



THE PENSIONER

SEPTEMBER / ISSUE 03 / 2014

DIRECTOR GENERAL'S MESSAGE

At the Abu Dhabi Retirement Pensions and Benefits Fund (ADRPBF), we believe that our relationship with pensioners is not merely to provide services, but runs deeper than that. It's a relationship that was built on trust and responsibility toward individuals, who have offered a lot to our country.

The Tawasul programme's team members are, our ambassadors. They represent us at every house in the community, that has a pensioner or a beneficiary in need of services, but somehow are unable to reach us. The Tawasul team visits the pensioners and beneficiaries with the aim of making them feel close and comforted by offering condolences or visiting the patients.

This issue of 'The Pensioner's' newsletter will provide you with the details of some of these visits. We urge all pensioners and their families to benefit from the services of the Tawasul programme. Additionally, do not hesitate to contact us if you need the team's services. Your consistent communication with us is one of the main reasons behind the success of our services, designed to offer the best level of service possible.

We would also like to learn more about your requests, so that we can introduce appropriate initiatives that will help make life easier for pensioners and beneficiaries. Therefore, I urge all of you to submit your suggestions and feedback through the different channels available, such as the front desk, the call centre, the website, and the mobile app. Your cooperation will help us accumulate ideas that will eventually assist us in attaining the objectives of the government to accomplish a prestigious standard of living for all citizens.



Khalaf Abdullah
Rahma Al Hammadi

RETIREMENT AND INVESTMENT



The income provided by the pension fund is fixed, since the bonuses and advantages

obtained by the employee prior to retirement come to an end. Therefore, financial allocations have to be reconsidered to suit the new situation. This will be achieved by dividing the portfolio into several types of investments called 'investment categories'. These include stocks, bonds, real estate, financial liquidity, and other investments.

It's essential to make correct investment decisions after retirement, in order to increase financial security. Many people resort to specialist and professional advice to set sound investment and financial plans. It's important to avoid the risks related to investing after retirement, most notably of

purchase and sales of shares on the basis of rumours and misinformation, or sticking to only one field of investment.

In order to protect your capital from risks, you can transfer most of the money you invest into guaranteed investment accounts (GIAs) and sacrifice some of the future growth to be consequently less susceptible to loss of invested capital.

There's a way to start transforming your investments into a source of income, which is by moving some assets into income-generating stocks, investing them in mixed-stock funds, or converting them into bonds.

“ Having wealth places a kind of responsibility on every citizen who has to carry out his or her duties in the form of productive work which ultimately contributes to the building of the country. There’s no glory without the glory of the country and its citizens. We have to be proud of our forefathers who faced the harshness of life for a better collective future. ”

– The late Sheikh Zayed Bin Sultan Al Nahyan

THE SMART FUND



With an eager framework to keep up with technical developments, and support the government’s efforts to transform its portfolio of services into smart services, ADRPBF has launched the “Abu Dhabi Pension” mobile application. This app introduces the Fund’s services to a new horizon of smart services. The app aims to make some of the Fund’s services accessible to customers round-the-clock in an easy and simple manner, without requiring them to visit the Fund’s branches.

The “Abu Dhabi Pension” app provides a number of services to customers, which enable them to calculate their pension or end of service gratuity with ease. Users simply need to enter the period of service and details of the pensionable salary, which monthly contributions are deducted from, in order to obtain a proper calculation. The pensionable salary includes basic salary, housing allowance, child benefit, social allowance, and cost-of-living allowance.

The mobile app also helps customers track the status of their requests through the convenience of their mobile phones. This means that there’s no longer a need to communicate with either the call centre or the front desk to obtain important information.

“Abu Dhabi Pension” includes a lot of information about pension law and the Fund’s services, which endorses the knowledge of customers with regard to the nature of the Fund’s work and services provided. The app also serves as a new channel of communication with which to receive customer feedback and queries.

In order to make app usage easier, users are not required to fill out the services application form each time. Instead, required information is retrieved from the user profile, which is created immediately after downloading the app.

If users encounter any difficulty in using the app services, they can resort to the ‘Help’ section which demonstrates how to utilise the services correctly.

The “Abu Dhabi Pension” app is available on the App Store and Play Store. ADRPBF urges all members and pensioners to use the app in order to enjoy access to the Fund’s services with ease and convenience.

CULTURE AND TRADITION

“NABATI” POETRY

The Nabati poetry, also known as Bedouin poetry is one of the most prominent and alluring expressions of cultural grandeur in the UAE. Emiratis have excelled in writing, reciting, and singing this particular type of poetry.

Nabati poetry was introduced by the Bani Hilal tribe, who were the first to produce this type of poetry and sing it using the ‘Rebaba’ instrument, which was invented at the time the poetry emerged, and is connected to it.

There are many theories about the origin of the Nabati label, but the common consensus is that the term ‘Nabati’ is derived from the Arabic word ‘Nabt’ which means ‘stems from’ or ‘deriving the meaning of a word from another’. It is generally accepted in modern times that the Arabs developed this poetry from their local accents to express their feelings, hopes, problems, joys and sorrows, and that its name was derived from these sentiments.

The official and popular attention given to the Nabati poetry stems from the interest of the Rulers of the Emirates, since many of them are actually poets themselves. The best example of this is the late Sheikh Zayed Bin Sultan Al-Nahyan, who was a lover of both poetry and poets. He frequently invited poets on different official social, national or religious events.

Among the most famous veteran Nabati poets in the UAE are Sheikh Saqr Bin Khalid Al-Qasimi, Sheikh Butti Bin Suhail Al-Maktoum, and Al-Majidi Bin Zahir. Some outstanding poets of this century are Rashid Al-Khodr, Rashid Bin Thani, Majid Bin Ali Al-Nuaimi, and Mohammed Ahmed Khalifa Al-Suwaidi.

‘O Falcon!’ is one of the finest masterpieces ever written by the late Sheikh Zayed. It translates thus:

O Falcon! I’m weary of training you to hunt,
I yearn to release you to catch prey.
Fly, chase the speedy bustards,
Those scared of the rustling sound of dry leaves.
Clasp them fast without fail,
And aim for the flock leader with guts.
Attack his head like a hungry wolf,
Beyond doubt, you won’t fail me.



Law No. (2) of 2000 apropos civil retirement pensions and benefits in the Emirate of Abu Dhabi sets forth cases of forfeiture or stopping of the right to pension or benefits.

Article (56) of the Law stipulated that the insured or pensioner who loses the States citizenship or has the States citizenship abrogated or withdrawn, shall be deprived of the retirement pension or the benefit and upon his death, his beneficiaries will receive half of their shares.

Article (57) of the same Law stated that:

- Without prejudice to the provisions of the former article, the secured or pensioner may not be deprived from the pension or benefit except by a disciplinary resolution, and for quarter of the pension or the benefit.
- A judgment of forfeiture according to the foregoing article may only be rendered on acts committed before the expiry of the term of service.
- The amounts payable hereunder at the Fund to the pensioner or his beneficiaries may not be withheld or become subject to deduction or an attachment, unless in settlement of an alimony debt adjudged by the court or to settle any amounts which may be payable to the fund or the entity where the pensioner works, for a reason pertaining to his job performance or as a recovery of amounts disbursed to him unlawfully.

- Deduction in any of the foregoing cases may not exceed one quarter of the pension or benefit, and in the event of competing claims, the alimony debt shall have priority, and then the rest of debts according to their order in the previous paragraph.

According to Article (58), upon the death of a secured or pensioner who has been subject to a disciplinary judgment deprive him from part of his pension, his beneficiaries shall receive their full shares from th entire pension as per the provisions of this law.

As per Article (59), in case a secured or a pensioner is condemned to imprisonment, the Chairman, upon approval of the Board, shall define those persons who shall receive the pension or benefit or other financial rights and set out the conditions and rules thereof.

Under Article (60), a secured or pensioner may not be deprived from his right to receive a pension or benefit or other financial rights, without prejudice to the provisions of the foregoing articles hereof. Any provision contradicting the same shall be revoked.

HEALTH

Physical activity is an integral part of a healthy life. It helps maintain a healthy weight and assists in losing weight. It also reduces the risk of chronic diseases, as well as alleviating tension and depression.

Engaging in physical activity for at least 30 minutes per day, 5 days a week, helps to prevent chronic diseases. One needs around 60 minutes a day exercising, in order to lose weight. However, if the person is suffering from obesity, they must exercise for 90 minutes every day.

In order to achieve your daily exercise goal, whether at home, at work or in public, there are plenty of activities that can be done such as gardening, doing household chores, jogging, swimming, aquatic exercises, biking, or any physical activity that makes you



move. There should ideally be 30 minutes of moderate physical activity, five days a week.

Here are some tips that will put you on track to a fit and healthy lifestyle. Firstly, a person must wear suitable and comfortable sweat-absorbing clothes, and a pair of shoes with thick flexible soles. It is advisable to begin sporting exercise steadily. Start your preferred routine for 5 minutes, and then

gradually increase the time involved until it reaches at least 30 minutes of moderate physical activity.

Try to make the physical activity part of your daily life. Park your car in a remote location and take a little walk to the store or workplace. Perform activities while watching TV at home, and try to move more while at work. For example, use the stairs instead of the elevator to burn more calories. Perform these activities cheerfully and with pleasure, and be proud and reward yourself whenever you achieve any success.

Introducing any change to your lifestyle is not an easy thing to do, but with persistence, you will eventually feel the benefit. Increasing movement and participating in physical activity is one small step with one huge reward i.e. physical and emotional well-being.

SNAPSHOT

Our responsibility at ADRPBF is not merely to provide regular services for pensioners; we are committed to strengthening our relationship with them through their social lives. For the same, Tawasul team has paid a number of visits to random pensioners, and participated in numerous humanitarian events and activities.

ADRPBF takes part in the Orphans Day activities

On the occasion of the World Orphans Day, the Fund's Tawasul team has participated in a celebration organised by the Zayed Higher Organization for Humanitarian Care and Special Needs, in collaboration with the Abu Dhabi Centre for Care and Rehabilitation.

The participation of the Fund in this celebration came with the eagerness to elevate its social and humanitarian role. The Fund is particularly enthusiastic in achieving this through community events which serve different segments of society, particularly those with special needs and the elderly. The participating team presented gifts to orphans, which brought joy and happiness to them.



ADRPBF extends communication with pensioners

The Fund's Tawasul team has recently visited a random pensioner who was receiving treatment at Al-Rahba Hospital in Abu Dhabi. The team also offered condolences to the family of another pensioner who recently passed away.

In addition, the Tawasul team paid a visit to the family of a deceased pensioner, one of whose daughters sits in the dialysis unit at Al-Mafraq Hospital. The team reassured regarding the health of the beneficiary and conveyed the greetings of the Fund's team, as they handed her and her family a beneficiary card, in addition to Mazayaa book.

These visits play an active role in strengthening social ties, especially with the elderly. Through these visits, the Tawasul team aims to ensure delivery of services to pensioners, beneficiaries or people with special needs who do not have access to the Fund's headquarter or branches, as well as informing and educating the pensioners, conducting humane and social communication with them, and making sure that the pensioner receives a monthly salary.



ADRPBF inaugurates its branch office in Al Ain

ADRPBF opened its doors to customers in its new office at the heart of Al Ain city. This step comes in line with the vision and the mission of the Fund which is to provide remarkable customer service to its pensioners by improving the levels of service and diversification of its channels.

The new office will offer all the services as are available in the Head Office based in Abu Dhabi and will cater to a huge number of active members, pensioners and beneficiaries in Al Ain. In addition, the design of the office will help the customers to have privacy and convenience while requesting the Fund's services.

The Fund's front desk at the headquarters in Abu Dhabi and its branches in the Western Region office 'Tamm' and the Office of Al Ain have received 17,202 pensioners over the past year, 1,917 of which have visited Al Ain office. In addition, it provides services through the online services, mobile app and call centre.

