

Ref# Shariah/Opi/24-11/17

Dated: November 5, 2024

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 Department & Risk Management 4. Shari'ah Compliance Officer
Subject:	Shari'ah Approval for Features Changes in DFT "Sarmaya Takaful Plan"
Enclosed	Product Features and Illustration of "Sarmaya Takaful Plan"

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 changes of Product features, illustrations, and all descriptions of DFTL Product "SARMAYA TAKAFUL PLAN".

Following our comprehensive evaluation, we have not identified any aspects conflicting with Shari'ah principles within this Plan. As members of the Shari'ah Supervisory Board, we are unanimously in favor of approving the changes of Product features of the DFTL Product "SARMAYA TAKAFUL PLAN" and affirming its adherence to Shariah principles.

For & Behalf of

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


Prof. Mufti Munib-ur-Rehman
Chairman



Mufti Syed Sabir Hussain
Member




Mufti Syed Zahid Siraj
Member