



DAWOOD FAMILY TAKAFUL LIMITED

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Shari'ah Vetting Certificate

Dated: 27-Dec-2022

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: Amendments in Individual Family Takaful Products (in Wakalah & Allocation Structure) Increase in Mudarib Share - 2023
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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 “*Amendments in Individual Products (in Wakalah & Allocation Structure) Increase in Mudarib Share – 2023 and Product Illustrations*” applicable from January 1st 2023. The revised illustrations include an increase in Mudarib Share from 30% to 40% and minimum allocations as per the amendments in Unit Linked Product & Fund Rules 2015.

Now we, the members of Shari'ah Board, unanimously approve the increase in Mudarib share and minimum allocations to the Individual Family Takaful Certificates and certify that there is nothing contrary in it to the Islamic Shari'ah.

For & Behalf of

Shari'ah Board (SB)
Dawood Family Takaful Limited


Prof. Mufti Munib-ur-Rehman
Chairman


Mufti Syed Sabir Hussain
Member


Mufti Syed Zuhid Siraj
Member