



## DAWOOD FAMILY TAKAFUL LIMITED

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### Shari'ah Vetting Certificate

Dated: 10-April-2023

FROM:	Shari'ah Board (SB) – 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: Introducing Two New Variants of Sahara Plan- 2023
NO. OF PAGES	1. 01 [Including this Page]

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 “Sahara Plan - Individual Family Takaful Plan”. The revised Sahara plan contains two new variants called Sahara Gold, and Sahara Silver, with First Year allocation rates of 35%, and 30%, respectively. The product feature for the existing Sahara Takaful plan will remain the same, however, the name will be changed to Sahara Platinum.

Now, we, the Shari'ah Board members, unanimously approve the amendments in Sahara Plan with the amended initial year's allocations and affirm that there is nothing contrary to Shari'ah in it.

For & Behalf of

Shari'ah Board (SB)  
Dawood Family Takaful Limited

  
Prof. Mufti Munib-ur-Rehman  
Chairman

  
Mufti Syed Sabir Hussain  
Member

  
Mufti Syed Zahid Siraj  
Member