



HAYAH

Smart Saver

Key features

This document should be read in conjunction with your personalised Smart Saver benefit illustration and the Smart Saver plan terms and conditions.

What is Smart Saver?

Smart Saver is an Artificial Intelligence driven digital savings and investment product, offering automated diversified savings in global funds. It automatically monitors investment returns against financial goals, and provides guidance with regular notifications. It provides unparalleled flexibility and portability.

Why Smart Saver?

- Enables regular savings.
- Provides access to global fund options.
- Ensures freedom to choose investment options that are based on personal risk appetite, life goals and personal savings.
- Guides by sending regular automated notifications on:
 - managing unnecessary risks
 - rebalancing
 - probability of meeting goals and any actions that need to be taken.

Smart Saver is for anyone who

- ✓ Is between the ages of 18 and 69.
- ✓ Wishes to start saving for as little as USD 250 per month.
- ✓ Would like HAYAH's support in navigating the investment environment.
- ✓ Values their time and prefers to buy online.
- ✓ Is ready to start saving immediately.

Kickstart your investment journey in minutes



1

Select

The amount you want to save, the timeframe and your risk appetite.



2

Investments

Choose the fund option that suits you and enter a few details about yourself.



3

Pay

Set up your payment details, make your first contribution online.



4

Manage

Watch your money grow via your personalised dashboard, at <https://hub.hayah.com>

Manage your investments and other ongoing service requests or fund switches online.

What are my investment options?

Smart Saver offers recommended, diversified, automated investment portfolios based on your investing profile such as financial situation, investment experience, and investment objectives.

- You can customise our recommendations by choosing different thematic funds or any of the other funds of your liking from our fund universe.
- You can also customise our recommended portfolios by increasing or decreasing portfolio allocations to the funds or investments in our recommended portfolio or by choosing from a list of available funds or other investments and requesting specific allocations to each.

Will I have access to my money?

Absolutely! You have absolute freedom to withdraw your money at any time, by placing a request for this via your secure online dashboard. Just remember that withdrawals are subject to the policyholder maintaining a minimum policy value. The only thing to remember is that full withdrawals are subject to a charge during the first 4 years. Refer to **What happens if I stop my plan?** for details.

How can I make my contributions?

All contributions can be made via credit card in USD. You can also choose the frequency with which you would like to make these contributions i.e. monthly, quarterly, half-yearly or yearly.

What is the minimum contribution period?

The minimum contribution period is 5 years. However, you can choose to continue adding to your savings plan for as long as you want.

What would happen if I were to pass away?

The policy ceases on the death of the policyholder unless you have taken a joint life plan, wherein, the policy will continue until the death of the surviving planholder.

The death benefit is simply the 100% policy value at the time of death without any deduction of the full withdrawal charge, if applicable.

What happens if I stop my contributions?

You must inform us if you choose to stop your regular contributions to the plan. And yes, if you miss a few contributions, you can pick up from where you left off - at any point in time.

However, the most important thing to remember is that in order to stop contributions, your minimum policy value should be at least USD 1,500. If it isn't, the plan will lapse, and we will refund the remaining amount to you.

Can I change my contributions?

Absolutely! You have all the flexibility you will ever need. You may increase or decrease your contributions, or even opt for ad hoc single premium contributions.

What happens if I stop my plan?

While we do not recommend it, you can stop your plan and take out your savings at any time. However, if the plan is closed i.e., surrendered or falling below the minimum policy value criteria, within the first 4 years, there is a full withdrawal charge applicable.

During the first 4 years, the full withdrawal charge will be 20% of the contributions received during the first year. There will be no full withdrawal charge levied after the completion of 4 years.

Why is Smart Saver special?

HAYAH's Artificial Intelligence driven technology enables you to make a more informed decision toward meeting your financial goals.

Here is what Smart Saver offers:

Forecasting

Our forecasting model assesses thousands of future scenarios based on historical and expected future performance, as well as, economic cycles - giving you unparalleled visibility of how to achieve your financial goals

Advice

Select from our predefined investment portfolios, that are curated to align with your attitude to risk, and let HAYAH do the work for you.

Support

HAYAH's forecasting model will assess your portfolio against your selected goals each month, and suggest corrective actions you can take to ensure you have the best chances of meeting your financial objectives.

If you opt to make adjustments to your goals or investments, we will reassess based on your new objectives so you can make an informed decision.

Profiling

Risk profiling or financial profiling to enable calibration of your risk appetite for investment decision

Proactive notifications

Smart Saver notifies you if there is any risk profile divergence in comparison with your original portfolio allocation, or changes in expected return, or expected deficiencies relative a savings goal, e.g. pension, or savings related to children, or proposals related to life events, e.g. getting older, having children etc.

From time to time, we may make tools and calculators available to you for educational purposes only, provided by external partners. While we make reasonable efforts in ensuring these are both suitable for their intended use and audited, we cannot guarantee that any displayed forecasts, projections or recommendations will be appropriate in your individual circumstances and/or achievable in all future market conditions.

It is important to remember that investments always involve risks. Therefore, the value of investments as well as the income earned from them are subject to fluctuations, and there may be situations where you may not get back the amount originally invested.

In the case of investments, past performance is not a reliable indicator of future performance.



Pricing

We charge a single low, annual management fee which reduces as your savings grow. Our annual management fee is calculated daily, and deducted at the end of each calendar month. There are no additional fixed admin charges, allocation rates or hidden investment charges associated with Smart Saver.

However, because we use external fund managers, the external fund manager of your chosen fund will charge an OCF i.e. Ongoing Charges Figure. The OCF represents the total charges deducted from each fund by the fund manager, prior to calculating the unit price. This charge will appear in all fund factsheets and illustrations.

0 - \$ 50,000 1.25%	\$50,001- \$150,000 1.00%
\$150,001- \$250,000 0.75%	> \$250,000 0.50%



HAYAH

Let's go HAYAH!



SmartSaver_KFD_EN-10.22

HAYAH Insurance Company
P.J.S.C. | Floor 16, Sheikh Sultan
Bin Hamdan Building, Corniche
Road. P.O. Box 63323, Abu
Dhabi, United Arab Emirates.
| Public Joint Stock Company
funded by a paid-up capital of
AED 200 million, registered at
the Central Bank of the UAE
with registration no. 83 dated
16/09/2008.