



DAWOOD FAMILY TAKAFUL LIMITED

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Ref# Shariah/Opi/24-01/03

Dated: January 08, 2024

Shari'ah Vetting Certificate

FROM:	Shari'ah Supervisory Board (SSB) – Dawood Family Takaful Limited
TO:	Ghazanfar-ul-Islam – Chief Executive Officer
CC:	1. Chief Operating Officer – Dawood Family Takaful Limited 2. Chief Financial Officer – Dawood Family Takaful Limited 3. Head of Actuarial Functions & Risk Management – Dawood Family Takaful Limited
SUBJECT:	RE: Individual Family Takaful Surplus Distribution 2022
ENCLOSED:	1. Individual Surplus Appendix List – 2022 2. Letter of Appointed Actuary to Dawood Family Takaful Limited regarding Determination of Surplus to Individual Family Takaful Certificate holders as on 31 st December 2022
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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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 “*Determination of Surplus to Individual Family Takaful Certificate holders as on 31st December 2022*” based on Surplus Distribution Mechanism for Individual Family Takaful Products as approved by SSB dated 17-July-2013.

Now we, the members of Shari'ah Supervisory Board, unanimously approved the subject Surplus Distribution from Waqf (PTF) to the Individual Family Takaful Certificate holders as on 31st December 2022 and certify that there is nothing contrary in it to the Islamic Shari'ah.

This Surplus Distribution is applicable only to Individual Family Takaful Certificate holders of DFTL as on 31st December 2022 as determined by Appointed Actuary vide its letter dated 08th January 2024.

For & Behalf of

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

Mufti Syed Sabir Hussain
Member

Prof. Mufti Munib-ur-Rehman
Chairman



Mufti Syed Zahid Siraj
Member