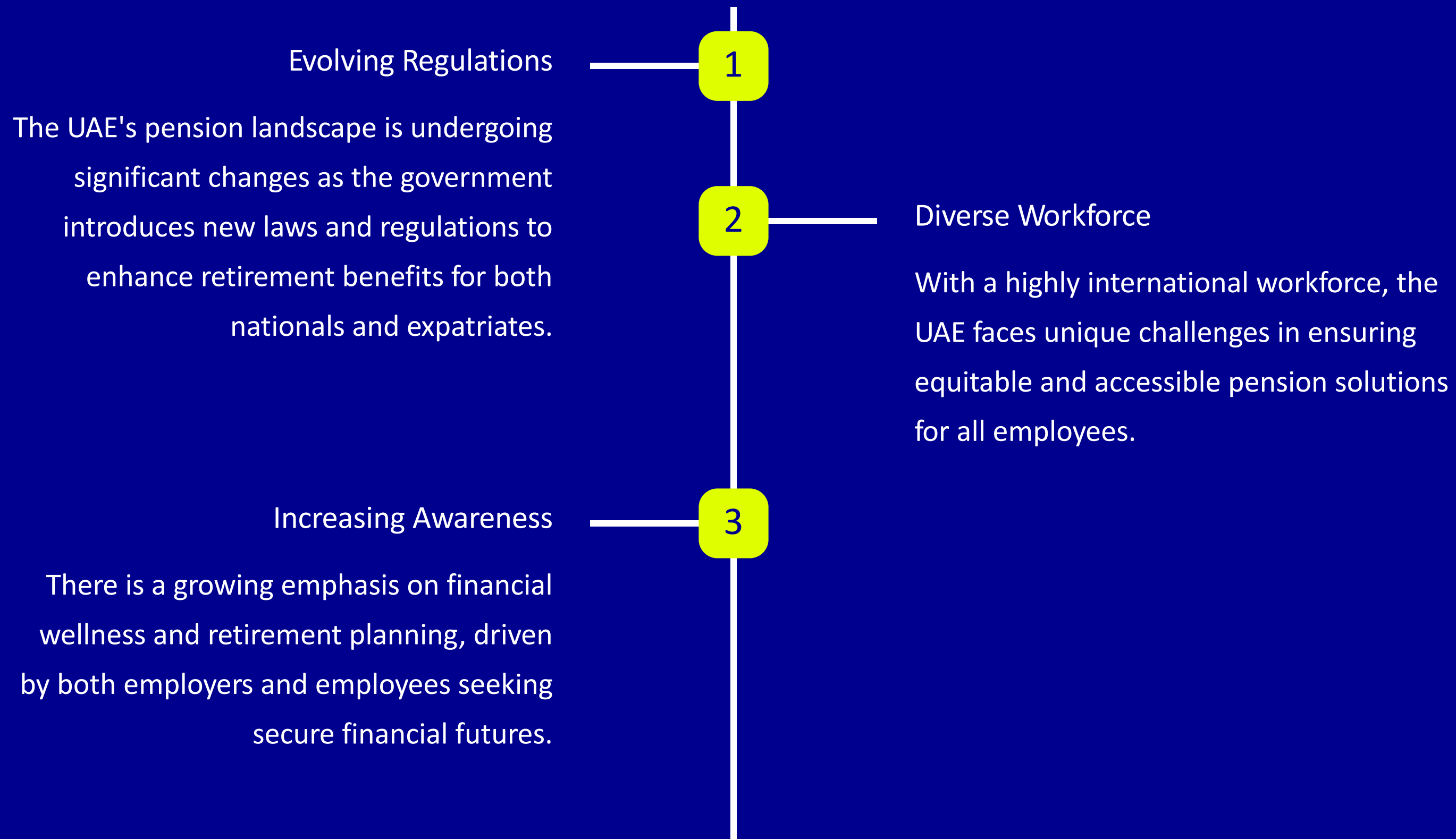
Future of Work

Pension and End-of-Service Benefit: The
Future of the UAE

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HAYAH Insurance
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Context of pensions in the UAE



Pension market and new reforms

Market Trends

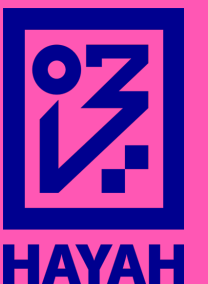
The UAE pension market is experiencing rapid growth, with both private and public sector initiatives driving innovation and increased coverage.

New Reforms

Recent regulatory changes, such as the introduction of mandatory pension plans for private sector employees, are transforming the pension landscape.

Opportunities

These reforms present opportunities for employers to enhance their benefits offerings and attract top talent in a competitive market.



Importance for talent retention strategy

1

Competitive Edge

Offering comprehensive pension plans can give organizations a competitive edge in attracting and retaining top talent.

2

Employee Engagement

A well-designed pension program can improve employee engagement and loyalty, fostering a sense of financial security and long-term commitment.

3

Talent Attraction

Robust pension offerings can appeal to both local and international talent, positioning the organization as a desirable employer.

4

Workforce Planning

Effective pension management can support workforce planning by promoting employee retention and succession planning.



Corporate tax

Tax Optimization

Pension contributions can be tax-deductible, allowing organizations to optimize their corporate tax liabilities and improve their bottom line.

Financial Planning

Integrating pension planning into the overall corporate tax strategy can help organizations achieve their long-term financial objectives.

Regulatory Compliance

Staying up-to-date with the latest pension-related tax regulations is crucial for ensuring compliance and avoiding penalties.

Cost Management

Efficient pension plan management can help organizations control costs and maximize the value of their employee benefits programs.

Financial education and pension program management

Financial Literacy

Providing employees with comprehensive financial education empowers them to make informed decisions about their retirement savings.

Personalized Guidance

Offering personalized pension advisory services helps employees navigate complex financial planning and optimize their retirement strategies.

Pension Program Management

Efficient pension program management, including contribution processing, investment monitoring, and regulatory compliance, ensures seamless operations.



Digitalization of processes



Cloud-based Solutions

Cloud-based pension management platforms enable secure, scalable, and accessible data storage and processing.



Mobile Access

Employee-facing mobile apps provide convenient access to pension information and self-service tools.



Automated Workflows

Digitalization can streamline administrative tasks, such as enrollment, contribution management, and reporting.



Data-driven Insights

Advanced analytics and reporting capabilities enable data-driven pension plan optimization and employee engagement.



Making HR's life easier

Streamlined Administration

Digitized processes and automated workflows reduce administrative burdens and errors, freeing up HR teams to focus on strategic initiatives.

Simplified Reporting

Comprehensive reporting and analytics capabilities provide HR with real-time visibility into pension plan performance and employee engagement.

Dedicated Support

Access to specialized pension and benefits experts ensures HR teams receive the guidance and support they need to effectively manage the program.





Pensions by HAYAH

HAYAH offers comprehensive pension solutions tailored to the unique needs of corporations and their employees. Our approach combines financial expertise with a deep understanding of employee well-being to provide a holistic solution for your retirement planning needs.



Our Employee Secure Saver Plan

Holistic Solution

Our Employee Secure Saver Plan provides a comprehensive solution that addresses the financial needs of your employees while also supporting their overall well-being.

Tax Advantages

The plan offers tax advantages that help optimize your company's liability management and drive long-term financial security.

Efficient Management

With HAYAH as your trusted partner, you can ensure efficient management of end-of-service liabilities, freeing up resources to focus on your core business.





Balancing Employee Well-being and Fiscal Responsibility

1

Employee Needs

Understanding and addressing the diverse financial needs of your employees is crucial for their well-being and long-term loyalty.

2

Fiscal Responsibility

Maintaining a fiscally responsible approach to pension management is essential for the overall financial health of your organization.

3

Striking the Balance

HAYAH's expertise helps you strike the perfect balance between employee well-being and fiscal responsibility, ensuring a secure future for all.

Tax Advantages and Efficient Liability Management

Tax Optimization

Our pension solutions are designed to maximize tax advantages, helping you optimize your company's financial strategy and drive long-term growth.

Liability Management

HAYAH's efficient management of end-of-service liabilities frees up resources, allowing you to focus on core business priorities and achieve greater financial stability.

Secure Future

By partnering with HAYAH, you can ensure a secure financial future for your employees while maintaining a fiscally responsible approach for your organization.



Redefining Corporate Financial Security



Comprehensive Solutions

HAYAH's pension offerings provide a comprehensive, tailored approach to meet the unique needs of your corporation and its employees.



Integrated Approach

Our solutions seamlessly integrate with your existing financial infrastructure, ensuring a smooth and efficient transition.



Trusted Partnership

As your trusted partner, HAYAH is committed to helping you navigate the complexities of corporate financial security and achieve long-term success.





HAYAH: The Trusted Partner for Corporations

1

Expertise

HAYAH brings a wealth of expertise in pension management, providing tailored solutions that address the evolving needs of corporations.

2

Dedication

Our unwavering commitment to client success and financial well-being sets us apart as a trusted partner for corporations.

3

Innovation

We continuously explore innovative approaches to pension management, ensuring that your organization stays ahead of the curve.



Discover the HAYAH Advantage

1

Comprehensive Solutions

HAYAH's pension offerings cater to the diverse needs of corporations and their employees, providing a holistic approach to financial security.

2

Tax Optimization

Our solutions are designed to maximize tax advantages, helping you optimize your company's financial strategy and drive long-term growth.

3

Efficient Liability Management

HAYAH's expertise in managing end-of-service liabilities frees up resources, allowing you to focus on your core business priorities.

4

Trusted Partnership

As your trusted partner, HAYAH is committed to helping you navigate the complexities of corporate financial security and achieve long-term success.





Visit us at www.hayah.com

Discover how HAYAH can help your corporation achieve financial security and unlock new opportunities for growth. Visit our website at www.hayah.com to learn more about our comprehensive pension solutions and how we can partner with you to redefine corporate financial stability.





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