DAWOOD FAMILY TAKAFUL LIMITED
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Ref# Shari'ah/Opi/26-09/17 ***Dated: September 21, 2026***

Shari'ah Vetting Certificate

FROM:	**Shari'ah Supervisory Board (SSB)** – Dawood Family Takaful Limited
TO:	Chief Executive Officer
CC:	1. Chief Operating Officer 2. Chief Financial Officer 3. Head of Actuarial Functions & Risk Management 4. Shari'ah Compliance Officer
SUBJECT:	Shari'ah Approval for the **"New Variants of the Sarmaya Takaful Plan and Amendments to the Existing Product"**
ENCLOSED:	Sarmaya Takaful Plan – New Variants: Product Features, Expense Sheet, Sarmaya Contribution Illustration Breakup, and Illustrations of Sarmaya Silver, Gold, and Platinum

بسم الله الرحمن الرحيم

All praise to Almighty Allah: The Lord of the Worlds, peace be upon His Last and Final Prophet Muhammad, upon his family, his companions and all those who followed them with virtue.

This is to certify that we have reviewed the new variants of the Sarmaya Takaful Plan, along with the amendments to the existing product features, illustrations, and all descriptions of the DFTL Individual Family Takaful Plans, specifically named as:

- Sarmaya Silver Takaful Plan
- Sarmaya Gold Takaful Plan
- Sarmaya Platinum Takaful Plan

Following our comprehensive evaluation, we have not identified any aspects that conflict with Shari'ah principles within these Plans.

We, the members of the Shari'ah Supervisory Board, are unanimously in favor of approving these Plans and affirming their adherence to Shari'ah principles.

For & Behalf of

Shari'ah Supervisory Board (SSB)
Dawood Family Takaful Limited

Prof. Mufti Munib-ur-Rehman
Chairman

Dr. Mufti Syed Sabir Hussain
Member

DAWOOD FAMILY TAKAFUL LIMITED SSB

Mufti Syed Zahid Siraj
Member

CamScanner