



DAWOOD FAMILY TAKAFUL LIMITED

1701-A, Salma Trade Towers, I.I. Chundrigar Road, Karachi-74000.
UAN: 111-DFT-786 (111-338-786) Fax (92-21) 3227-7188
E-mail: contactus@dawoodtakaful.com www.dawoodtakaful.com

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 <i>as per the requirement in Unit Linked Product & Fund Rules 2015.</i>
NO. OF PAGES	11 [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 “*Amendments in Individual Family Takaful Products i.e. Product Features, Illustrations, Wakalah & Allocations, Endorsements, Participant Membership Documents (PMD), Brochures along with all other related marketing material as per the requirement of amendments in Unit Linked Product & Fund Rules, 2015*” applicable from Jan 1st 2023.

Now we, the members of Shari'ah Board, unanimously approve the changes in Product Features, Illustrations, Wakalah & Allocations, Endorsement in Participant Membership Documents (PMD), Brochures along with all other related marketing material of all the following Products of the Individual Family Takaful Certificates and certify that there is nothing contrary in it to the Islamic Shari'ah:

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|--------------------|--------------------------|-----------------------------|
| i) <i>Salamti</i> | ii) <i>Samar</i> | iii) <i>Salary Benefits</i> |
| iv) <i>Sahulat</i> | v) <i>Salary Savings</i> | vi) <i>Silah</i> |
| vii) <i>Sukoon</i> | viii) <i>Sehal</i> | ix) <i>Shandaar</i> |
| x) <i>Saada</i> | xi) <i>Sahara</i> | |

For & Behalf of

Shari'ah Board (SB)
Dawood Family Takaful Limited

Munib ur Rehman
Prof. Mufti Munib-ur-Rehman
Chairman

Mufti Syed Sabir Hussain
Member

Mufti Syed Zahid Siraj
Member